

مستقیم صراطاً

فیصل بینک سے فیصل اسلامی،
ارادے سے تکمیل تک۔

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Chairman's Message

Dear Shareholders,

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

On behalf of the Board of Directors, it is my pleasure to present the Annual Report of Faysal Bank Limited for the year ended December 31, 2021. The Bank's financial performance continued to show improvement and the Bank posted profit after tax of Rs. 8,153 million in 2021 which is 25% higher than last year.

The Bank continued its journey towards becoming a full-fledged Islamic Bank. I am pleased to share that Alhamdulillah, 98% of the Bank's branches are now offering dedicated sharia compliant services to customers. Full conversion of the Bank to Islamic is no longer a distant dream but a reality which we will Insha'Allah soon achieve as envisaged in our strategy.

Faysal Bank continues to play active role in Government initiatives aimed at supporting the country's economy. Roshan Digital Account (RDA) is one of the major initiatives of the State Bank of Pakistan which provides innovative banking solutions for millions of Non-Resident Pakistanis (NRPs). Faysal Bank was amongst the first few banks selected by SBP to offer RDA. As per SBP directives, Roshan Apni Car, Roshan Apna Ghar and Roshan Samaji Khidmat were also successfully launched for RDA customers. The Bank has also achieved SBP mandated targets for 'Housing and Construction Finance' in addition to low-cost housing targets as set by SBP.

Offering value added services through digital channel has been area of focus for banks. The onset of the coronavirus pandemic has hastened customers' preference for digital channels. The Bank's focus on enhancing its digital offerings has led to significant growth in onboarding of new customers on digital channels as well as increase in transactions volume.

At Faysal Bank, we believe that our employees are our greatest strength. During the year the Bank continued to invest in their training and development as we firmly believe in developing capabilities from within the organization. Along with comprehensive trainings for new employees numerous Islamic Banking courses were conducted to institutionalize and reinforce our commitment towards the transformation and providing career growth.



On the Corporate Social Responsibility front, Faysal Bank remained committed to support initiatives in the areas of education, professional development of youth, health and poverty alleviation. We can be proud of the way FBL has come together and stood with the community during the COVID-19.

Looking ahead, I expect 2022 to be another eventful year with the promise of growth and a reaffirmation of the bank's position as one of the leading Islamic financial institutions. We will continue to elevate our customer banking experience across all touch points and platforms.

On behalf of the Board of Directors, I would like to take this opportunity to express my sincere gratitude to our customers and shareholders for their trust. I would also like to thank the State Bank of Pakistan and the Securities & Exchange Commission of Pakistan for their continued guidance.

I would like to acknowledge the directional support provided by the Board of Directors and also appreciate the hard work and dedication of the Management of the Bank and all employees for achieving the desired goals of the Bank.

Yours sincerely,



Farooq Rahmatullah Khan
Chairman of the Board

Dated: February 23, 2022

Organizational Overview and External Environment





Corporate DNA

Our Vision

Be the leading Islamic bank in Pakistan

Our Values

- Our daily code of conduct is exemplified by eight Core values:

Four threshold values-values at the heart of our brand
Four differentiator values-values that set our brand apart

Threshold Values

- Values at the heart of our brand

Integrity

- We are recognised by our reliability, credibility and character
- We believe in ethical, honourable, time-proven principles of uprightness
- We stand for and abide by honesty, truth and transparency

Our Integrity: Our Identity

Respect

- We hold our customers, investors and regulators in high esteem
- We uphold our customers' rights to demand efficient service
- We appreciate and respect our profession and, above all, our Bank

Our Respect: Our Duty

Teamwork

- We function as a team. Within functions, we cooperate
- Between functions, we collaborate
- Together, we aim for excellence and leadership in our chosen markets

Our Team: Our Asset

Professionalism

- We are proficient and efficient in all that we do
- We provide banking services knowledgeably and skilfully
- We uphold regulatory obligations

Our Professionalism: Our Competence

Our Mission

Achieve leadership in providing Shariah compliant financial services, with customer care and employee focus at the heart of our business ethos together with innovation and technology being the pillars of our growth.

Differentiator Values

Values that set our brand apart

Passion

- We bring zeal and enthusiasm for banking to work
- We are excited to provide customers with the best or the best-suited
- We go the extra mile in legitimate, acceptable ways

Our Passion: Our Worth

Responsiveness

- We are receptive to the need for change and improvement
- We are proactive and anticipate our customers' needs and wants
- We act quickly to modify, adjust or prepare for new realities

Our Responsiveness: Our Distinguisher

Innovation

- We pioneer novel and more efficient ways to deliver solutions
- We are dedicated to a culture of improvement and modernization
- We stand for originality, in thought, in action and in belief

Our Innovation: Our Strength

Compassion

- Our concern for our colleagues, our customers, our communities, and our country sets us apart
- To each other, we are a family
- For each other, we are a meaningful source of shared humanity

Our Compassion: Our Gift

The Best Islamic Bank for Transformation and Innovation 2021

Global Islamic Finance Awards



Corporate Information

Board of Directors

Mr. Farooq Rahmatullah Khan	Chairman/Non-Executive Director
Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	Vice Chairman/Non-Executive Director
Mr. Yousaf Hussain	President & CEO
Mian Muhammad Younis	Independent Director
Mr. Imtiaz Ahmad Pervez	Non-Executive Director
Mr. Ali Munir	Independent Director
Mr. Juma Hasan Ali Abul	Non-Executive Director
Mr. Abdulelah Ebrahim Mohamed AlQasimi	Non-Executive Director
Mr. Abdulla Abdulaziz Ali Taleb	Non-Executive Director
Ms. Fatima Asad Khan	Independent Director
Mr. Mohsin Tariq	Independent Director

Board Audit & Corporate Governance Committee

Mian Muhammad Younis	Chairman
Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	Member
Mr. Juma Hasan Ali Abul	Member
Mr. Ali Munir	Member

Board Risk Management Committee

Mr. Imtiaz Ahmad Pervez	Chairman
Mr. Abdulelah Ebrahim Mohamed AlQasimi	Member
Mr. Abdulla Abdulaziz Ali Taleb	Member
Mr. Yousaf Hussain	Member
Mian Muhammad Younis	Member

Recruitment Nomination and Remuneration Committee

Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	Chairman
Mr. Juma Hasan Ali Abul	Member
Mian Muhammad Younis	Member
Mr. Ali Munir	Member
Ms. Fatima Asad Khan	Member

Board Strategy Committee

Mr. Farooq Rahmatullah Khan	Chairman
Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	Member
Mr. Juma Hasan Ali Abul	Member
Ms. Fatima Asad Khan	Member
Mr. Mohsin Tariq	Member
Mr. Yousaf Hussain	Member

Board IT Committee

Mr. Ali Munir
Mr. Abdulelah Ebrahim Mohamed AlQasimi
Mr. Abdulla Abdulaziz Ali Taleb
Mr. Mohsin Tariq
Mr. Yousaf Hussain

Chairman
Member
Member
Member
Member

Shariah Board

Mufti Muhammad Mohib-ul-Haq Siddiqui
Dr. Mufti Khalil Ahmad Aazami
Mufti Muhammad Ashja Khan
Mufti Abdul Basit
Mufti Muhammad Abdullah

Chairman Shariah Board
Shariah Board Member
Shariah Board Member
Shariah Board Member
Resident Shariah Board Member

Syed Majid Ali

Chief Financial Officer

Mr. Aurangzeb Amin

Company Secretary & Head of Legal

M/s. A.F. Ferguson & Co, Chartered Accountants

Auditors

M/s. Mohsin Tayebaly & Co, Advocate

Legal Advisors

Registered Office

Faysal Bank Limited
Faysal House, St-02, Commercial Lane,
Main Shahrah-e-Faisal,
Karachi-Pakistan

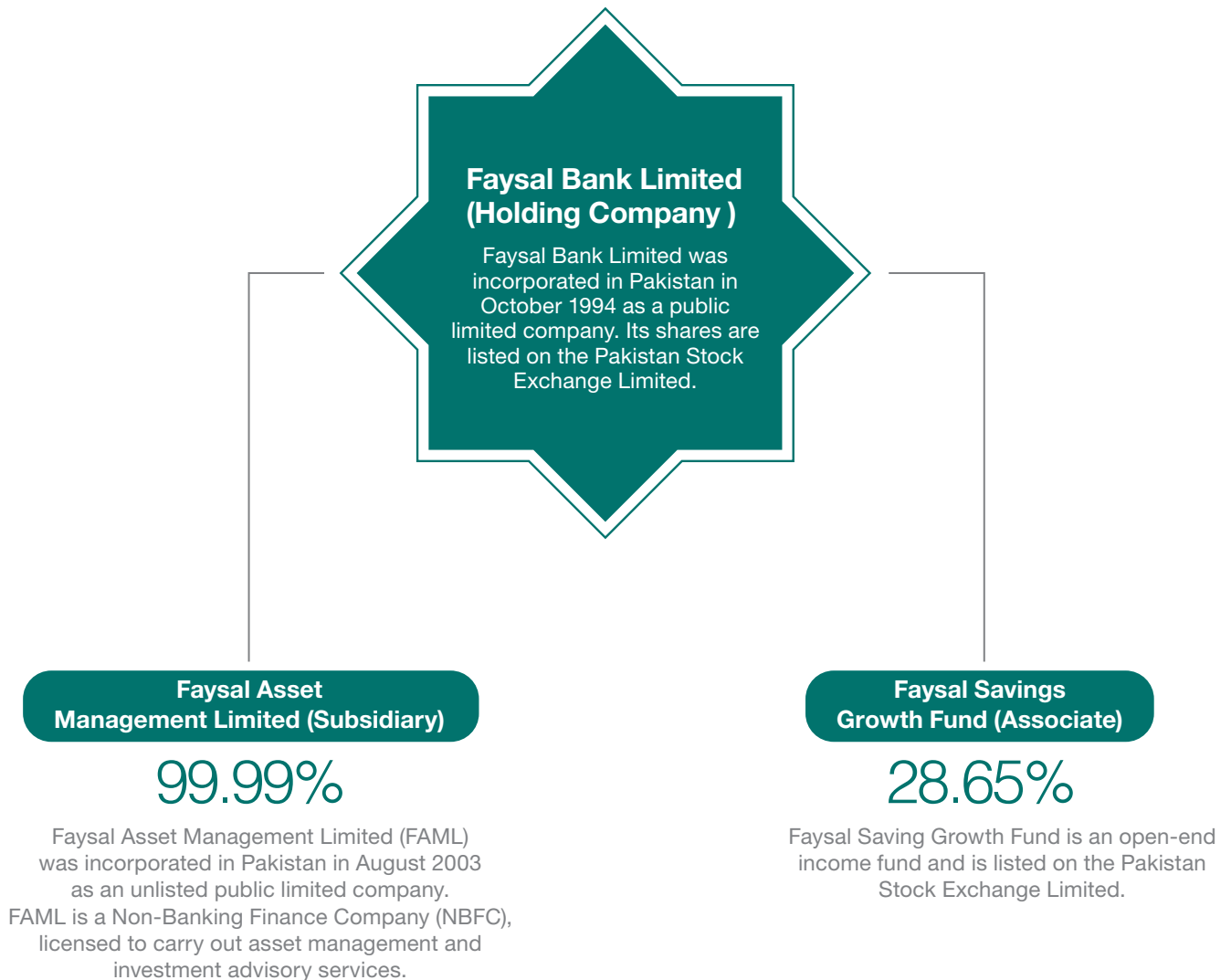
UAN : (92-21) 111-747-747
Tel : (92-21) 3279-5200
Fax : (92-21) 3279-5226
Website : www.faysalbank.com

Share Registrar

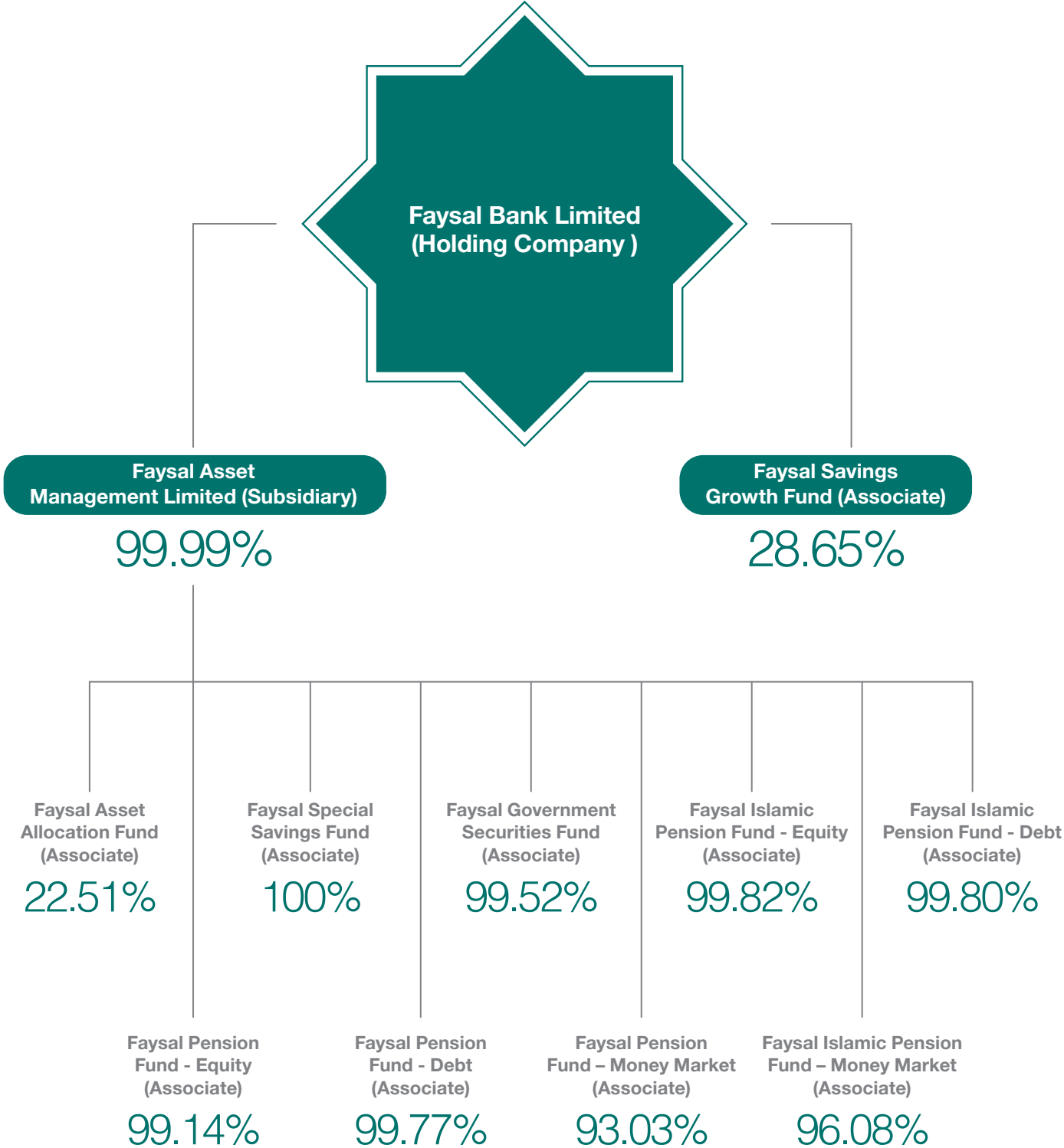
CDC Share Registrar Services Limited
CDC House, 99-B, Block-B,
SMCHS, Main Shahrah-e-Faisal,
Karachi-74400

Tel : (92-21) 111-111-500
Fax : (92-21) 3432-6053
Email : info@cdcsrsl.com

Ownership Structure



Faysal Bank Group



Our Network

595

Islamic
Branches

11

Conventional
Branches

600+

Total
ATMs

220+

Cities Across
Pakistan

606

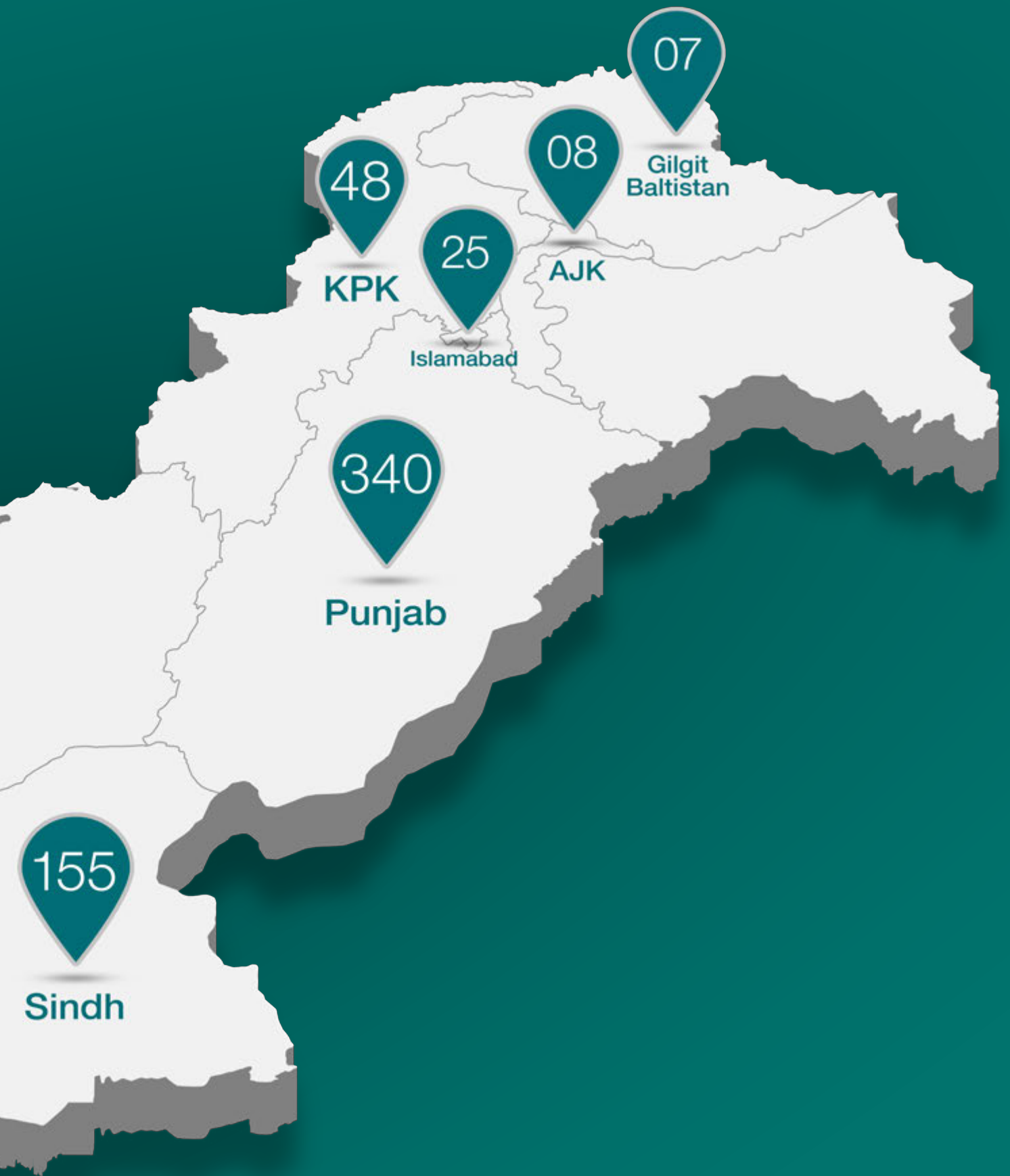
Total
Branches



Number of
Branches

23

Balochistan



48

KPK

25

Islamabad

340

Punjab

155

Sindh

07

Gilgit
Baltistan

08

AJK

Our People

Head count as at December 31, 2021, broken down:

- By employment type (permanent / temporary)
- By gender

Emp Type	Headcount	Gender	Headcount
FTE	7,093	Male	5,762
BC	27	Female	1,358
Total	7,120	Total	7,120

Hours Spent on Trainings - 2021

L&D Centre – All Regions – 2021	No. of Participant Trained	Man Hours	Average Training Hours per Participant
eLearning	42,811	160,598	4
Classroom	22,770	222,549	36
Grand Total	65,581	383,147	40

L&D Centre – Classroom – 2021	No. of Participant Trained	Man Hours	Average Training Hours per Participant
Central - I	5,949	54,786	9
Central - II	3,668	27,421	7
North	4,905	32,358	7
South/Head Office	8,248	107,984	13
Grand Total	22,770	222,549	36

Shariah compliant alternative to conventional credit cards

Spend on the Go with Complete Peace of Mind



Governance





Directors Profiles



Mr. Farooq Rahmatullah Khan
Chairman

Mr. Farooq Rahmatullah is a Law graduate. He joined Burma Shell Oil & Distribution Company in 1968 and worked in different roles in Chemicals, Human Resources, Marketing, Supply, Distribution, Retail, etc. He was transferred to Shell International London in 1994 as a Manager in the Business Strategy Division and was involved in various portfolios covering over 140 countries. On his return in 1998, he was appointed as Head of Operations of Shell Pakistan and was looking after Middle East and South Asia (MESA). In 2001, he was appointed as Chairman of Shell Companies in Pakistan and Managing Director of Shell Pakistan Limited.

He is currently leading an Expert Energy group which has developed a 25-year Integrated Energy Plan (first time ever in the history of energy planning) for the country. This plan has been in principle accepted by the Government, Pakistan Business Council, international agencies and some other stakeholders.

Key Positions Held:

- Chairman of Shell Companies in Pakistan and Managing Director of Shell Pakistan Limited

- Founding Member of PAPCO (Pak Arab Pipeline Company Limited)
- Director General of Civil Aviation Authority of Pakistan
- Chairman of Oil and Gas Development Company Limited
- Chairman of LEADS Pakistan
- Founding Member of Pakistan Human Development Fund
- Member of the Economic Advisory Council, Ministry of Finance, Government of Pakistan
- Member of National Commission of Government Reforms
- Director on the Boards of PCB, PIA and Pakistan Stone Development Company
- Resource Development Committee of Aga Khan University Hospital

He is serving on the Boards of Directors of:

- Faysal Bank Limited
- Society for Sustainable Development

At present he is a Trustee of the Legends Trust (Formed by the Government of Sindh) and a Member of the Economic Advisory Council, Ministry of Finance, Government of Pakistan.



**Mr. Ahmed Abdulrahim Mohamed
Abdulla Bucheery**
Vice Chairman

Mr. Ahmed Abdulrahim holds an MBA from the University of Glamorgan, Wales (UK), and is a Fellow Member of the Institute of Financial Accountants, London (UK) and the Institute of Public Accountants, Australia. He also holds an Executive Management Diploma from the University of Bahrain and an Advance Banking Diploma from the Bahrain Institute of Banking and Finance. He is also a certified Director from the Pakistan Institute of Corporate Governance.

Ahmed Abdulrahim is the Chief Executive Officer of Ithmaar Group, including Ithmaar Bank. He started his career in the Accounting Department with Aluminum Bahrain followed by Chase Manhattan Bank (currently J.P. Morgan) as Head of Financial Control. He then joined the National Bank of Bahrain where he served for 28 years in various executive levels and in different capacities, including Manager of Foreign Exchange and Funding, Chief Internal Auditor and Assistant General Manager of Corporate Services Group.

Ahmed Abdulrahim held simultaneously dual roles of Deputy Chief Executive Officer at Shamil Bank and Chief Operating Officer at Ithmaar Bank for approximately four years. In 2013 he was appointed as CEO, Ithmaar Bank. Currently serves as Vice Chairman of Faysal Bank Limited (Pakistan), Vice Chairman of Solidarity Group (Bahrain), Vice Chairman of Naseej (Bahrain), member of the Board of Directors of Ithmaar Development Company (Bahrain), Vice Chairman of The Benefit Company (Bahrain), Vice Chairman of Bahrain Association of Banks and Vice Chairman of The Waqf Fund of the Islamic Banks (Bahrain).

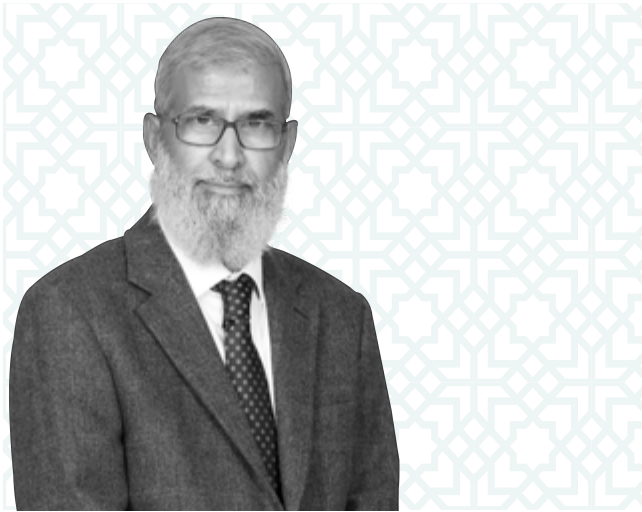


Mr. Yousaf Hussain
President & CEO

Mr. Yousaf Hussain, President & CEO Faysal Bank, has around 28 years of diverse professional experience. His previous assignments have primarily been with ABN AMRO Bank, where he held multiple senior managerial positions, mainly within Wholesale / Corporate Banking. His experience also includes senior management positions with Samba Bank and earlier roles with Mashreq Bank, UAE and Mobilink.

He has been with Faysal Bank since August 2008 and held senior management positions within Corporate & Investment Banking, Special Assets Management and Risk Management Groups. He was elevated, in early 2017, to become the President & CEO of Faysal Bank Ltd.

Under his leadership, the Bank has embarked upon a well-structured plan to convert into a full-fledged Islamic Bank from a conventional bank. Simultaneously, the Bank has also adopted a growth strategy through major network expansion, new product offerings and enhanced distribution efficiency coupled with customer centric approach and increased focus on technology. Yousaf is an Electrical engineer with an MBA from Lahore University of Management Sciences. He is a member of the Executive Committee of Pakistan Banking Association, a Council Member of the Institute of Bankers-Pakistan, Director at Pakistan Business Council and Pakistan Institute of Corporate Governance. He is also a member of the Management Committee of CEIF (Centre for Excellence in Islamic Finance) at IBA Karachi.



Mian Muhammad Younis

Director

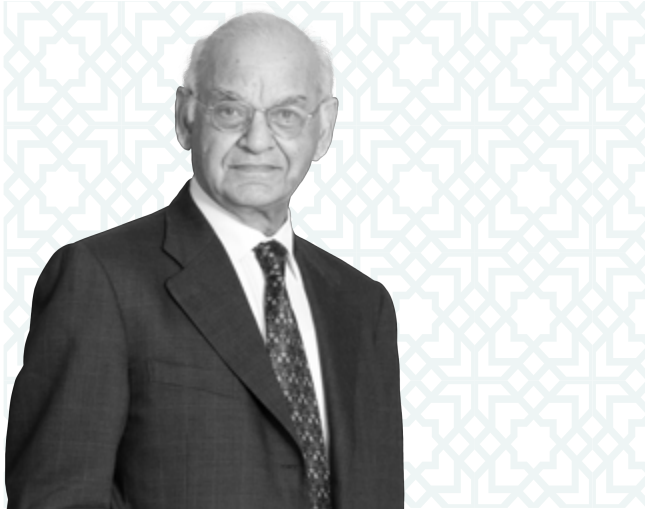
Mian Muhammad Younis possesses over 40 years of experience in Public Finance, Banking and Financial Sector reforms with extensive knowledge of Corporate Sector Governance, Rules, Regulations and Audit Procedures. During his career, he was Head, Inter-Governmental Finance Wing (IGF), Regulation Wing (RW), and Human Resource Wing (HRW) of Finance Division as Additional Finance Secretary (AFS). He was Secretary to National Finance Commission (NFC) from 2003 to 2010 and was the first Chief Operating Officer (COO) of Khushal Pakistan Fund Limited (KPF) under Finance Division.

Mian Muhammad Younis established new ventures in the financial & Public Sector Entities (PSEs), through mergers along with a team of experts. He contributed towards policy formulation as a member of boards of various Corporate Sector entities and banks. He carried out the financial restructuring of several Non-Banking Financial Institutions (NBFI) as a member of Financial Sector Reforms Committee. Affected recovery of loans extended to Provincial Governments and other Public Sector entities by the Federal Government and also assisted State Bank of Pakistan (SBP) in managing the overdraft position of provinces, AJK, and various Public Sector Corporations from 2003 to 2011. He supervised not

only the Expenditure Budget of the Federal Government but also implemented Public Sector Development Programs of Finance Division from 2001 to 2011.

He was on the Board of Directors of Meezan Bank Limited and also its Chairman Board Audit Committee & member Risk Management Committee, for about three years. He completed the process of liquidation of Federal Bank for Cooperative (FBC) and Agriculture Marketing and Storage Limited (AMSL) as liquidator. Mian Younis served in the Public Sector for a long time, while holding positions in different Government, Semi Government and Autonomous Bodies i.e. FBR, Economic Affairs Division (EAD), M/O F&A, BOI, Pakistan Software Export Board (PSEB) and Finance Division. He gained vast experience in HR management through formulation of HR Policies, Rules, Regulations Procedures and their implementation, while heading Regulation Wing of Finance Division, mandated for fixation of remuneration, perks and privileges of Parliamentarians, Judiciary, Public Sector Entities and their HR Policies, Rules and Regulations. He established various Funds including "Relief Funds" and was instrumental in framing their accounting procedures, Financial / Investment Rules in consultation with Controller General Accounts (CGA) and Auditor General of Pakistan's Office.

At present, he is on the Board of Directors of Faysal Bank Limited since April 2014, Chairman Board Audit and Corporate Governance Committee and member Remuneration and HR Committee. He was also given the membership in Board Risk Management Committee by the BOD in Feb, 2021. He holds a Master's Degree in Economics and is also qualified in Project Appraisal & Risk Management (Duke, USA), Assessing Financial System Stability (IMF Institute, Singapore), Promotion of Direct Foreign Investment (Osaka, Japan), Promotion of Agro Based Industry (Manila Philippines), and Islamic Banking (Kuala Lumpur, Malaysia). He is a certified expert in Corporate Governance & Leadership Skills from Pakistan Institute of Corporate Governance (PICG) and has attended a number of workshops and seminars on Anti-Money Laundering & Corporate Governance.



Mr. Imtiaz Ahmad Pervez
Director

Mr. Imtiaz Ahmad Pervez has over 37 years' work experience in the field of banking in the United Kingdom, Bahrain and Pakistan. His last position was that of the Chief Operating Officer of the Faysal Islamic Bank of Bahrain BSC., till 1994. He was also the first CEO of the former Faysal Investment Bank Limited, Pakistan (later merged with Faysal Bank Limited, Pakistan). Additionally, he has served on the boards of banks including the Ithmaar Bank BSC, Bahrain, AIBaraka Bank Pakistan Limited, Faysal Islamic Bank of Bahrain BSC, Faysal Investment Bank of Bahrain EC and the Faysal Investment Bank Limited, Pakistan. He holds B.A. degree from the University of the Punjab and fellowship of the Institute of Islamic Banking and Insurance, London, U.K.



Mr. Ali Munir
Director

Mr. Ali Munir has a BA degree from Government College Lahore and an LLB Degree From The University of Punjab, Lahore. He has over 31 years of experience as a Chartered Accountant. He is a member of the Institute of Chartered Accountants in England and Wales and the Institute of Chartered Accountants of Pakistan. He was also a member of Investment Management Regulatory Organisation and the Securities Association (now known as the SFA) in England. He joined MCB Bank Ltd. in 1999 and has previously held senior positions at Citibank, Saudi American Bank and Habib Bank. In 2005, he was awarded the M.A Mozaffar Memorial Gold Medal from the SBP and Institute of Bankers in relation to his services to banking reforms in Pakistan and Agriculture Finance. He was previously the Chairman of the SBP Committee for Agricultural Finance and also the Chairman of the SBP Committee for Islamic Banking.



Mr. Juma Hasan Ali Abul
Director

Mr. Juma Hasan Ali Abul is a fellow member of the Association of Chartered Certified Accountants, England, certified Director from the Pakistan Institute of Corporate Governance and holds a Bachelors Degree in Accounting, from Cairo (1980).

Key Positions Held:

- Fellow member of the Chartered Association of Certified Accountants, England
- Certified Director from the Pakistan Institute of Corporate Governance
- Bachelor Degree in Accounting, Cairo (1980).
- Executive General Manager, Ithmaar Bank BSC, Bahrain (2010-2013).
- General Manager MFAI (Jersey) (2000 – 2010), then (2013 – Present), wholly owned subsidiary of the DMI Group.
- Executive Senior Manager, Shamil Bank of Bahrain BSC (formerly, Faysal Islamic Bank of Bahrain) 1988-2000

- Board Memberships: Faysal Bank, Pakistan; CITIC International Asset Management, Hong Kong; United Bank of Albania (until 2011); Chairman of Egyptian Investments Co, Egypt; Gulf Investors Asset Management Co., Saudi Arabia (Until 2021); in addition to entities ranging from trading, industrial, real estate development in Bahrain, Cayman, Egypt and U.S.A.
- Worked with Touché Ross, London (now Deloitte), and Peat Marwick Mitchell Bahrain (now KPMG) – Chartered Accountants
- Lead restructuring of Group institutions as well as major Mergers & Acquisitions



Mr. Abdulelah Ebrahim Mohamed AlQasimi
Director

Mr. Abdulelah AlQasimi has more than 40 years of diversified management experience. His previous positions include Chief Executive of the Labor Fund (Tamkeen), from which he resigned in May 2010, Deputy Chief Executive Officer of Labor Fund Project at the Bahrain Economic Development Board, Assistant Undersecretary for Training at the Bahrain Ministry of Labor and Social Affairs, Director of Engineering and Maintenance at the Bahrain Ministry of Health. He has also served as the Chairman of the Bahrain Qualifications Framework Steering Committee and the Steering Committee of Career Expo and was a Board member of the Bahrain Society of Engineers and the Bahrain Consumer Protection Society.

He is currently a Chairman of Ithmaar Dilmunia General Partner Co. and Member of the Board of Ithmaar Holding, Ithmaar Bank, IB Capital, Solidarity Group Holding, Aljazira Takaful (Saudia), Naseej BSC, Faysal Bank Limited (Pakistan) and a member of the Board of Trustees of Arabian Pearl Gulf School. Abdulelah AlQasimi holds a BSc in Civil Engineering from Queen Mary College University of London, UK, and MSc in Health Facility Planning from the University of North London, UK, and a Diploma in Health Care Management from the Royal College of Surgeons in Ireland, Bahrain. He is also a certified Director from the Pakistan Institute of Corporate Governance.



Mr. Abdulla Abdulaziz Ali Taleb
Director

Mr. Abdulla Abdulaziz Ali Taleb has more than 20 years of experience in banking and currently he is heading the Business Banking Group of Ithmaar Bank, Bahrain. Besides that, he has a strong work experience in a number of banking functions; including Islamic financial services, corporate banking, capital markets and credits. Prior to joining Ithmaar Bank, he held senior positions in various banks and financial institutions including BMI Bank, First Investment Bank, Shamil Bank and Khaleej Finance & Investments.

Abdulla Taleb has a Bachelor's Degree in Banking & Finance from Kingdom University and Associate Diploma in Economics Banking and Finance from University of Bahrain. He also holds an Advanced Diploma in Islamic Banking from Bahrain Institute of Banking and Finance. In addition Abdulla is a certified Director from the Pakistan Institute of Corporate Governance.



Ms. Fatima Asad Khan
Director

Fatima Asad-Said is the CEO of Abacus Consulting Technology, a leading international professional services firm committed to transforming clients by delivering world class technology, consulting, and outsourcing solutions through high performing people and global strategic partnerships. Over 24 years, Fatima's professional experience embodies thought leadership, value creation, and delivering transformative solutions in Corporate Governance, Digital Transformation, Enterprise Technology Solutions, Strategic Change, Human Capital Management across multiple sectors and industries. Through partnering with leading solution providers such as SAP, Google Cloud, Huawei, UiPath, Mercer, and other providers, she leads Abacus towards sustaining the transformation partner of choice position.

A MBA graduate from LUMS, she started her career with Coopers & Lybrand International and then PricewaterhouseCoopers. Her leadership journey includes serving on various Boards as an independent director such as Lahore University of Management Sciences (LUMS), Faysal Bank, Kashf Foundation, Bata Pakistan and Kaarvan Crafts Foundation. She also holds a Corporate Director Certification from Harvard Business School and PICG, and a member of Diversity and Inclusion Hub Leadership Council, Women Executives on Boards and YPO Global forums.



Mr. Mohsin Tariq
Director

Mr. Mohsin Tariq has more than 11 years of diversified professional experience in the Petro-Chemicals and Chemical Industries. He is serving in the capacity of Executive Director of Nimir Chemicals Pakistan Limited. He received his B.Sc. degree in Business Management from Brunel University, West London and M.Sc. degree in International Management from University of London School of Oriental and African Studies (SOAS).

He was elected as an Independent Director on the Board of Faysal Bank Limited in May 2020. At Faysal Bank, presently he is an active member of Board's strategy committee & IT Committee.

He is acting as Director on the Board of the following companies

- Nimir Chemicals Pakistan Limited
- Nimir Trading Pvt Ltd.

He has further attended numerous national and international conferences, courses, seminars, meetings and a Directors' training program from LUMS.

He is also an active member of civil society and is also associated with various reputed charitable organizations.

Faysal Islami Solar Solutions

For Your Bright Future!



Senior Management Profiles



Mr. Yousaf Hussain
President & CEO

Mr. Yousaf Hussain has around 28 years of professional experience, primarily at ABN AMRO Bank where he held multiple senior managerial positions including those within the Corporate / Credit and Transaction Banking functions. He has been with Faysal Bank since August 2008, with a significant contribution to the franchise in his previous positions as Chief Risk Officer, Regional Corporate Banking Head-North and Head of Special Assets Management Group. His experience also includes a senior role with Samba Bank and earlier assignments with Mashreq Bank and Mobilink / Motorola. Mr. Yousaf has a Bachelor of Science degree in Electrical Engineering and has done his MBA from Lahore University of Management Sciences.



Mr. Raheel Ijaz
Chief Operating Officer

Mr. Raheel Ijaz has over four decades of work experience. Before assuming this position, he accumulated a rich banking experience in institutions like MCB Bank Limited as Group Head Compliance and Controls, Country Head Sri Lanka, Head Corporate North & Public Sector; United Bank Limited as Regional Chief Executive North and also held key positions in Faysal Bank, Prime Commercial Bank and Emirates Bank International. His last role with Faysal Bank Limited was as Head Compliance. Mr. Raheel holds an MBA degree from Quaid-e-Azam International University.



Mr. Salman Ahmed Usmani
Head, Treasury & ECM

Mr. Salman Usmani has a rich experience of over three decades in the local as well as multinational banking sector. His broad expertise covers Treasury and Risk Management, Asset and Liability Management, Strategic Planning, Corporate Restructuring, Strategic Negotiations, Acquisitions and Strategic Alliances and International Operations. His vast skill set has been instrumental in the design and implementation of the in-house developed Treasury System, which is capable of meeting front, middle and back-office business requirements and generates a host of MIS while retaining the flexibility to adapt to an evolving product suite. Prior to joining Faysal Bank Limited, he was associated with MCB Bank Limited as Global Treasurer and Head Investment Banking Group. His past experience has been with organizations such as ANZ Grindlays, American Express, Bank of America, Mashreq Bank, United Bank Limited & MCB Bank Limited. He is also serving as a director at Faysal Asset Management Limited. He holds an MBA Degree from Grand Valley State University, USA.



Syed Majid Ali
Chief Financial Officer

Mr. Majid Ali is a fellow member of the Institute of Chartered Accountants of Pakistan and has over three decades of experience in the field of accounts and finance disciplines of banking with exposure in IT and HR activities. He has been associated as CFO at Saudi Pak Commercial Bank Limited (now Silk Bank Limited) and Emirates Bank International PJSC (Pakistan operations). He has also served as Partner in KPMG Taseer Hadi & Co, Chartered Accountants. Mr. Majid has rich experience in Banking Finance amid mergers and acquisitions. He has also supervised Strategy, Technology and Administration Functions at Faysal Bank Limited.



Mr. Nasir Islam
Head, Internal Audit

Mr. Nasir Islam is a qualified Chartered Accountant with over three decades of multifaceted experience. His first assignment was as Manager Finance in ANZ Grindlays, Karachi, after which he was posted at the ANZ HO (Melbourne, Australia), as Manager Commercial Banking System Project. He returned to Pakistan in 1997 as Manager Audit, joined ABN AMRO Pakistan as Audit Manager in 2000, and was appointed as Country Head of Compliance in 2004. He has been associated with Faysal Bank Limited since 2008.



Mr. Jaudat Hussain
Head, Retail Banking

Mr. Jaudat Hussain brings with him over 25 years of professional experience in Retail, Commercial and Consumer Branch Banking. Prior to joining Faysal Bank Limited, he has served at key positions in Standard Chartered, MCB Bank Limited, United Bank Limited, NIB Bank and Habib Bank Limited. Prior to his current appointment as Head Retail Banking, he has also held the position of Head Branch Distribution at Faysal Bank Limited. He holds a Master of Business Administration degree from Indiana University of Pennsylvania, USA, and International Capital Markets Qualifications from Securities Institute London, U.K.



Mian Salman Ali
Chief Risk Officer

Mr. Salman Ali brings with him a banking experience of over 18 years in large local and multinational banks. During his career, he has held various leadership/supervisory roles in business and control functions. He has a diversified experience in the field of Corporate Banking, Commercial / SME Banking & Credit / Risk Management and serves as a director at Faysal Asset Management Limited. Prior to joining Faysal Bank Limited, he has been associated with ABN AMRO Pakistan and Allied Bank Limited. Mian Salman holds a Master's of Business Administration degree from Lahore School of Economics. He is also a certified Islamic Banking Professional from NIBAF.



Mr. Muhammad Aurangzeb Amin
Company Secretary & Head, Legal

Mr. Aurangzeb Amin brings with him over 25 years of experience in the Financial Sector and Legal Consultancies both in Pakistan and in the USA. During his career, he has worked with NIB Bank and Pak-Kuwait Investment Co. as Company Secretary and Head Legal. He has also worked with law firms locally and internationally, namely Orr, Dignam & Co. and SurrIDGE & Beecheno. He has a Master of Laws degree from Temple University, USA.



Syed Muhammad Fraz Zaidi
Head Strategy

Mr. Fraz Zaidi brings with him over 17 years of experience in the financial services sector, where he has held leadership roles in Finance, Risk Advisory and Strategy. Prior to joining Faysal Bank Limited, he has been associated with organizations such as H & H Exchange Co. (Pvt.), A. F. Ferguson & Co. and United Bank Limited. His last assignment was Head Operational Risk & Basel-II Division at United Bank Limited. Mr. Fraz is a Chartered Accountant from the Institute of Chartered Accountants, Pakistan and serves as a director at Faysal Asset Management Limited. Subsequent to the year end Mr. Fraz Zaidi is heading the Operations Department.



Mr. Monis Mirza
Head Human Resources

Mr. Monis Mirza has over 25 years of leadership experience in Human Capital Management, Mergers & Acquisitions, Cultural Integration and Business Growth in multiple geographies. During his career, he has held key positions in Procter and Gamble (P&G), Standard Chartered Bank in Pakistan and Tenova Canada. He remained Director of Human Resources and a Management Committee member for SCB Pakistan for over a decade, and helped the bank manage organic and inorganic business growth, drive productivity through engagement and organizational design efficiencies. His last assignment was with HRS Global as Chief Executive Officer – Recruiting. Monis Mirza acquired his B.E. Electrical Engineering degree from University of Buffalo, USA and MBA degree in Human Resources from Institute of Business Administration, Karachi. He has also completed an advance diploma in Human Resources from McMaster University, Canada.



Mr. Bashir Ahmed Sheikh
Head Special Assets Management

Mr. Bashir Ahmed Sheikh has five decades of diversified domestic as well as international banking experience of Operations, Corporate Banking, Commercial/Retail Banking, Investment and Risk Management, with a proven record of superior performance throughout his career. He has strong skills in Syndications, Advisory Services, Acquisitions, Mergers, Privatizations, Agriculture Financing, Remedial Management, Compliance and dealing with the Regulators amid other relevant agencies. Before joining Faysal Bank Limited in 2018, he has been associated with United Bank Limited, Union National Bank, BCCI, Indus Bank, Askari Bank, Faysal Bank and Bank Alfalah. His last assignment was Group Head Special Assets Management at Bank Alfalah. Mr. Bashir Ahmed Sheikh holds a graduation degree from University of Punjab. He is also a Graduate of Executive Development Program, Johnson Graduate School of Management, USA.



Mr. Ali Waqar
Head Corporate & Investment Banking

Mr. Ali Waqar has over 19 years of professional experience, primarily in the field of Corporate & Investment Banking, and Commercial Banking. Throughout his professional career, he has been instrumental in driving the organization's profitability through a diverse mix of transactions including Structured Finance, Project Finance, Mergers & Acquisitions and Derivatives. He has served at key positions in leading multinationals as well as local organizations including ABN AMRO Bank N.V., Barclays Bank Plc. and Faysal Bank Limited. Prior to his current assignment, Mr. Ali spearheaded Faysal Bank's Regional Corporate Banking franchise for 9 years as the 'Corporate Head-Central' where he contributed significantly towards sustainable portfolio and revenue growth. Mr. Ali holds an M.Sc. degree in Economics and Finance from Lahore School of Economics.



Mr. Aneeq Malik
Head Operations

Mr. Aneeq Malik is a solutions-focused banker with over 20 years of rich experience overseeing the compliance function and branch operations. Prior to joining Faysal Bank Limited, he has been associated with banks like ABN AMRO and MCB. Mr. Aneeq is recognized for being both reactive to developments in the regulatory and governance environment and proactive in areas related to compliance education and training. Highly adept in identifying gaps and / or risk exposure in operations as well as developing and implementing strong systems of check and balances. He holds a graduation degree from Punjab University, Lahore. He is a certified expert in Corporate Governance & Leadership Skills from Pakistan Institute of Corporate Governance (PICG). He is also certified from NIBAF in Islamic Banking. He is on the Board of Directors of M/s. 1Link (Guarantee) Ltd., as a nominee director from Faysal Bank Limited as well. Subsequent to the year end Mr. Aneeq Malik is heading the Consumer Finance Division.



Mr. Abadullah
Chief Compliance Officer

Mr. Abadullah brings with him over three decades of diversified experience of Branch Banking, Trade, Operations and Compliance. Prior to joining Faysal Bank Limited, he has been associated with Standard Chartered, ANZ Grindlays and United Bank Limited. His last assignment with SCB was as Head Corporate Service Delivery. Prior to his current appointment as Chief Compliance Officer, he has also held the position of Head Operations at Faysal Bank Limited. Mr. Abadullah has been instrumental in implementing various projects and had led teams which migrated core banking systems in Faysal Bank. He is a certified GRC professional from GRCP International and diploma holder from Institute of Bankers in Pakistan. He holds a Master of Business Administration (Finance) degree from IBA, University of Punjab and is a certified director from ICMA Pakistan.



Syed Hasan Jafri
Head Information Technology

Mr. Hasan Jafri brings with him over 36 years of diversified experience in both financial and non-financial sectors. Mr. Hasan is an accomplished technology professional having experience in Networking, Software design, Product development, Information security, Internet and Telecommunication technologies. Prior to joining Faysal Bank, he has been associated with organizations such as Shahnawaz Limited, Karachi Stock Exchange, Arif Habib Corporation, Summit Bank and Allied Bank Limited. His last assignment was Group Head Information Technology at Allied Bank Limited. Mr. Hasan holds a Master of Information Technology degree from PIMSAT, Karachi.



Mr. Muhammad Faisal Shaikh
Head Islamic Banking

Mr. Faisal Shaikh is a graduate of Institute of Business Administration, Karachi with over 20 years of experience in the field of Shariah Structuring and Shariah Compliant Product Development. Prior to joining Faysal Bank Limited, he was associated with BankIslami Pakistan Ltd. and Meezan Bank Ltd. He has been instrumental in the development of various pioneering Islamic Corporate & Consumer Banking Products and Sukuk structures in Pakistan including Islamic Export Refinance Scheme of State Bank of Pakistan and Pakistan's inaugural sovereign International Sukuk. He led the team which converted conventional assets and liabilities of KASB Bank Ltd. after its acquisition by BankIslami Pakistan Ltd. Prior to this, his team structured acquisition and conversion of Citibank's conventional housing finance portfolio by BankIslami Pakistan Ltd. He was an active member of the team responsible for conversion and merger of Pakistan operations of Societe Generale into Meezan Bank Ltd. He has also served as a member of different advisory committees of State Bank of Pakistan on Islamic Banking.



Mr. Shaheryar Saeed Khan
Chief Digital Officer

Mr. Shaheryar Saeed has banking experience of over 21 years, both in foreign banks, working across diversified global geographies and prime local banks. He has led multiple segments within the Retail business, Retail risk, Consumer finance and Digital banking. Prior to joining Faysal Bank, he worked with leading banking organizations such as United Bank, Habib Bank and Standard Chartered Bank. During his tenure at Faysal Bank and other organizations, he played a key role in digital enablement and transformation, new market identification, financial inclusion, strategic positioning and business growth, design led innovation, balance sheet management amid profit & loss oversight.

Shariah Board Profiles

Mufti Muhammad Mohib ul Haq Siddiqui Chairman Shariah Board

Mufti Mohib ul Haq is a prominent and a well-recognized Shariah scholar of international repute. His credentials include a specialized degree in Shahadat-ul-Aalamia (Masters in Arabic and Islamic Studies) and Al-Takhassus fil-Iftaa' (Specialization in Islamic Jurisprudence and Fatwa) from the esteemed Jamia Darul Uloom, Karachi.

Mufti Mohib ul Haq has a diversified experience of more than 18 years in Islamic Finance Industry. He has been associated with Faysal Islamic Banking since 2011, as the Shariah Advisor, prior to his appointment as the Chairman Shariah Board. He is also a Shariah Board Member of Bank Alfalah Limited and Bank Al Habib Limited.

Previously, he has served as the Shariah Advisor / Shariah Board Member at various Financial Institutions which include:

- Bank Al Habib Limited
- Takaful Pakistan Limited
- Royal Bank of Scotland Berhad, Malaysia
- JS Islamic Mutual Funds

Mufti Mohib ul Haq has significant research experience related to Islamic Finance and other Shariah related subjects. Further, he is also a member of the State Bank of Pakistan's Committee for Shariah review, standardization of Islamic products and processes, and formalization of Accounting & Auditing Organization for Islamic Financial Institutions ("AAOIFI") Shariah standards for the Pakistan banking industry. He is also an experienced lecturer and trainer in the field of Islamic Finance, Fiqh and Islamic Financial Laws at various institutions which include:

- Jamia Darul Uloom, Karachi
- Centre for Islamic Economics (CIE)
- National Institute of Banking and Finance (NIBAF) – SBP
- Institute of Cost and Management Accountants of Pakistan (ICMA)
- Institution of Business Administration-CEIF

Mufti Muhammad Abdullah Resident Shariah Board Member

Mufti Abdullah is serving Faysal Bank Limited - Islamic Banking as Resident Shariah Board Member since 2018. Prior to his joining at Faysal Bank - Islamic Banking, he has worked as Resident Shariah Board Member and Head Shariah Compliance Department in Standard Chartered Bank Pakistan Limited (Saadiq Division). Further, Mufti Abdullah has worked as a member of the Shariah Compliance Department of Albaraka Bank Pakistan Limited. He has wide and diversified professional experience in Islamic finance industry.

In addition to above, he has significant experience in the field of teaching for Social Sciences, Management Sciences and Islamic Finance in renowned educational Institutions including National University of Computer and Emerging Sciences (NUCES - FAST), DHA Suffa University and IQRA University.

Mufti Abdullah possesses both contemporary as well as religious academic qualifications. He holds Shadat-ul-Aalamia (Masters in Islamic Studies & Arabic) from Jamia-tul-Uloom-ul-Islamiyyah, Binori Town, Karachi and Al-Takhassus Fil Fiqh Al Islami (specialization in Islamic Jurisprudence) from Jamia Darul-Uloom Rasheedia, Karachi. He also holds Master's degrees in Arabic, Economics & Finance and General History from University of Karachi, Islamic Studies, History from Federal Urdu University and Muslim History from University of Sind. Moreover, he has also been awarded "Certificate of Director Education" in "Corporate Governance Leadership Skills (CGLS)" from "Pakistan Institute of Corporate Governance (PICG)" and is also registered as a Shariah Advisor in Security Exchange Commission of Pakistan.

Dr. Mufti Khalil Ahmad Aazami Shariah Board Member

Dr. Mufti Khalil Ahmad Aazami is a renowned Shariah Scholar in the Islamic Banking industry. Dr. Aazami has graduated from Jamia Darul Uloom, Karachi. He obtained his Shahadat-ul-Aalamia (Masters in Arabic and Islamic Studies) and Al-Takhassus fi al-Iftaa' (Specialization in Islamic Jurisprudence and Fatwa) from Jamia Darul Uloom, Karachi. Dr. Aazami holds a Doctorate degree in "Islamic Jurisprudence" from University of Karachi.

Dr. Aazami served Bank Alfalah Limited - Islamic Banking in the capacity of Shariah Advisor from 2003 onwards; and now working with Bank Alfalah Limited - Islamic Banking as Chairperson Shariah Board since 2015. He is also a Shariah Board Member of National Bank of Pakistan - Islamic Banking and Faysal Bank Limited - Islamic Banking. Further, Dr. Aazami served as Shariah Advisor / Shariah Board Member in different financial institutions including:

- Takaful Pakistan Limited (2005 - 2014)
- Alfalah GHP Islamic Fund (2007 - 2014)

Dr. Aazami has significant research experience related to Islamic Finance and other Shariah related subjects. Furthermore, he is the member of AAOIFI Shariah Standards Committee (Karachi). He is an author of numerous publications. He is also an experienced lecturer and trainer in the field of Islamic Finance, Economics, Fiqh, Islamic Financial Laws and General Islamic Science at various institutions which include:

- Jamia Darul Uloom, Karachi since 1999
- Centre for Islamic Economics (CIE)
- National Institute of Banking and Finance (NIBAF) – SBP
- Sheikh Zaid Islamic Research Centre - University of Karachi
- Institution of Business Administration- Centre for Excellence in Islamic Finance ("CEIF")

Mufti Muhammad Ashja Khan Shariah Board Member

Mufti Ashja Khan is serving Faysal Bank Limited - Islamic Banking as Shariah Board Member since July 2021. Prior to his joining the Shariah Board, he has served as Shariah Scholar (Manager Shariah Compliance) at Shariah Compliance Department, Faysal Bank Limited - Islamic Banking. Further, Mufti Ashja Khan has worked as Shariah Consultant in EY Ford Rhodes. He has diversified professional experience in Shariah audits and Shariah compliance in Islamic finance.

Mufti Ashja Khan possesses both contemporary as well as religious academic qualifications. He holds Shadat-ul-Aalamia from Jamia-Ma'ahadul Khalil Al-Islami, and Takhassus Fil Ifta from Jamia Darul-Uloom Karachi. In addition to above, he has wide experience in Fatwa writing and research work during his educational career in Jamia Darul Uloom, Karachi.

He also holds certificate of 'Certified Shariah Adviser & Auditor' ("CSAA") from Accounting and Auditing Organization for Islamic Financial Institutions ("AAOIFI"), Bahrain. Further, He also holds certificate of 'NIBAF Islamic Banking Certificate Course - Capacity Building of Shariah Scholars' organized by National Institute of Banking and Finance, State Bank of Pakistan.

Mufti Abdul Basit

Shariah Board Member

Mufti Abdul Basit is serving Faysal Bank Limited - Islamic Banking as Shariah Board Member since July 2021. Prior to his joining the Shariah Board, he has served as Shariah Scholar (Assistant Manager Shariah Support) at Product Management and Development Department, Faysal Bank Limited - Islamic Banking.

Mufti Abdul Basit possesses both contemporary as well as religious academic qualifications. He holds Shadat-ul-Aalamia (Masters in Islamic Studies & Arabic) from the esteemed Jamia Darul Uloom, Karachi and Takhassus Fiqh-ul-Muamlaat from Jamia Tur Rasheed, Karachi. He also holds graduation degree from University of Karachi in the field of Commerce. Further, he also holds certificate of 'NIBAF Islamic Banking Certificate Course - Capacity Building of Shariah Scholars' organized by National Institute of Banking and Finance, State Bank of Pakistan.

Mufti Abdul Basit has wide and diversified professional and educational experience. He has extensive experience in Islamic Banking in product development with Faysal Bank limited. He has significant experience in the field of teaching as a Permanent and Visiting Faculty Member at renowned institutions such as:

- Sheikh Zaid Islamic Research Centre - University of Karachi
- AL – Burhan international
- AL – Ihsan Courses

Senior Management and Internal Committees

Senior Management Committee

Yousaf Hussain
Chairman

Raheel Ijaz
Member

Syed Majid Ali
Member & Secretary

Salman Ahmed Usmani
Member

Jaudat Hussain
Member

Abadullah
Member

Ali Waqar
Member

Mian Salman Ali
Member

Bashir Ahmed Sheikh
Member

Syed Muhammad Fraz Zaidi
Member

Monis Mirza
Member

Aneeq Malik
Member

Syed Hasan Jafri
Member

Muhammad Faisal Shaikh
Member

Shaheryar Saeed Khan
Member

Conversion to Islamic Committee

Yousaf Hussain
Chairman

Raheel Ijaz
Member

Syed Majid Ali
Member & Secretary

Mufti Muhammad Mohib ul Haq Siddiq
Member

Mufti Muhammad Abdullah
Member

Muhammad Faisal Shaikh
Member

Salman Ahmed Usmani
Member

Jaudat Hussain
Member

Ali Waqar
Member

Abadullah
Member

Mian Salman Ali
Member

Syed Hasan Jafri
Member

Syed Muhammad Fraz Zaidi
Member

Aneeq Malik
Member

Monis Mirza
Member

IT Steering Committee

Yousaf Hussain
Chairman

Raheel Ijaz
Member

Syed Majid Ali
Member

Mian Salman Ali
Member

Aneeq Malik
Member

Abadullah
Member

Syed Hasan Jafri
Member

Muhammad Maad
Member

Imran Saeed Chaudhry
Member & Secretary

Syed Muhammad Fraz Zaidi
Member

Shaheryar Saeed Khan
Member

Jaudat Hussain
Member

Asset & Liability Committee

Yousaf Hussain
Chairman

Salman Ahmed Usmani
Member & Secretary

Jaudat Hussain
Member

Ali Waqar
Member

Mian Salman Ali
Member

Syed Majid Ali
Member

Syed Muhammad Fraz Zaidi
Member

Muhammad Faisal Shaikh
Member

Investment Committee

Yousaf Hussain
Chairman

Salman Ahmed Usmani
Member & Secretary

Ali Waqar
Member

Mian Salman Ali
Member

Syed Majid Ali
Member

Syed Muhammad Fraz Zaidi
Member

Country Credit Committee

Yousaf Hussain
Chairman

Mian Salman Ali
Member & Secretary

Ali Waqar
Member

Jaudat Hussain
Member

Compliance & Fraud Risk Committee

Yousaf Hussain
Chairman

Raheel Ijaz
Member

Abadullah
Member & Secretary

Syed Majid Ali
Member

Mian Salman Ali
Member

Aneeq Malik
Member

Jaudat Hussain
Member

Monis Mirza
Member

Enterprise Risk Management Committee

Yousaf Hussain
Chairman

Raheel Ijaz
Member

Salman Ahmed Usmani
Member

Syed Majid Ali
Member

Mian Salman Ali
Member

Aneeq Malik
Member

Abadullah
Member

Muhammad Maad
Member

Sheikh Muhammad Asif
Member

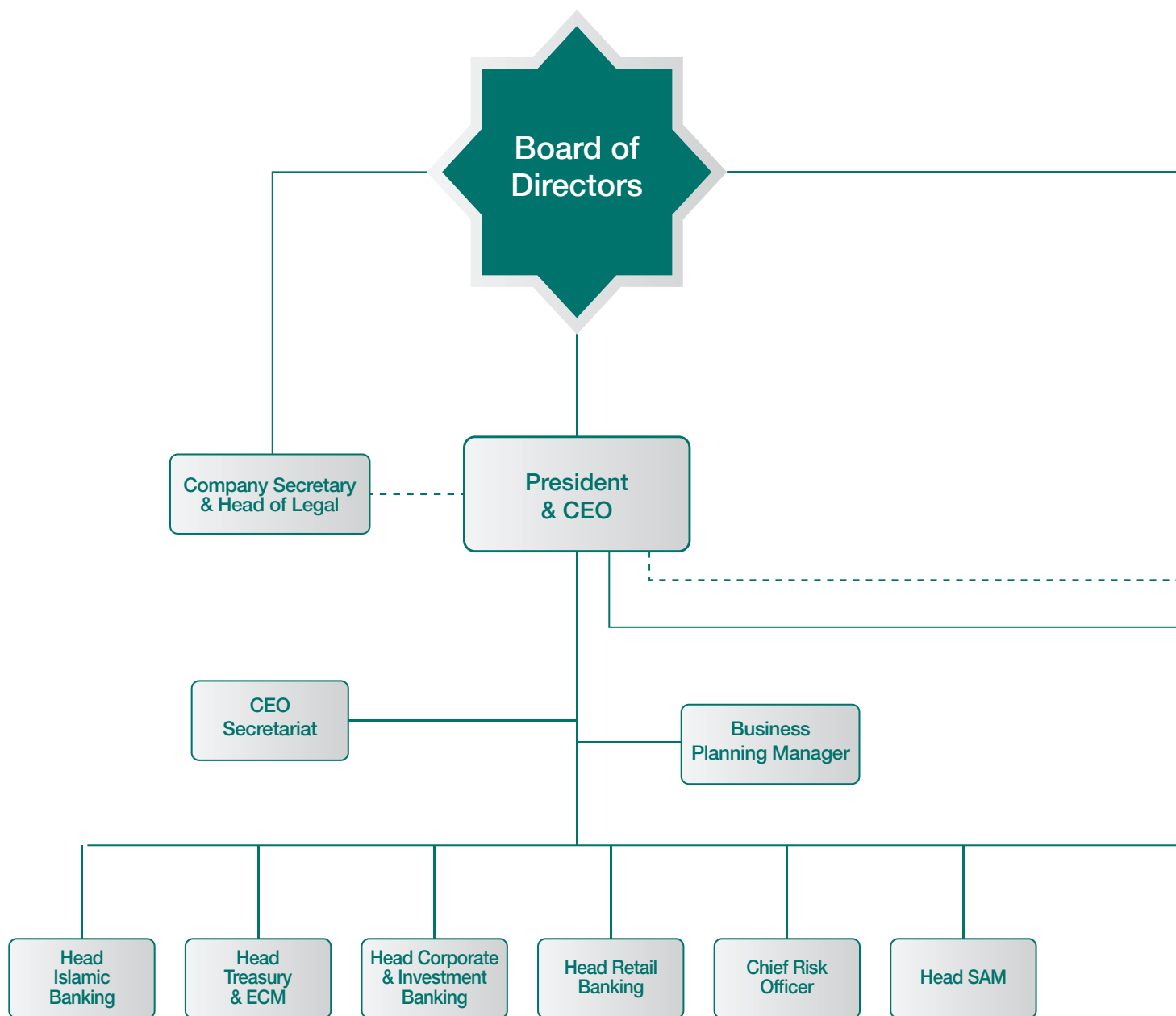
Sheraz Nasir
Secretary

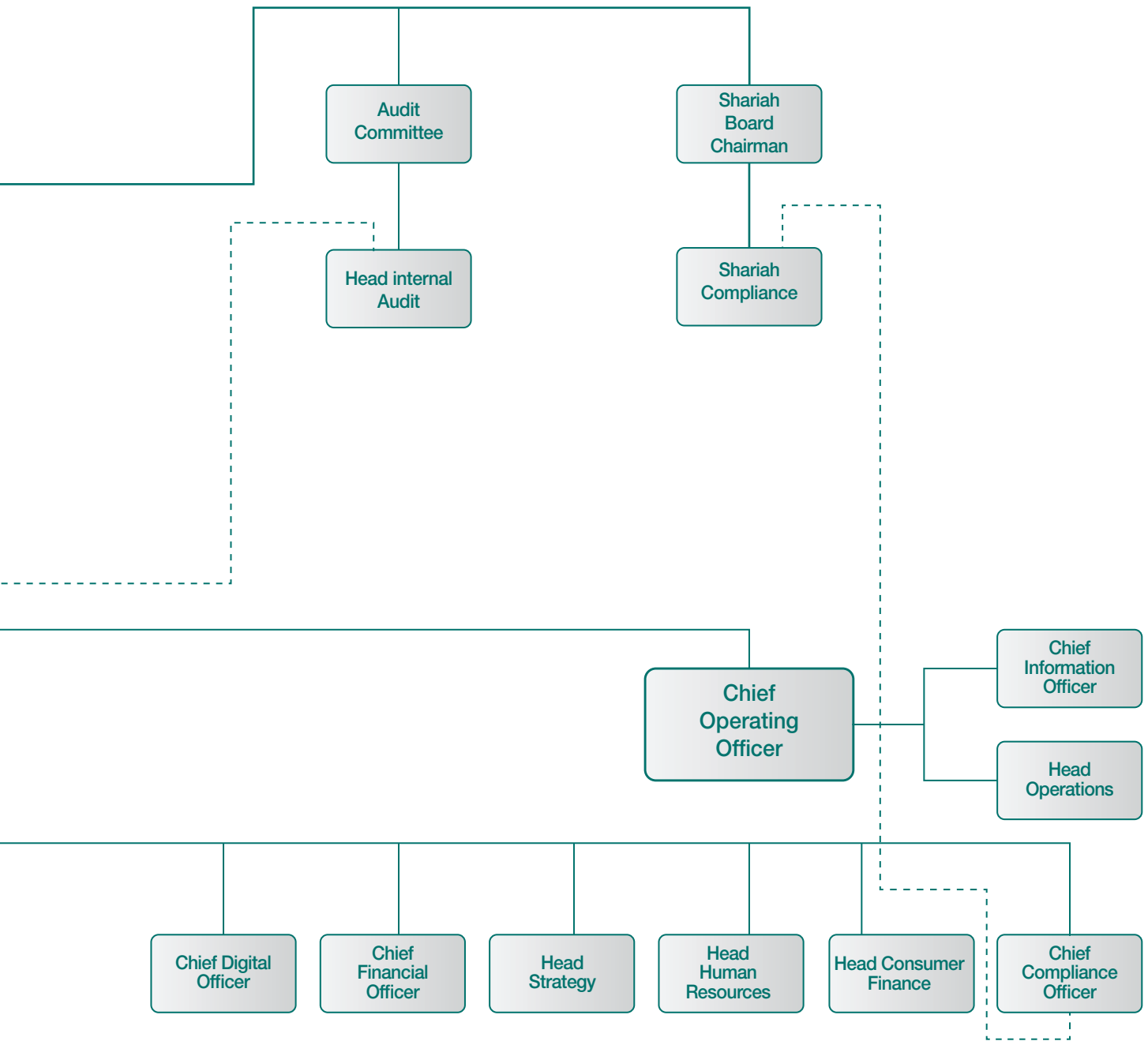
Faysal Rehmat Business Account

Grow Your Blessings



Organisational Structure





Board Committees and Their Terms of Reference

Board Audit & Corporate Governance Committee (BACGC)

- To oversee the integrity of the accounting and financial reporting processes as well as of the Financial Statements with focus on compliance with applicable accounting and reporting standards to give a true and fair view of the financial position and performance of the Bank.
- To oversee the Bank's compliance with legal and regulatory requirements.
- To oversee the Internal Control Framework (both policies as well as procedures), established by the Management, to ensure the compliance of applicable Laws and Regulations and to ensure the adherence of Accounting and Reporting Standards.
- To oversee adherence of employees and management to Bank's Control Framework and Code of Conduct.
- Selection and recommendation of the External Auditor to the BOD, after, thorough analysis of qualification and competence, and ensuring its independence from the Management.
- Establishment and smooth functioning of an independent, objective and competent Internal Audit Group supported by adequate resources.
- To review the performance of Internal Audit Department (IAD) and External Auditors.
- Review and recommend to the Board of Directors the amendments in the internal audit policy.
- Approval of the Audit Manual, Assurance Level and Audit Rating System, prepared and presented by Head of IAD, after thorough discussion and analysis, with prime focus on Risk Based Audit Approach.
- To ensure that IAD is independent of the activities it audited and from the everyday internal control process and is adequately structured to achieve its chartered objectives and responsibilities.
- To oversee Shariah Audit Function, Credit Risk Review of Corporate portfolio and Management's actions for identification of gaps and implementation of controls as a preventive measure against frauds as stated in the fraud preventive policy.
- Review and discuss with Head IAD and Management, the status of implementation of the Committee's Decisions and reasons for any significant delay(s) together with Committee's direction for necessary actions.
- Formulation and approval of Key Performance Indicators (KPIs) of Head Internal of Audit.
- To ensure independence of any investigation/disciplinary action against Head of Internal Audit or Internal Auditors.
- To review effectiveness of Whistle Blow mechanism of the Bank.
- Provision of reports to the Board regarding any other matter as per the requirement of BOD further communication with the relevant sub-committees of the Board/BOD regarding significant findings by Internal Audit or External Audit and their implementation status relating to their respective areas for consideration and follow-up for corrective actions thereon.
- Fulfillment of any other task/responsibility assigned by the Board as well as by the Regulators.

Board Strategic Planning and Business Transformation Committee (BSC)

Strategy Related Matters:

- Review periodically and make recommendations to the Board regarding:
 - Bank's Vision & Mission statements and strategic goals & objectives.
 - Bank's Strategic Plan and overall Strategy.
 - Matters of strategic importance including items such as mergers and acquisitions, potential new business avenues & strategic partnerships/ alliances, modifications to business & operating models, opportunities for growth & expansion of business, changes in technology and marketing strategies, enhanced customer experience etc.
- Assist management in the development of Bank's Corporate Strategy, including reviewing and discussing with the management the strategic direction, initiatives, key performance indicators (KPIs) and the risks associated with the Bank's strategy.
- Review the process for development, approval and modification of the Bank's strategy and Strategic Plan.
- Review key issues, risks and external developments impacting the Bank's strategy, and advise management in adopting the viable/ suitable options, based on management recommendations. Review tactical changes in strategic plan and initiatives, in response to key issues, risks and external developments, as recommended by the management.
- Review progress against strategic plan and key performance indicators to monitor Bank's progress against its strategic goals.
- Seek, review and make recommendations on performance measurement and recognition practices so that it remains aligned with the Bank's strategic objectives.
- Review and approve capital expenditure, recurring and operating expenses and write-offs as per defined thresholds.
- Review, obtain updates and recommend annual branch network expansion plans including plans for overseas operations, setting-up companies/operations/offices in new overseas locations, for approval to the Board.
- Review and recommend Shariah Board reports in compliance with SBP Shariah Governance Framework, for approval to the Board.
- Review and recommend matters relating to the shareholders and related parties to the board, in consultation with the Chairman.
- Seek, review and make recommendations on Bank's resource allocation plan so that they remain aligned with Banks strategic objectives.
- Engage external consultants and seek expert advice on key strategic matters and plans, where-ever required.

Business Transformation Related Matters:

- Provide guidance to the management in conversion of FBL into an Islamic bank.
- Approve appointment of legal, accounting, Sharia's, tax and other consultants for this project.
- Review and approve Business Transformation Plan and Financials.
- Review progress on implementation of Business Transformation Plan and approve deviations from the plan.
- Recommend to the Board, approval of sale of products and businesses, not viable under the Islamic setup, if any.

Board Risk Management Committee (BRMC)

- To establish and maintain a system to oversee risk management policies and principles.
- To review the adequacy and effectiveness of the risk management process across the Bank.
- To establish and maintain a risk management framework to identify risks and to evaluate the alignment and effectiveness of risk management activities.
- To review the Bank's strategy from a risk perspective and ensure that it is prepared in accordance with the Bank's policies.
- To review and recommend to Board the Bank's overall risk appetite and delineating risk tolerance in relation to credit, market, liquidity, operational (including trade based money laundering risk, Shari'ah risk, legal risk, outsourcing risk, etc.), approve the exposure limits in relation to risk management strategies, and review compliance with these limits.
- To ensure a system to identify any exceptions to the appetite/ limits and the risk management policies and procedures; and to take timely corrective measures.
- To review Risk Management Information System reports, evaluate the findings and the appropriateness of the remedial measures and direct necessary actions, besides approving Credit related policies, Internal Risk rating policy and recommend the same for Board approval.
- Reviewing Product Programmes of lending/investment/derivative and Product Programmes related to new line of business and recommend them to the Board.
- Recommending to Board, delegation of authorities to management committees for achieving Board mandated strategic direction.

Board Information Technology Committee (BITC)

- To review and recommend IT Strategy and Digital Strategy of the Bank to the Board for approval.
- To advise and report to the Board on the status of technology activities and digital initiatives in the banks. To review and monitor the implementation of SBP 'Enterprise Technology Governance and Risk Management Framework'.
- To monitor the overall impact with regard to business, customer, control as well as the impact of Information Technology infrastructure and applications, to assess and address strategic gaps and issues.
- To monitor, oversee and optimize technology related investments and capital expenditure related to Information Technology and to recommend IT budget to the Board for approval.
- To reinforce Information Technology roles and responsibilities through relevant policies and to issue high level policy guidelines.
- To ensure that effective Risk Management strategies are designed and implemented to achieve resilience, including the ability to effectively respond to wide-scale disruptions, cyber-attacks and attacks on critical infrastructure.
- To monitor and track all major Technology related projects, ITG performance and IT Services Delivery.
- To review IT Capacity Planning and Resource Management (including financial, data & information, infrastructure & assets, human resource staff development, recruitment and the retention of skilled staff, vendors, etc.).

Recruitment, Nomination & Remuneration Committee (RN&RC)

- To ensure that HR policies and practices are in line with the market dynamics and business objectives of the Bank.
- To design competitive compensation programs that attract, retain and motivate staff to achieve business objectives of the organisation, while enhancing and sustaining shareholder value.
- To review the implementation of the revised State Bank's remuneration guidelines, and ensure that remuneration policy is align with the requirements of the guidelines.
- To periodically examine the Bank's remuneration policy.
- To review and recommend the HR policies of the Bank to the Board. Ensure development of new policies to help attract, retain, develop and motivate talent.
- To review the Management Structure/Organogram of the Bank.
- To review and recommend the selection/ appointment/ reappointment, evaluation, compensation, increments, performance bonuses, fringe benefits, including retirement benefits, and terms and conditions of service agreement of the CEO to the Board.
- To review and recommend to the Board the selection, evaluation and compensation of key executives of the Bank.
- To review and confirm the Job Descriptions of key executives, review and recommend the appointment and promotions of all key executives and general managers.
- To investigate and recommend resolutions to the Board of major violations of the code of business conduct and ethics that may relate to personnel or internal controls relating to human resource policies or benefits.
- To consider/review and recommend to the Board, the remunerations to be paid to the non-executive Directors of the Bank for attended Board and Board Committee meetings.
- To review and monitor the training and development budget.
- To look after any other matters relating to Human Resource Management.

Board Meetings and Attendance

Attendance of Board of Directors Meetings during the year 2021

Attended by / Meeting Date	18-02-21	22-04-21	26-08-21	27-10-21	14-12-21	29-12-21
Farooq Rahmatullah Khan	✓	✓	✓	✓	✓	✓
Ahmed Abdulrahim Mohamed Abdulla Bucheery	✓	✓	✓	✓	✓	✓
Yousaf Hussain	✓	✓	✓	✓	✓	✓
Mian Muhammad Younis	✓	✓	✓	✓	✓	✓
Juma Hasan Ali Abul	✓	✓	✓	✓	✓	✓
Imtiaz Ahmad Pervez	✓	Leave of Absence	✓	✓	✓	✓
Ali Munir	✓	✓	✓	✓	✓	✓
Abdulelah Ebrahim Mohamed Al Qasimi	✓	✓	✓	✓	✓	✓
Abdulla Abdulaziz Ali Taleb	✓	✓	✓	✓	✓	✓
Fatima Asad Khan	✓	✓	✓	✓	✓	✓
Mohsin Tariq	✓	✓	✓	✓	✓	✓

Attendance of Board Audit & Corporate Governance Committee Meetings during the year 2021

Attended by / Meeting Date	17-02-21	21-04-21	16-06-21	25-08-21	26-10-21
Mian Muhammad Younis	✓	✓	✓	✓	✓
Juma Hasan Ali Abul	✓	✓	✓	✓	✓
Ali Munir	✓	✓	✓	✓	✓
Ahmed Abdulrahim Mohamed Abdulla Bucheery	✓	✓	✓	✓	✓

Attendance of Board Risk Management Committee Meetings during the year 2021

Attended by / Meeting Date	17-02-21	20-04-21	24-08-21	25-10-21
Imtiaz Ahmad Pervez	✓	Leave of Absence	✓	✓
Abdulelah Ebrahim Mohamed AlQasimi	✓	✓	✓	✓
Abdulla Abdulaziz Ali Taleb	✓	✓	✓	✓
Yousaf Hussain	✓	✓	✓	✓
Mian Muhammad Younis	-	✓*	✓	✓

* Appointed on February 18, 2021

Attendance of Recruitment, Nomination and Remuneration Committee Meetings during the year 2021

Attended by / Meeting Date	17-02-21	21-04-21	25-08-21	26-10-21
Ahmed Abdulrahim Mohamed Abdulla Bucheery	✓	✓	✓	✓
Juma Hasan Ali Abul	✓	✓	✓	✓
Mian Muhammad Younis	✓	✓	✓	✓
Ali Munir	✓	✓	✓	✓
Fatima Asad Khan	✓	✓	✓	✓

Attendance of Board Strategy Committee Meetings during the year 2021

Attended by / Meeting Date	16-02-21	20-04-21	24-08-21	25-10-21
Farooq Rahmatullah Khan	✓	✓	✓	✓
Ahmed Abdulrahim Mohamed Abdulla Bucheery	✓	✓	✓	✓
Juma Hasan Ali Abul	✓	✓	✓	✓
Yousaf Hussain	✓	✓	✓	✓
Fatima Asad Khan	✓	✓	✓	✓
Mohsin Tariq	✓	✓	✓	✓

Attendance of Board IT Committee Meetings during the year 2021

Attended by / Meeting Date	16-02-21	20-04-21	22-06-21	24-08-21	25-10-21	27-12-21
Ali Munir	✓	✓	✓	✓	✓	✓
Abdulah Ebrahim Mohamed AlQasimi	✓	✓	✓	✓	✓	✓
Abdulla Abdulaziz Ali Taleb	✓	✓	✓	✓	✓	✓
Yousaf Hussain	✓	✓	✓	✓	✓	✓
Mohsin Tariq	✓	✓	✓	✓	✓	✓

The Role of the Board of Directors

The Board of Directors (BOD) is responsible for the oversight of Management of the Faysal Bank Limited (of the Bank). It accomplishes this function acting directly and through the principal standing BOD Committees. It provides entrepreneurial leadership and direction for the Management within a framework of prudent and effective controls. It promotes collective vision of the Bank's purpose, its culture, its values and also demonstrates ethical leadership. The collective wisdom of the Board is translated into its decisions which form the basis for Management to achieve its targets. The primary role of the BOD of the Bank is to enhance shareholder value.

The Board is concerned with strategic matters and overseeing the business of the Bank in light of emerging risks and opportunities, on a regular basis and also involved in establishing and reviewing the strategies, yearly targets and financial objectives of the Bank. All the strategic decisions of the Bank have been taken by the Board.

Significant Issues/Matters discussed/approved by the Board of Directors:

During the year 2021, the Board of Directors deliberated upon and/or approved the following Significant Issues / Matters:

- Annual Budget for the year 2022;
- Bank's Policies including periodic reviews and amendments thereto;
- Implementation status of the Bank's Strategic Plan for FY 2019-23.
- Budget for FY 2021 and its implementation status.
- Periodical review of Terms of Reference ("TORs") of Board's Sub-Committees;
- Un-Consolidated and Consolidated Financial Statements of the Bank on Quarterly, Half-yearly and Annual basis together with Directors' and Auditors' Reports along with Statement of Compliance of the Code of Corporate Governance;
- Related Party Transactions of the Bank ;
- Management Letter issued by the External Auditors of the Bank and its compliance status;
- Performance evaluation of the of the Board's Sub-Committees;
- Matters as recommended by Board's Sub- Committees;
- Appointment of External Auditors of the Bank for the year 2021;
- Various SBP Inspection Reports along with Action Plan thereon;
- Performance Evaluation of the Board & its Sub- Committees ;
- Matters pertaining to Faysal Asset Management Limited, subsidiary of the Bank;

- Various strategic equity investments by the Bank.
- Quarterly and Annual Reports on Fraud & Forgery Cases
- Consumer Lending Business;
- Write-offs/Waivers approved at Different Authority Levels and recoveries thereto;
- Status and implications of all material law suits filed by and against the Bank;
- Annual Branch Expansion Plan of the Bank; and
- Updates on significant Laws, Rules and Regulations.
- Implementation status of the significant regulations issued by the State Bank of Pakistan or the Securities & Exchange Commission of Pakistan.
- Further amendments in Memorandum & Articles of Association under the direction of State Bank of Pakistan and Securities and Exchange Commission of Pakistan
- Revised scale of remuneration for the Directors for attending Board Sub-Committee's Meetings
- Composition of Board Risk Management Committee

Annual Evaluation of the Board of Directors

In line with the best practices of the corporate governance FBL's Board since 2012 has conducted self-evaluation exercise on an annual basis by engaging Pakistan Institute of Corporate Governance (PICG) as an external facilitator which is the lead on Corporate Governance and has a team of consultants to conduct Board evaluations for companies and banks.

SBP Guidelines on Performance Evaluation of Board of Directors were implemented in August 2016 and subsequently, FBL's Board in compliance thereof has conducted its self-evaluation for the year 2021 by engaging PICG.

The evaluation covered various aspects of the performance of the Board including but not limited to: Board's role, Committees' performance, Training, Strategy, Risk Management, and Board Meetings. The evaluation covered:

- The Board as a whole
- Individual Director (Independent, Non-Executive and CEO)
- Board Committees

The evaluation was carried out using quantitative method based on subjective assessment, and was conducted via questionnaires developed by the consultants in conformance with the State Bank of Pakistan's Guidelines on Performance Evaluation of Board of Directors. The quantitative technique has the advantage of being specific and measurable. Measurement scale used in FBL's board evaluation is the summated rating on a scale of 1-10 depending on how strongly they agree or disagree with a given statement. The use of this method ensures specific and measurable data that can be benchmarked over time.

Directors' Orientation

As and when new Director is elected or appointed on the Board, the Company Secretariat provides an orientation pack consisting on below mention documents:

1. Minutes of Board of Directors Meeting during the one year
2. Minutes of Board Committees during the one year
3. Minutes of Annual General Meeting during the last three years
4. Memorandum and Articles of Association of the FBL
5. Terms of Reference of Board Committees
6. Code of Conduct of FBL
7. Banking Companies Ordinance, 1962
8. Prudential Regulations
9. Companies Act, 2017
10. Code of Corporate Governance 2019
11. Corporate Governance Regulatory Framework, 2021
11. Rule Book of Pakistan Stock Exchange
12. Any other relevant document if required

If desired by the incoming Director, we also arrange meetings with the Group Heads.

At the start of every three years Board of Director terms, we conduct the Directors Orientation Workshop through Pakistan Institute of Corporate Governance (PICG).

The Bank arranged Directors Orientation Workshop for newly elected Board Members through PICG on June 30, 2020.

Directors' Training

As at December 31, 2021 the Bank is compliant in respect of the Directors' Training Requirement as laid down in the Code of Corporate Governance.

Out of Eleven (11) Directors, the following Ten (10) Directors are Certified and have Completed Mandatory Directors Training Program:

1. Mr. Farooq Rahmatullah Khan
2. Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery
3. Mr. Yousaf Hussain – President & CEO
4. Mian Muhammad Younis
5. Mr. Ali Munir
6. Mr. Juma Hasan Ali Abul
7. Mr. Abdulelah Ebrahim Mohamed AlQasimi
8. Mr. Abdulla Abdulaziz Ali Taleb
9. Ms. Fatima Asad Khan
10. Mr. Mohsin Tariq

Mr. Imtiaz Ahmed Pervez has attended the Directors' Training, however his final test is pending.

Additionally, the Bank also arranged the following Trainings for the Board of Directors during the year 2021:

- a) Economy of Pakistan with emphasis on future strengths and challenges including the Covid-19 situation by Mr. Saqib Shirazi, Chairman of Pakistan Business Council and CEO of Atlas Honda Ltd on April 22, 2021
- b) Session of "Setting up Digital Banks in Pakistan – Introduction to the Digital Bank Regulatory / Licensing Framework" by A.F. Ferguson & Co. on August 26, 2021
- c) Session on Sustainable Finance and Alignment with Sustainable Development Goals for Faysal Bank Limited by Mr. Kaiser Naseem, PICG on October 27, 2021

External Oversight

Internal audit (IA) in Faysal Bank Limited (FBL) is an independent, objective assurance and consulting activity designed to add value and improve organization operations. It helps FBL to accomplish its objectives by providing assurance to the Board of Directors (BOD) and Senior Management on the adequacy and effectiveness of the bank's internal control, risk management and governance systems and processes.

Faysal Islami Barkat Investment Certificate.

Enlighten your future with
the best Halal returns.



Remuneration Policy Disclosures

PURPOSE AND SCOPE

The Bank has developed a fair, objective, transparent and sound Remuneration Policy that is aligned with risks and responsibilities of Financial Intermediation.

The scope of Remuneration Policy covers all employees across the Bank who are materially responsible for risk taking or risk controlling activities.

OBJECTIVES

Following are the main objectives of Remuneration Policy:

- To promote and be consistent with sound and effective risk management and not encourage risk-taking that exceeds the risk thresholds of the Bank.
- To ensure that the remuneration practice is in line with the Bank's objectives, taking into consideration all major risks that the Bank may face, and promotes and supports long-term sustainable performance.
- To align remuneration with risk appetite and with the conduct expectations of the Bank, regulators and stakeholders; and
- To attract, retain and motivate highly qualified employees, but also reward those who promote corporate values with incentives correlated to the long-term value generation.

GOVERNANCE FRAMEWORK

The Bank's Governance Framework with respect to the aforementioned Guidelines, aims at guaranteeing an appropriate control on remuneration practices, ensuring that decisions are taken with sufficient independence and in an informed way, by such authorities and functions, to which different responsibilities are delegated.

The Board of Directors (BOD) reviews, approves and monitors implementation of the Bank-wide remuneration policy, based on the recommendations of Recruitment, Nomination and Remuneration Committee (RNRC). In addition, the BOD through RNRC, shall review remuneration structure including composition of fixed and variable remuneration of President & CEO, Chief Operating Officer (COO) and Senior Management (excluding Head Internal Audit). Whereas BOD through Board Audit & Corporate Governance Committee (BACGC) reviews Head Internal Audit's remuneration structure including composition of fixed and variable remuneration.

The RNRC oversees the Bank's remuneration program along with its other approved Terms of Reference. One of its key responsibilities is to approve the list of employees identified as MRTs and MRCs, in accordance with the specified criteria.

The President & CEO provides support to HR in the development and implementation of Remuneration policy amid review and recommend compensation structures of the Senior Management Team and approve structures for other MRTs/MRCs. The President & CEO also reviews and recommends to RNRC, malus application for withholding deferred compensation of MRTs/MRCs (including Senior Management), in case of any event resulting in loss to the Bank that is directly attributable to the respective MRT/MRC.

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The Business groups and support functions provide adequate support to HR in implementation of this policy.

HR bears primary responsibility for the development, dissemination, coordination and consistent application of the Remuneration policy. Some of its key responsibilities include; Determination of compensation structures, deferrals percentages and periods for all MRTs and MRCs; and Finalization of the deferral pool mechanism through an established Fund and ensuring close coordination with the Trustees of Fund, for deferral compensation management.

MRT/MRC INCLUSION CRITERIA

The inclusion criteria have been developed in accordance with the Guidelines and applicable best practices, and comprise of two sections, namely, the Qualitative and Quantitative MRT/MRC criteria.

Qualitative Inclusion Criteria

The following qualitative criteria has been applied for identification of MRTs and MRCs:

- President & CEO and COO;
- Members of the Senior Management;
- Members of critical Management Committees;
- Heads of critical functions responsible for managing business amid risks and controls; and
- CEO of Faysal Asset Management Limited (a subsidiary of FBL).

Quantitative Inclusion Criteria

The Bank has carried out detailed assessment of individuals subjecting the Bank to significant risks. The materiality of significant risks has been determined through the quantitative criteria for each major risk type i.e., i) Credit Risk; ii) Market Risk; iii) Operational Risk; iv) Liquidity Risk; and v) Financial Expenditure Approval Authority.

ANNUAL MRT/ MRC ASSESSMENTS

HR conducts risk assessments for identification of MRTs and MRCs as per the quantitative and qualitative criteria and present to the President & CEO for review and recommending to the BACGC/RNRC for onward submission to BOD for approval.

COMPENSATION STRUCTURE

The Bank offers a compensation structure with a balanced mix of fixed and variable elements, in order to encourage behaviors focused on the achievement of long-term sustainable results, as detailed below: -

Fixed Remuneration

Fixed remuneration comprises of base salary (including annual increment therein) and role-based fixed allowances, if applicable. Fixed remuneration shall not vary with performance and is payable, in accordance with HR Policies.

Variable Performance Based Remuneration

Variable remuneration takes into account Bank's performance, Group's performance, business unit/ product's performance and individual's performance. Underachievement of financial performance, taking excessive or undue risks, customer experience, audit/internal controls/compliance issues etc. are generally considered for determining risk-adjusted variable remuneration.

Other Benefits

Other benefits are awarded on the basis of individual employment contracts and local market practices. These may include staff financing, expense allowances/ reimbursements, life takaful, medical care and relocation allowances etc. These benefits shall not be subject to deferment requirements for MRTs and MRCs.

PERFORMANCE MEASUREMENT OF MRTs AND MRCs

Performance management is a core people management process at FBL which aligns individual performance objectives with the Bank's strategy and priorities, to achieve sustainable and successful performance. Significant points of Performance Management are given below: -

Risk-adjusted Balanced Scorecards for Performance Evaluation of MRTs/ MRCs

FBL has developed risk-adjusted balanced scorecards for all MRTs and MRCs for their performance measurement, which ensures establishing a correlation between and alignment of risks and rewards. These risk-adjusted balanced scorecards are prepared at individual levels, incorporating various financial, non-financial/ qualitative and risk-adjusting factors.

The performance measurement through risk-adjusted balanced scorecards is also subject to application of an overriding/adjusting factor by the relevant scoring authorities/ assessors to account for any circumstances not in control of the individual MRT/MRC whose performance is being assessed.

Further, the assessor may also consider reducing, or zero rising the variable compensation of the individual MRT/MRC, in case the individual does not achieve reasonable minimum/hurdle score in any of the critical factor, category or on an overall basis. In addition to reducing or zero rising variable compensation, disciplinary action may also be initiated in case of significant adverse performance against any risk adjusting factor.

DEFERRAL MECHANISM

A certain portion of variable compensation of the MRTs and MRCs is subject to mandatory deferrals for a defined period, thus creating alignment between the employees' and stakeholders' interests and reinforcing that compensation is appropriately linked to longer-term sustainable performance.

Deferral Period & Percentages

The deferred amount is withheld for a defined period whereas remaining portion of the variable compensation is paid upfront to the MRT/MRC. The deferred remuneration vests proportionately over the deferral period following the year of variable remuneration award. The deferred portion of the variable remuneration along with the interest accrued shall be paid to the MRT/ MRC on vesting, proportionally through yearly installments, during the deferred period in case no malus triggers are applicable. In case of malus and where accountability has been determined, the entire or certain portion of the deferred remuneration is withheld and not paid to the MRT/MRC on it becoming due.

Settlement of Deferred Remuneration

As mentioned above, the amount withheld shall be paid proportionately during the deferral period, even if that individual is no more an employee of the Bank. The Bank continues to make payment of the deferred amount proportionately for the remaining deferral period, regardless of whether the employee has resigned, or has been retired or terminated, except in case of malus. However, the entire deferred remuneration shall be paid immediately in the event of death.

SHARIAH BOARD MEMBERS' REMUNERATION

The services of Shariah Board members have been acquired on fixed period contract basis. They are provided a monthly fixed remuneration comprising of base salary and allowances/other benefits along with award of Bonus based on their performance, as per their respective employment contracts. The Other Benefits may include expense allowances/reimbursements, medical care, life takaful, etc. Further, Chairman Shariah Board is also entitled to a company-maintained car.

Policy for Security Clearance of Foreign Directors

Foreign Directors elected on the Board of Bank requires security clearance from Ministry of Interior through SECP. All legal formalities and requirements have been met in this regard.

Governance Practices Exceeding Legal Requirements

FBL respects the country's laws and ensures meticulous compliance of applicable laws, rules & regulations. We have successfully adapted our practices to reflect the changing standards of evolving governance regulations. We are committed to the highest standards of corporate governance. We meet corporate governance legal requirements in Pakistan, as well as the best practices recommended by PSX and SECP.

Following are some of the practices of the Bank which exceed the minimum legal requirement:

- The Board has constituted 5 board committees vis-à-vis the requirement of having 4 board committees and has also from time to time formed board committees for specific assignments with specific targets in order to carryout different roles & responsibilities.
- The Bank has only one Executive Director (President & CEO) though permitted two executive directors by SBP and four (one third of the Board as executive directors) under Listed Companies (Code of Corporate Governance) Regulations – 2019.
- The Board receives and accordingly, reviews the detailed performance report of each Board Committee on a periodic basis.
- The Board receives and considers a detailed report on every meeting of the Board Committees from the Chairmen of the Board Committees.
- The Bank has a comprehensive Code of Conduct along with mechanism for implementing and monitoring the same and has taken necessary steps to disseminate it throughout the Bank along with its supporting policies and procedures.
- The Board has given specific mandate with requisite authorities and powers to the Board Audit & Corporate Governance Committee to monitor and oversee the corporate governance practices, ethical standards and controls along with legal and regulatory compliances in the Bank.

Diversity

Faysal Bank for the past three years has been working on various diversity, equity and inclusion (DEI) initiatives which focused on differently abled hiring, gender diversity and inclusion at the workplace. A Senior Management Committee is also in place to set targets amid measure progress against Bank's DEI vision approved from the Board of the Directors.

Some of the programs launched in terms of Gender Diversity & Inclusion are given below:-

- Diversity, Equity and Inclusion Orientation to all new staff
 - All Female Staff Branches launched for the comfort of our female customers
 - Faysal Islami Women Connect Coaching Forum
 - Unconscious Bias Trainings as part of our Manager Development Program
 - Gender Sensitization Trainings
 - Faysal RestartHer – A unique program to encourage women to join back the corporate sector
- Further, some of the programs launched in terms of Differently abled Inclusion, are given below:-
- Faysal Islami Qabil Internship program launched to create a pool for differently abled candidates
 - Sensitization Sessions conducted for Senior Managers to deal with Differently abled people

Conflicts of Interest

The Bank has adopted robust policies and procedures with respect to identifying, reporting and managing conflicts of interest, and the situations that may lead to it. The directors hold fiduciary duties of care and loyalty to the Bank and to protect the shareholders'. One of the key duties includes not placing oneself in a position where the directors' personal interest may possibly conflict with their duty to the company.

Conflict of interest may arise in several situations, and in order to identify, report and manage any possible conflict the Board has adopted several measures which include:

- A policy and procedural framework.
- Board Members and Executive Management disclose their interests, including their interests in other entities, on a periodic basis.
- Board Members at the start of every Meeting confirm to the Chairman whether or not they have any conflict with respect to any agenda item to be discussed in the Board Meeting.
- A Board Member in a conflict of interest situation exits the Boardroom when such a matter is being deliberated upon and refrains from deliberating and discussing on the said issue.
- Any other measure which may be appropriate in light of legal and regulatory guidelines.

Faysal Islami Priority Banking

Exclusivity with class.



Details of Board Meetings Held Outside Pakistan

No meetings were held outside Pakistan during the year 2021.

Related Party Transactions

The Board of Directors has approved Policy for Related Party Transactions. The Bank's policy is to conduct all the related party transactions on an arm's length basis in the normal course of business. If a transaction is not conducted on arm's length basis, then specific approvals or ratifications are required by the Board on recommendation of the Board Audit & Corporate Governance Committee (BACGC) of the Bank in order to avoid any potential conflict of interest.

The policy specifies that all transactions entered into with related parties shall require Board's approval on the recommendation of the BACGC of the Bank, which is chaired by an independent director of the Bank except for those held with employees as per their terms of employment or a policy of the Bank.

Every director (including their relatives) of the Bank who is in any way, whether directly or indirectly, concerned or interested in any contract or arrangement entered into, or to be entered into, by or on behalf of the Bank shall provide information about the nature of his concern or interest in the form specified and shall cause it to be disclosed at the meeting of the board held immediately after the date of the notice. No director of the Bank shall, as a director, take any part in the discussion of, or vote on, any contract or arrangement entered into, or to be entered into, by or on behalf of the Bank, if he/ she is in any way, whether directly or indirectly, concerned or interested in the contract or arrangement, nor shall his/ her presence count for the purpose of forming a quorum at the time of any such discussion or vote.

During the year, the Bank has entered into transactions and contracts with the related parties i.e. subsidiary company, associates, post-employment benefit plans for the Bank's employees, Key Management Personnel (KMPs), Close Members (CMs) of KMPs and other related entities. Those transactions include financing to , and deposits from the related parties, , acceptances and off balance sheet transactions and provision of other banking and financial services that are carried out in the ordinary course of business on an arm's length basis at commercial rates, except for the transactions that KMPs have availed under HR policy of the Bank. Contributions to and accruals in respect of staff retirement benefits and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to the executives / officers is determined in accordance with the terms of their appointment.

During the year, no contract or arrangement has been entered into with related parties other than in the ordinary course of business on an arm's length basis.

The Bank has made detailed disclosures about related party transactions in its financial statements annexed with this annual report.

Policy for Safety Records of the Company

Record management is a methodological approach to control the maintenance and disposition of organization's record. Record management ensures that valuable record evidencing an organization's activities that have legal, financial, administrative or historical value are protected and accessible while expired record is systematically destroyed. Thus, for this purpose Faysal Bank has signed an agreement with a service provider to put in place comprehensive process, controls and guidelines as per ISO-15489 standard for handling, protection, retention, retrieval and disposition of recorded business information generated daily which are of ongoing importance to FBL's overall service capability and regulatory compliance.

IT Governance Policy

Information technology has become a mainstay of most of the dynamic organizations especially like financial institutions. Banking is one segment which relies heavily on the performance of Information Technology, not only to improve their efficiency and increase profit but also to earn the best standing and to maintain it. Compounded with the criticality of IT for operations and business, it is also an avenue with a major allocation in the budget. Anything that is significant enabler as IT, needs to be governed carefully to reap maximum benefits from the technology.

Faysal Bank's IT Governance framework has been established as per regulatory requirements which cover overall enhancement of governance within Technology through the directives from regulators, Management IT, and Board IT Committee. IT Governance apart from calculating risk and monitoring, bridges the gap between the Business strategy & IT strategy and aligns technological initiatives within the interest of the bank.

The framework aids executive management and staff within the organization to set expectations, participate, communicate, and establish accountability. IT Governance is well-structured to assist in creating efficient mechanisms, enhance conformity to internationally accepted best practices, improve overall IT performance and enable better control and security.

FBL Information Technology function is headed by CIO. The CIO office provides the leadership for the development and delivery of world-class technology services. The position is directly responsible for:

- Ensure proper setup of Information technology function for the smooth running of Information Technology services;
- Ensure production Data Centre is fully equipped and updated including Disaster Recovery Sites;
- Integrating IT Strategy with Bank's Strategy;
- Overseeing effective management of all functions within the technology domain ensuring appropriate staff strength and ensuring that the staff has clear direction and motivation;
- Encouraging technical innovation and the development of robust and dependable technology infrastructure;
- Ensure IT performance objectives meet the optimum level of desired services;
- Providing guidance, oversight, and strategic thinking on information technology; and
- Setting the overall direction for IT Group to introduce and implement innovative technology solutions.

Information Technology Function is being taken care of by teams of committed professionals, providing innovative and efficient solutions to achieve and nurture strategic objectives and goals of Business including other support groups under the guidance of Board IT Committee (BITC) and management IT Steering Committee (ITSC). The FBL Information Technology function comprises of following units/ verticals:

The Bank's Board IT Committee (BITC) and IT Steering committees (ITSC) of the management are governing bodies that review, evaluate, prioritize and make recommendations regarding the major technology investment plans and strategies, including determining value for money and return on investment. It also ensures that effective oversight is provided to the Information Security function within the Bank and that the Information Security posture is aligned with the risk appetite.

Key objectives of these committees are:

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Key objectives of these committees are:

- Provide a forum for discussion, assess current technological needs and recommend future technology enhancement, investments and monitor the progress of the same;
- Review, monitor and prioritize major technology projects in order to align the IT strategy with business strategies;
- Establish an efficient and effective IT organization structure within the organization;
- Ensure a review on the cloud-based outsourcing arrangements of the bank;
- Ensure that technology risks are integrated with the enterprise risk management function to achieve security, reliability, resiliency, interoperability, and recoverability of data/information and information assets;
- Ensure maintenance of an independent and effective technology audit function commensurate with the complexity of the Bank's technology risk profile;
- Ensure that resource gaps (people, process & technology) identified by the management are adequately and timely fulfilled; and
- Provide direction to the executive/ middle management to adopt best practices for the effective and smooth functioning of technology-based banking operations.

Whistle Blowing Policy

FBL is committed to maintaining a culture of the highest ethics, integrity, transparency and competence in its business & customer handling and ensures compliance with its Code of Conduct. FBL provides open and safe workplace environment for employees & third parties and encourages Staff and any other person who has a genuine concern about any wrongdoing or misconduct to raise it through dedicated whistle blow channels, thereby maintaining public trust and confidence in the integrity and professionalism of the services provided by the Bank.

Reportable Matters

FBL does not want to condone and become party to the inappropriate/unethical behavior/conduct or fraudulent activities. If an employee, customer or any third party forms a reasonable suspicion that any of the Criminal and unethical conduct have taken place, are taking place, an intent exists to carry out any wrongdoing in the future, or that any unethical activity has been concealed, then they should immediately speak up.

During the year 06 cases were reported to the Ethics Committee.

Whistleblow Channels

FBL provides employees & third parties with access to specific, independent, confidential and secure means to Speak Up.

- Email: whistleblowdesk@faysalbank.com
- Whistle Blow Hot Line: 021-38733000
- Intranet: <http://fblintranet.faysalbank.com/sites/Bankopedia/WhistleBlow>
- Internet: <https://www.faysalbank.com/en/whistle-blowing/>

- Postal address: “Whistle Blow Desk Faysal House, Business Compliance, Compliance Function, 2nd Floor, ST02 Shahrah-e-Faisal Karachi, Pakistan”

All Speaking Up disclosures are recorded, reviewed and independently investigated by concerned Functions where appropriate. It may also be noted that Abuse of Channel based on false statements and facts are not entertained.

Protection & Reward For Whistle Blowers

Faysal Bank will take all reasonable steps to protect whistleblowers from any retaliation, victimization, harassment or penalization that might arise because of whistle blowing and sharing substantial evidences. Speaking Up disclosures, including the identity of the whistle blower and the subject of the Speaking Up disclosure, will be kept confidential.

Reward for Whistle Blower(s) is covered under “Spot Rewards” – HR Policy document.

Reporting To Ec & Bacgc

The Ethics Committee (EC) & Board Audit & Corporate Governance Committee (BACGC) have an oversight on issues related to unethical conduct and whistleblowing complaints. For EC & BACGC consumption, whistle blow complaints along with update on investigations/resolution is quarterly reported.

Business Continuity Management

Faysal Bank believes there is no greater value than the one to place our stakeholders on priority who make our business successful. This includes all our employees and associates, customers, vendors and shareholders. It is the policy of Faysal Bank to maintain a BCM program and Business Continuity plans to ensure the prompt and efficient recovery of critical operations of its products and services from any incident or physical disaster which the organisation may, from time to time, face. To ensure that the program fully meets the current and changing needs of Faysal Bank, all Business Continuity plans are regularly tested, reviewed and results are presented to Board of Directors.

Appointment of Chairman and Non-Executive Directors through an External Search Consultancy

Non-Executive Directors are appointed through election of Directors at the AGM. The last election took place in 2020. No external search consultancy was required for appointment of the Chairman or Non-Executive Directors, at the time of election.

Human Resource Management

Human Resource Policies are approved by the Bank's Board of Directors on the recommendation of the Recruitment, Nomination and Remuneration Committee, in order to inform and guide all employees of the Bank's rules and regulations.

Faysal Bank prides itself on being an equal opportunity employer and maintains the selection of employees based on merit.

The Bank is committed towards employee development practices which enables all its employees to reach their optimum potential and thereby creating a high-performance organization.

Further, the Bank's Human Resource Policy Manual covers the given below areas:

- Recruitment, Selection and Appointment
- Succession Planning Framework
- Conditions of Employment
- Working Environment
- Diversity, Equity & Inclusion
- Performance Management & Rewards
- Remuneration Policy
- Benefits
- Staff Finance Policy
- Leave Policy
- Travel Policy
- Relocation Policy
- Training & Development Policy
- Employee Grievance Policy
- HR Helpline
- Code of Conduct
- Protection against Harassment of Women at the Workplace

Faysal Tez Tareen Remittance

Always at hand
for your loved ones.

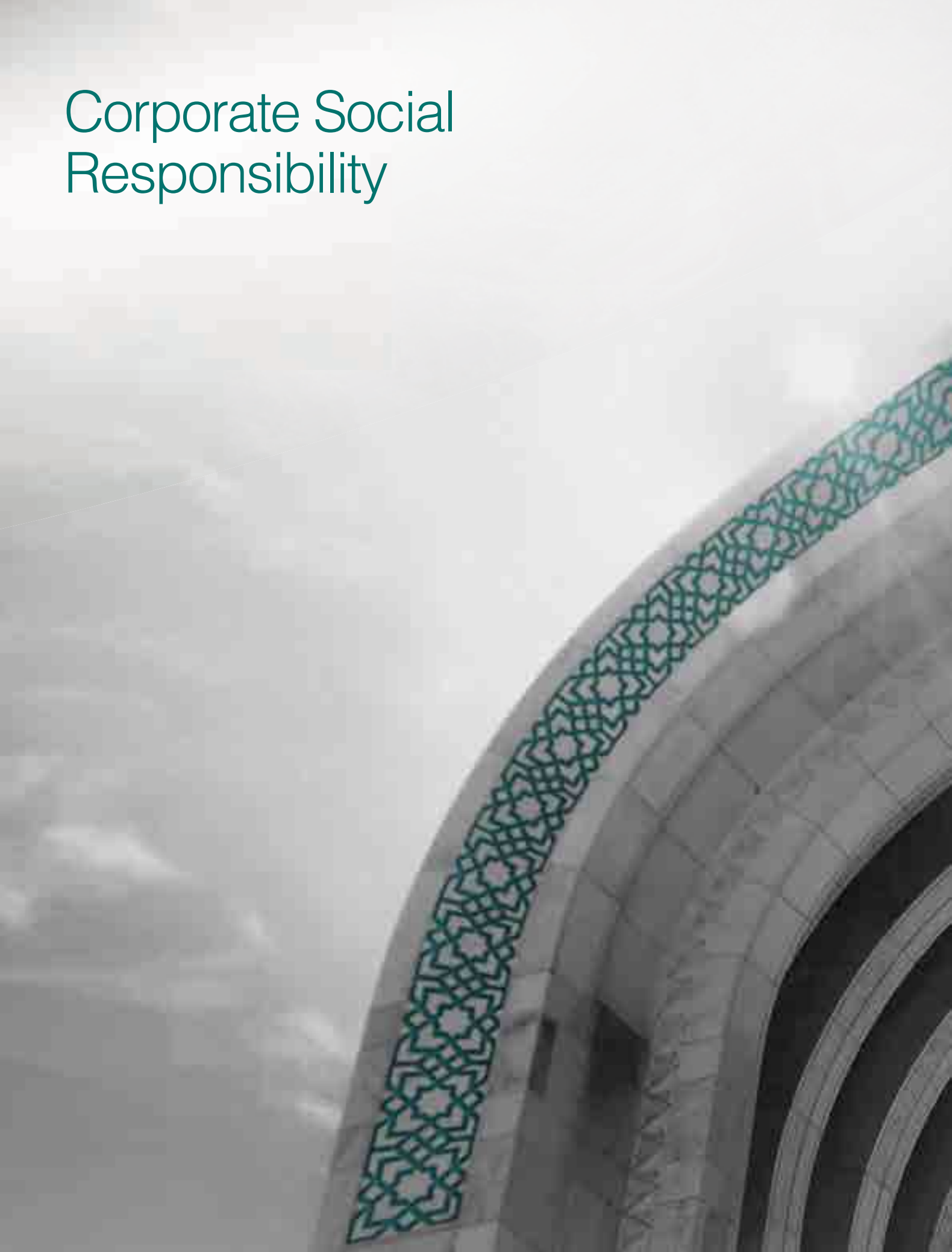
محفوظ ترين

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Corporate Social Responsibility





Corporate Social Responsibility

Recognizing the strong need of giving back to the society, social responsibility has always been an integral element of Faysal Bank's set of operations. However, complementing its vision of becoming a full-fledged Islamic entity, Faysal Bank has further upgraded its Corporate Social Responsibility initiatives by putting together a comprehensive framework that is intertwined with Islamic principles and mirrors the bank's value system. In this regard, where Faysal Bank's CSR activities are primarily concentrated in areas where it operates, several outreach programs are also ensured nationwide in the areas of education and health, keeping the challenging times of the pandemic in mind.

On the whole, Faysal Bank's CSR practices, as guided by the Board, are concerned with assisting and/or collaborating with social welfare organizations or working directly in the communities for uplifting their educational, health, financial and social wellbeing while also setting up best social practices for the general wellbeing of the society at large.

Zeroing in on these focus areas, Faysal Bank unfolds its social mission by:

- i) Joining forces with schools and educational institutions and ensuring the right to education to students without discrimination.
- ii) Partnering with healthcare centers for establishing necessary medical facilities and ensuring access to quality healthcare to all.
- iii) Adopting policies that promote social strength, such as inclusion and women empowerment, while also collaborating with social organizations that work for the cause.

Catering to these basic social responsibilities, Faysal Bank donated a total of PKR 71,356,448 in 2021 through Waqf Faisal to play its part in the fields of education, health, environment, social equity, and for the advancement of any other general utility for both its internal and external stakeholders.

Education

Faysal Bank believes education is at the base of national development. Therefore, the bank's CSR activities are mainly rooted in the area of education with 34.7% of its total CSR spend disbursed across this sector to help underprivileged and deserving students in shaping their future.

In conformance to its Islamic values and in view of the growing global Islamic banking sector, Faysal Bank is in the process of partnering up with universities and institutes that offer Islamic courses and providing need-based scholarships for students, funding researches, and training scholars. Where such initiatives help in enhancing the skills and abilities of students who would otherwise not have enough resources to explore their potential and emerge as productive members of society, they also serve to make education accessible to all, bridging the gap between deserving students and quality education.

To take this mission forward, Faysal Bank joined hands with a number of educational institutes to support deserving students by sponsoring their educational expenses in their journey to excellence in a variety of fields of professional education, vocational training, and skills development. Following are the reputable institutions that Faysal Bank partnered with for this initiative:

- Professional Education Foundation – PEF
- Habib University
- The Citizen Foundation
- The Hunar Foundation
- Rahnuma Public School
- Karigar Training Institute
- IDA RIEU School for Blind & Deaf
- Behbud Association

Health

The importance of healthy communities and equitable access to quality and affordable healthcare is undeniable, and is therefore, one of the central pillars of Faysal Bank's CSR mission. However, in light of the current pandemic situation, overburdened healthcare system, and the resultant lack of access to many, accessible quality healthcare has become a paramount element of Faysal Bank's initiatives with 18.4% of its CSR spend going towards this goal.

Along with partnerships with not-for-profit health organizations and hospitals to set up innovative health facilities and providing free-of-cost services to deserving patients, Faysal Bank also extended its support to a variety of hospitals in setting up quarantine, testing, and treatment facilities for patients during the testing times of the pandemic. In addition to supporting patients from marginalized segments, Faysal Bank's CSR focus is also concentrated on training clinical and non-clinical staff about safety measures, providing them with the essential safety gears. Research is another important field of focus where Faysal Bank has collaborated with leading research facilities to play its part in containing the virus at the earliest.

To fulfill its healthcare mission, Faysal Bank worked with the following health organizations:

- Indus Hospital
- Patient Behbud Society for Aga Khan University & Hospital
- National Institute of Child Health – NICH
- The Kidney Centre
- Aga Khan University & Hospital

Social Welfare

Acknowledging the fact that a business cannot flourish in its truest sense unless the society it operates in is flourished, Faysal Bank makes sure to regularly engage in initiatives that can uplift the wellbeing of its people and foster an environment of social sustainability. Keeping up with this mission, Faysal Bank allocated 19.7% of its CSR spend towards social welfare initiatives to play its part in setting up a society as per the Islamic principles.

- Akhuwat Micro Finance Bank
- NUST Endowment Fund
- Hisaar Foundation
- Pakistan Special Olympics
- Karachi Relief Trust
- HOPE

This year, the focus of Faysal Bank's welfare work was concentrated towards, but not limited to, poverty alleviation, empowerment of marginalized and underserved communities, promotion of diversity and inclusion, and COVID-19 emergency relief – distributing ration packs, necessary hygiene kits, and extending financial assistance among underprivileged segments of the society, through collaboration with the following welfare organizations:

- Habib University
- Indus Hospital
- The Citizen foundation
- Akhuwat Micro Finance Bank
- The Patients Behbud society
- The Hunar foundation
- NUST Endowment Fund
- Rahnuma Public School
- Professional Education Foundation
- Hisaar Foundation
- Pakistan Special Olympics
- Agha Khan University Hospital
- Karigar Training institute
- The Citizen foundation
- Karachi Relief Trust
- National institute of Child Health
- HOPE Foundation
- IDA RIEU Welfare Association
- Kidney Centre
- Behbud Association

Financial Assistance to Employees

Faysal Bank's employees are its most valuable assets, without whom, the bank's mission is unattainable. Therefore, Faysal Bank puts strong emphasis on maintaining a healthy and strong relationship with its internal stakeholders and treats their concerns as its own concerns. For this purpose, the bank makes sure to offer financial assistance to employees during their times of need extending all kinds

of necessary support for their family's medical expenses, educational expenses, expenses incurred from unforeseen events, wedding expenses, etc.

This year, Faysal Bank contributed 16.8% of its total CSR spend on providing financial assistance to its staff.

Others Causes

In addition to its primary social mission, Faysal Bank also contributed 10.4% of its CSR spend towards the following cause:

Rations Packs distribution in Ramadan & Sehri/Iftari for staff.

Social and Environmental Responsibility Policy

The Bank has created a comprehensive “Green Banking Policy”. The goal of this policy is to instill environmental awareness among the Bank’s personnel and client base.

- Extending financing facilities to customers based on an Environmental Risk Management framework is part of the policy.
- Guidelines for the Bank’s adoption of environmentally friendly policies and procedures.
- Raising customer knowledge of the necessity of environmentally responsible behaviors.

Environmental Risk Management

Faysal Bank has developed an Environmental Risk Management framework that includes the implementation of the Environmental Risk Rating (ERR) model to assess the impact of borrowing relationships on the environment in order to conduct risk categorization of our borrowing customers and gauge environmental impact of lending operations.

Environmental Consciousness

To promote environmental awareness, a training module has been included in the new employee orientation package that outlines the concept of green banking, the fundamental pillars of Faysal Bank’s green banking policy, and raises knowledge of environmental challenges. Employees who join Faysal Bank are subjected to regular training. Additionally, screensavers are used on a regular basis to emphasize the message of energy efficiency and conservation.

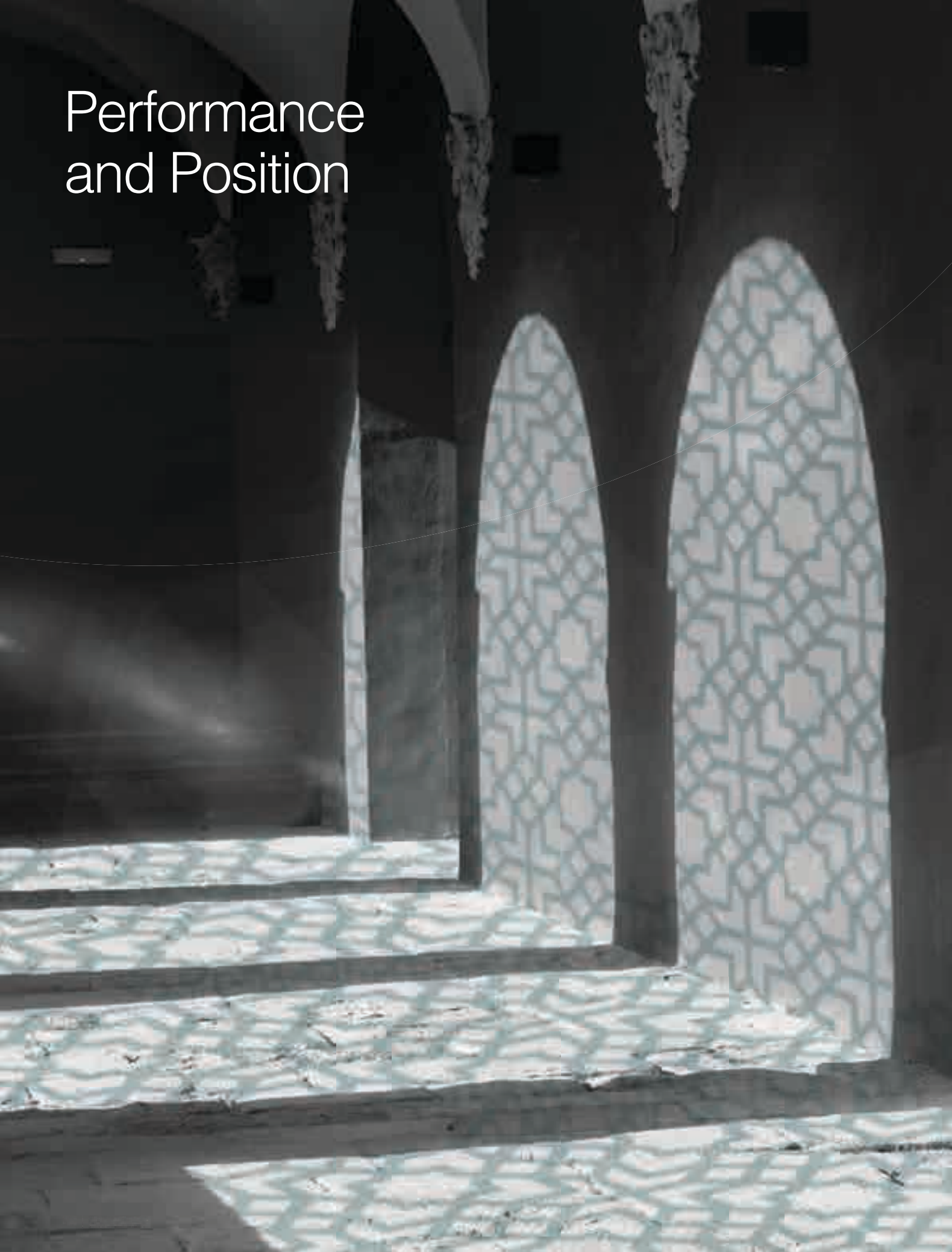
Building Design & Operations

While shortlisting vendors/equipment and maintenance tasks, energy efficiency is kept at the forefront of decision-making. The new equipment being purchased for the branches is all energy star certified. To reduce energy consumption and efficiency, the Bank is aiming to replace traditional lights with LED technology, as well as traditional air conditioners with inverters. Furthermore, a comprehensive plan is being implemented to certify all bank cars and generators for pollution control, which will help to reduce carbon emissions.footprint.

Paperless Operations

Faysal Bank is pro-actively creating awareness about Green Banking Activities that include digital banking services and subscription to e-statements. Regular trainings of branch staff, contact center agents and other teams are being conducted to continuously encourage customers to switch to paperless transactions.

Performance and Position





Six Year Financial Summary - Unconsolidated

		2021	2020	2019	2018	2017	2016
Operational Results		(Rupees in Million)					
Mark-up / return / interest earned		53,869	55,922	58,398	35,200	28,766	26,179
Mark-up / return / interest expensed		28,035	31,388	37,278	18,925	14,831	14,134
Fee, commission, brokerage, FX income, derivatives and other income		7,735	6,156	7,403	6,363	4,673	4,575
Dividend and capital gain / (loss)		774	2,075	(155)	221	967	2,380
Total income		34,343	32,765	28,367	22,859	19,574	18,999
Provisions / (Write-offs)		48	2,254	843	(422)	(492)	536
Operating expenses		20,606	19,401	17,068	14,816	12,608	11,661
Operating profit before tax and provision		13,456	13,025	11,035	7,780	6,800	7,194
Profit before taxation		13,409	10,770	10,192	8,202	7,292	6,659
Profit after taxation		8,153	6,511	6,041	4,837	4,530	4,302
Cash dividend	%	15	-	-	-	-	-
Bonus shares	%	-	-	-	-	15	10
Statement of financial position		(Rupees in Million)					
Shareholders' equity		58,762	51,080	44,516	38,405	33,633	29,090
Revaluation reserves		7,062	9,027	10,748	5,094	5,613	5,917
Deposits		644,089	540,636	457,789	409,384	371,624	339,633
Borrowings from financial institutions		111,190	58,447	72,747	98,352	54,789	52,806
Advances - net of provision		396,295	318,180	309,573	296,445	231,532	204,831
Investments - net of provision		357,471	276,930	204,069	214,186	179,728	170,209
Total assets		869,612	709,958	629,853	599,914	494,934	452,022
Cashflows		(Rupees in Million)					
Operating activities		81,090	101,539	6,568	43,545	(16,826)	(4,856)
Investing activities		(79,769)	(101,347)	(13,124)	(38,151)	19,956	19,065
Financing activities		(2,958)	(1,832)	(1,806)	(3)	(1,497)	(2,689)
Cash and cash equivalents at the end of the year		59,489	61,126	62,765	44,880	39,489	37,856
Other key information							
Imports - local	Rs. Mln	72,686	24,310	31,825	44,879	32,979	23,364
Imports - foreign	USD. Mln	1,718	1,343	1,129	1,323	1,206	917
Exports - local	Rs. Mln	35,893	35,538	53,347	68,431	41,382	49,216
Exports - foreign	USD. Mln	423	370	373	364	345	301
Number of employees		7,120	6,803	6,938	6,141	3,977	3,611
Number of branches		606	576	555	455	405	355
Profitability ratios							
Profit before tax ratio	%	24.89	19.26	17.45	23.30	25.35	25.44
Gross spread ratio	%	47.96	43.87	36.17	46.24	48.44	46.01
Return on average equity (ROE)	%	14.84	13.62	14.57	13.43	14.44	15.60
Return on average assets (ROA)	%	1.03	0.97	0.98	0.88	0.96	0.98
Return on Shareholders' Funds	%	22.82	21.09	22.89	21.36	21.68	22.89
Cost to income ratio	%	60.00	59.21	60.17	64.81	64.41	61.38
Gross yield on earning assets	%	7.15	9.35	11.37	6.85	6.84	6.89
Net interest income to total revenue	%	75.22	74.88	74.45	71.20	71.19	63.40
Income to expense ratio	Times	1.67	1.69	1.66	1.54	1.55	1.63

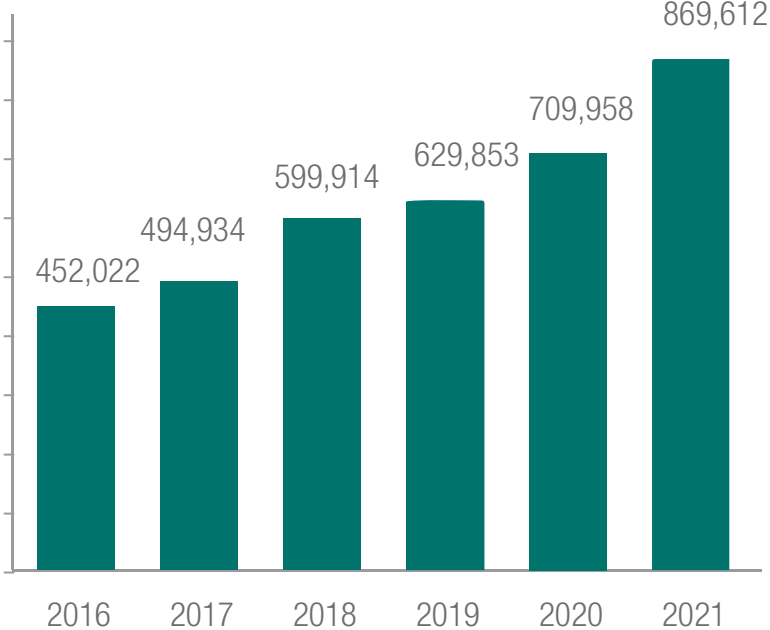
Six Year Financial Summary - Unconsolidated

		2021	2020	2019	2018	2017	2016
Asset quality & Liquidity ratios							
Current / Quick ratio	Times	0.53	0.68	0.76	0.82	0.79	1.52
CASA to total deposits	%	75.42	71.75	70.70	68.47	70.14	67.20
Gross advances to deposits ratio	%	64.71	62.84	72.92	78.23	68.84	67.67
Net advances to deposits ratio	%	61.53	58.85	67.62	72.41	62.30	60.31
Non-performing loans to gross advances ratio	%	5.62	7.72	9.11	8.33	10.68	13.07
Coverage ratio (specific provision to non-performing loans)	%	83.50	78.74	77.20	86.69	86.84	81.67
Weighted average cost of deposits	%	3.60	5.30	6.83	3.82	3.35	3.55
Earning assets to total assets ratio	%	86.68	84.24	81.55	85.62	84.91	84.08
Liquidity coverage ratio	Times	2.14	2.11	1.42	1.45	2.12	-
Net stable funding ratio	%	171.75	169.28	135.60	130.67	166.48	-
Share information							
Price earning ratio	%	4.28	4.03	4.77	7.22	7.14	7.68
Earnings per share (EPS)	Rs.	5.37	4.29	3.98	3.19	2.98	2.83
Market value per share	Rs.	23.00	17.28	19.00	23.00	21.30	21.78
High - during the year	Rs.	29.74	22.95	26.26	30.00	29.90	24.50
Low - during the year	Rs.	15.25	11.21	15.15	20.77	17.32	12.86
Book value per share (excl. surplus on revaluation of assets)	Rs.	38.72	33.66	29.33	25.30	22.16	19.17
Book value per share (Inc. surplus on revaluation of assets)	Rs.	43.37	39.60	36.41	28.66	25.86	23.07
Capital structure ratios							
Capital adequacy ratio	%	17.53	18.67	19.14	16.80	15.90	14.62
Tier 1 capital adequacy ratio	%	15.68	15.95	15.53	14.81	14.00	12.77
Leverage ratio	%	5.46	5.96	5.86	4.89	5.24	5.08
Total assets turnover ratio	%	3.95	4.62	4.50	3.81	3.95	4.20
Total assets to fixed assets turnover ratio	Times	33.02	29.53	26.05	51.66	43.25	43.03
Net assets per share	Rs.	43.37	39.60	36.41	28.66	25.86	23.07
DuPont analysis							
Net operating margin	%	23.74	19.87	21.30	21.16	23.14	22.64
Asset utilization	%	4.35	4.89	4.61	4.18	4.13	4.31
Leverage ratio / Equity multiplier	Times	14.38	14.02	14.83	15.20	15.10	15.99
Net assets maturity wise (based on expected withdrawal pattern)							
(Rupees in Million)							
Upto one month		19,003	(19,244)	34,478	13,364	60,106	(33,399)
Over one month to three months		(19,384)	90,164	49,393	72,161	34,959	23,162
Over three months to six months		21,191	12,636	9,434	13,875	6,643	48,146
Over six months to one year		14,893	19,777	10,450	17,776	2,899	22,701
Over one year to two years		52,336	3,236	9,811	16,038	7,432	16,221
Over two years to three years		866	12,090	7,916	4,512	5,328	8,667
Over three years to five years		132,775	20,982	(8,494)	(5,636)	(18,545)	11,597
Over five years to ten years		(69,800)	(19,673)	(11,405)	(55,121)	(60,181)	(63,074)
Over ten years		(86,057)	(59,861)	(46,319)	(33,470)	605	987
Total net assets		65,823	60,107	55,264	43,499	39,246	35,008

Graphical Presentation of Six Year Financial Summary

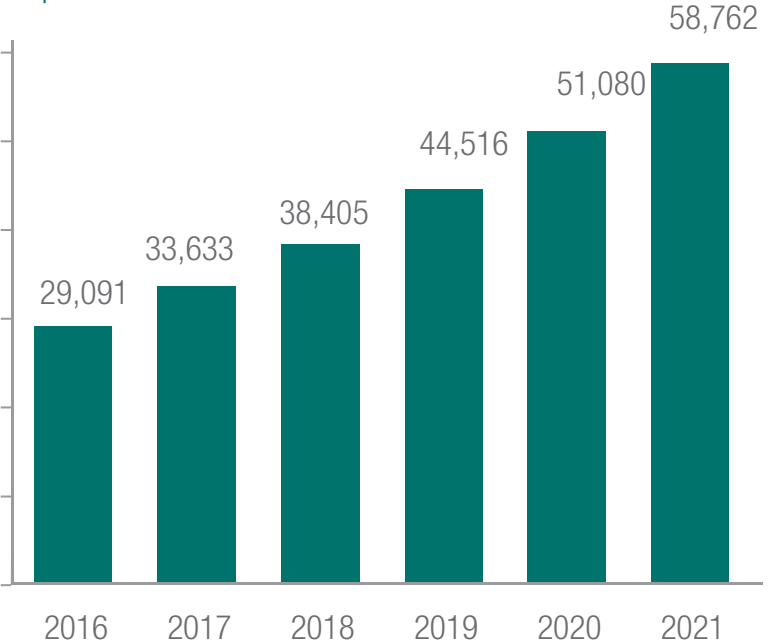
Total assets

Rupees in Million



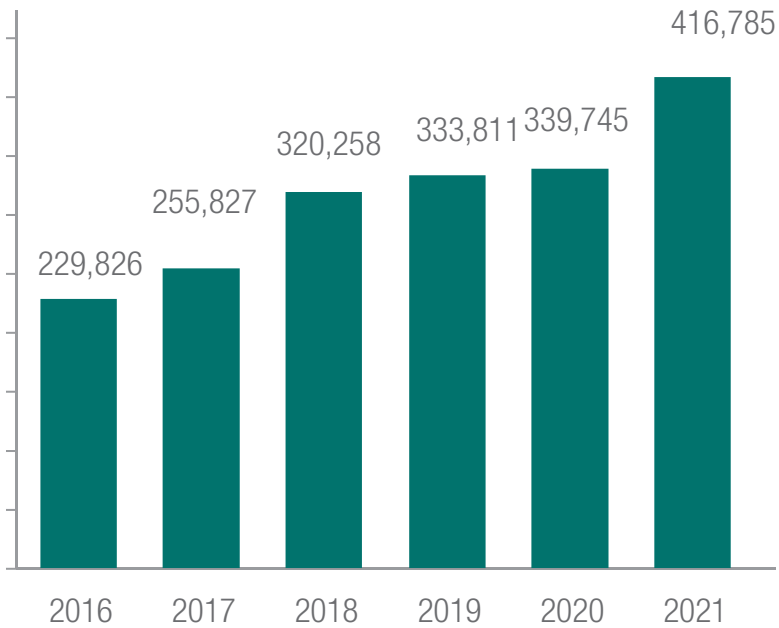
Shareholders' equity

Rupees in Million



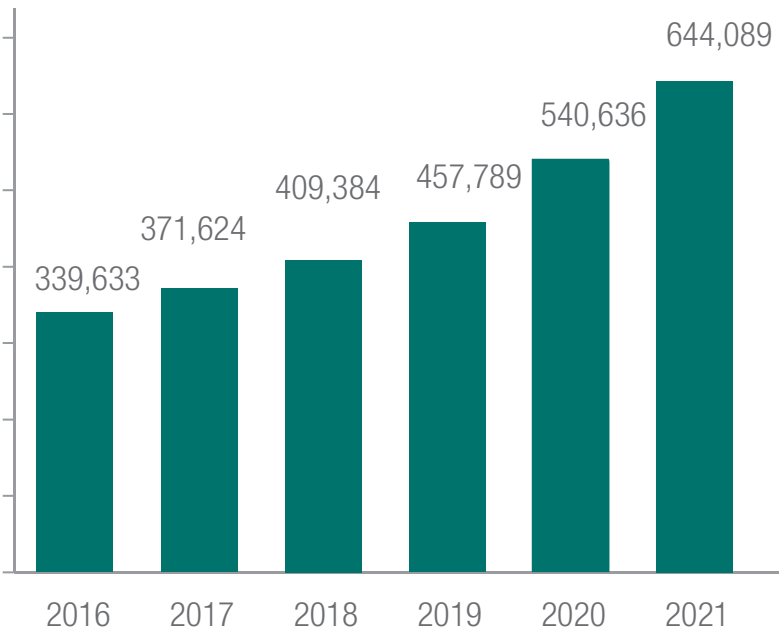
Gross Advances

Rupees in Million

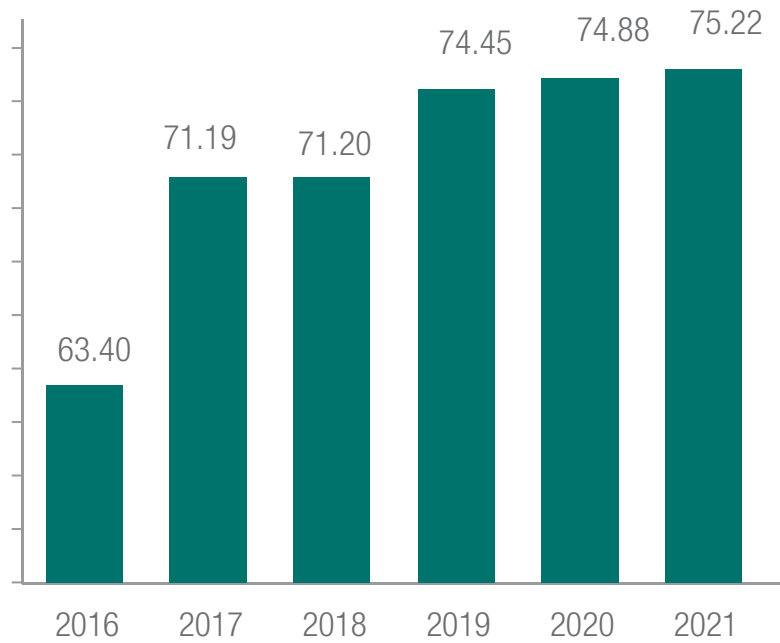


Deposits

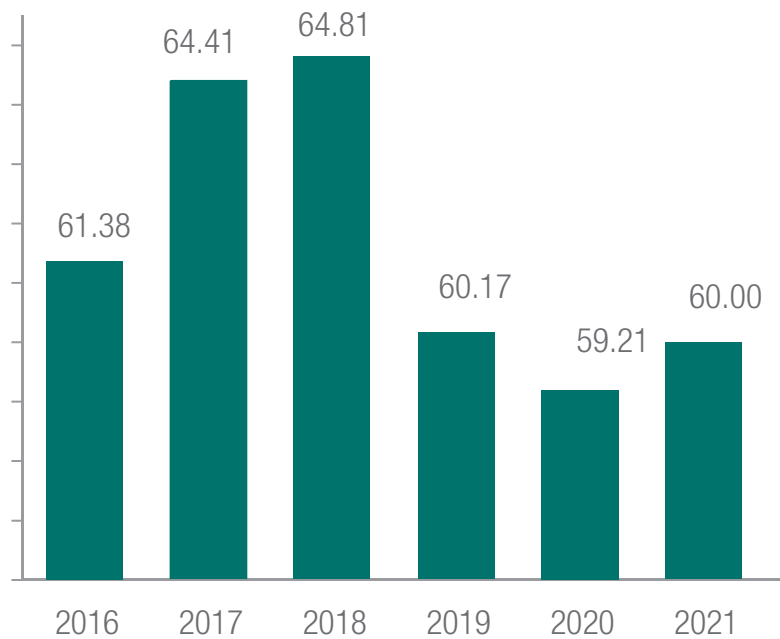
Rupees in Million



Net interest income to total revenue %

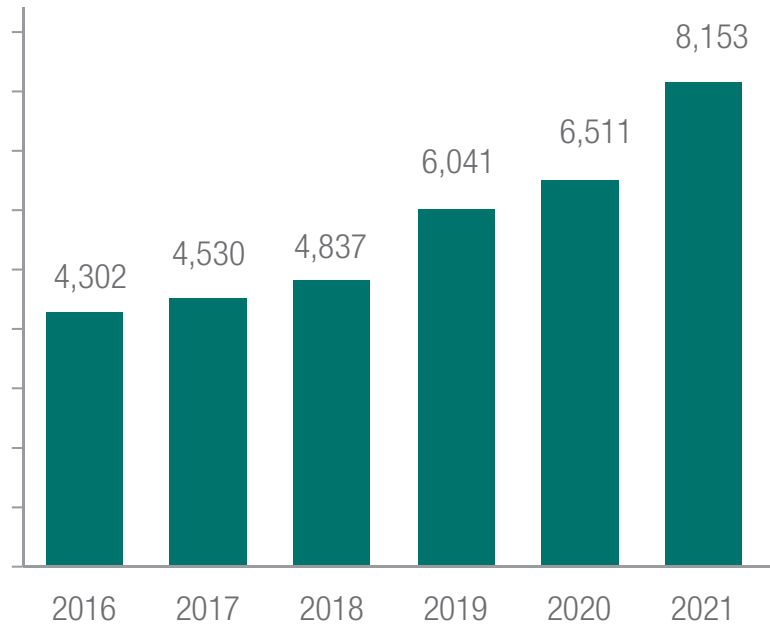


Cost to Income ratio %



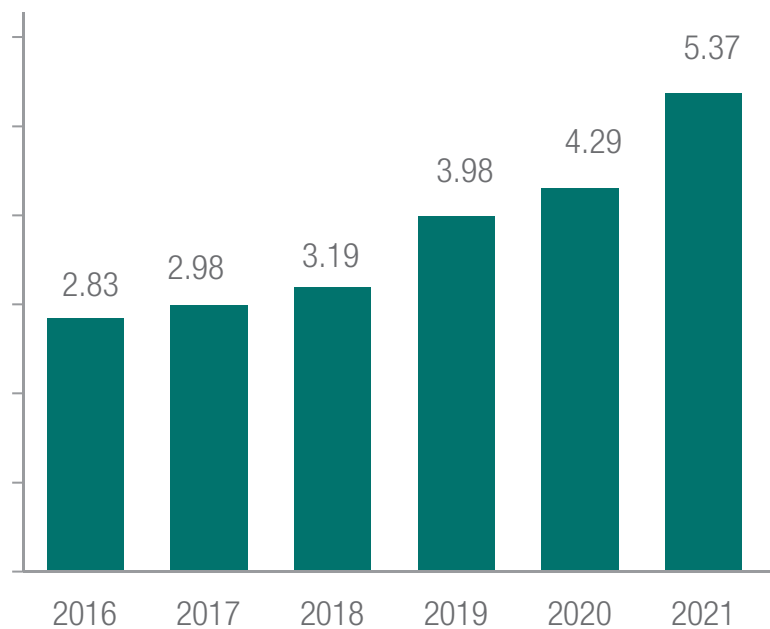
Profit after Tax

Rupees in Million



Earnings per share

In Rupees



Horizontal Analysis

Statement of Financial Position

	2021	2021 vs	2020	2020 vs	2019	2019 vs	2018	2018 vs	2017	2017 vs	2016	2016 vs
	2020		2019		2018		2017		2016		2015	
	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%
ASSETS												
Cash and balances with treasury banks	58,517	-2%	59,881	-1%	60,368	40%	43,174	14%	37,862	2%	37,239	43%
Balances with other banks	3,517	22%	2,879	2%	2,836	53%	1,848	-1%	1,873	64%	1,139	7%
Lendings to financial institutions	-	-100%	2,985	100%	-	-100%	2,997	-67%	9,010	80%	5,000	100%
Investments	357,471	29%	276,930	36%	204,069	-5%	214,186	19%	179,728	6%	170,209	-13%
Advances	396,295	25%	318,180	3%	309,573	4%	296,445	28%	231,532	13%	204,831	13%
Fixed assets	26,338	10%	24,039	-1%	24,183	108%	11,612	1%	11,444	9%	10,505	11%
Intangible assets	1,743	13%	1,541	4%	1,488	12%	1,332	-11%	1,496	-7%	1,607	-16%
Deferred tax assets	-	-	-	-	-	-100%	183	-89%	1,600	-29%	2,265	-27%
Other assets	25,731	9%	23,524	-14%	27,336	-3%	28,138	38%	20,389	6%	19,227	65%
	869,612	22%	709,959	13%	629,853	5%	599,915	21%	494,934	9%	452,022	5%
LIABILITIES												
Bills payable	14,123	4%	13,543	62%	8,356	-65%	23,544	169%	8,761	32%	6,656	7%
Borrowings	111,190	90%	58,447	-20%	72,747	-26%	98,352	80%	54,789	4%	52,806	-42%
Deposits and other accounts	644,089	19%	540,636	18%	457,789	12%	409,384	10%	371,624	9%	339,633	16%
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-100%	1,497	-50%
Deferred tax liabilities	592	-63%	1,592	-42%	2,764	100%	-	-	-	-	-	-
Other liabilities	33,794	-5%	35,634	8%	32,933	31%	25,136	23%	20,514	25%	16,423	105%
	803,788	24%	649,852	13%	574,589	3%	556,416	22%	455,688	9%	417,015	4%
	65,824	10%	60,107	9%	55,264	27%	43,499	11%	39,246	12%	35,007	15%
REPRESENTED BY												
Share capital	15,177	0%	15,177	0%	15,177	0%	15,177	15%	13,197	10%	11,998	0%
Reserves	12,613	14%	11,033	12%	9,831	12%	8,779	11%	7,936	11%	7,158	11%
Surplus on revaluation of assets	7,062	-22%	9,027	-16%	10,748	111%	5,094	-9%	5,613	-5%	5,917	38%
Unappropriated profit	30,972	25%	24,870	27%	19,508	35%	14,449	16%	12,500	26%	9,934	30%
	65,824	10%	60,107	9%	55,264	27%	43,499	11%	39,246	12%	35,007	15%

Horizontal Analysis

Profit and Loss Account

	2021	2021 vs	2020	2020 vs	2019	2019 vs	2018	2018 vs	2017	2017 vs	2016	2016 vs
	2020		2019		2018		2017		2016		2015	
	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%
Mark-up / return / interest earned	53,869	-4%	55,922	-4%	58,398	66%	35,200	22%	28,766	10%	26,179	-18.97%
Mark-up / return / interest expensed	28,035	-11%	31,388	-16%	37,278	97%	18,925	28%	14,831	5%	14,134	-23%
Net mark-up / interest income	25,834	5%	24,534	16%	21,120	30%	16,275	17%	13,935	16%	12,045	-14%
NON MARK-UP / INTEREST INCOME												
Fee and commission income	5,094	32%	3,861	-6%	4,113	6%	3,871	25%	3,087	14%	2,715	18%
Dividend income	464	23%	378	-11%	424	149%	170	6%	160	-42%	276	-13%
Foreign exchange income	2,379	14%	2,093	-26%	2,833	44%	1,971	42%	1,385	1%	1,368	42%
Income / (loss) from derivatives	(25)	-152%	48	-73%	176	48%	119	-302%	(59)	-592%	12	100%
Gain on securities	310	-82%	1,697	-393%	(579)	-1235%	51	-94%	807	-62%	2,104	23%
Other income	287	86%	154	-45%	282	-30%	402	55%	260	-46%	480	81%
	8,509	3%	8,231	14%	7,249	10%	6,584	17%	5,640	-19%	6,955	25%
Total income	34,343	5%	32,765	15%	28,369	24%	22,859	17%	19,575	3%	19,000	-3%
NON MARK-UP / INTEREST EXPENSES												
Operating expenses	20,605	6%	19,401	14%	17,068	15%	14,816	18%	12,608	8%	11,661	10%
Workers welfare fund	274	22%	225	-3%	233	35%	173	12%	154	17%	132	-25%
Other charges	7	-94%	114	245%	33	-63%	90	650%	12	0%	12	-73%
Total non-markup / interest expenses	20,886	6%	19,740	14%	17,334	15%	15,079	18%	12,774	8%	11,805	9%
Profit before provisions	13,457	3%	13,025	18%	11,035	42%	7,780	14%	6,801	-5%	7,195	-17%
Reversal of provision and recoveries against written-off debts - net	48	-98%	2,254	167%	843	-300%	(422)	-14%	(492)	-192%	536	-70%
Extra ordinary / unusual items	-	-	-	-	-	-	-	-	-	-	-	-
PROFIT BEFORE TAXATION	13,409	24%	10,771	6%	10,192	24%	8,202	12%	7,293	10%	6,659	-4%
Taxation	5,256	23%	4,260	3%	4,151	23%	3,365	22%	2,763	17%	2,357	-13%
PROFIT AFTER TAXATION	8,153	25%	6,511	8%	6,041	25%	4,837	7%	4,530	5%	4,302	2%
Basic / diluted earnings per share	5.37	25%	4.29	8%	3.98	25%	3.19	7%	2.98	5%	2.83	2%

Vertical Analysis

Statement of Financial Position

	2021		2020		2019		2018		2017		2016	
	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%
ASSETS												
Cash and balances with treasury banks	58,517	6.7%	59,881	8.4%	60,368	9.6%	43,174	7.2%	37,862	7.6%	37,239	8.2%
Balances with other banks	3,517	0.4%	2,879	0.4%	2,836	0.5%	1,848	0.3%	1,873	0.4%	1,139	0.3%
Lendings to financial institutions	-	-	2,985	0.4%	-	-	2,997	0.5%	9,010	1.8%	5,000	1.1%
Investments	357,471	41.1%	276,930	39.0%	204,069	32.4%	214,186	35.7%	179,728	36.3%	170,209	37.7%
Advances	396,295	45.6%	318,180	44.8%	309,573	49.2%	296,445	49.4%	231,532	46.8%	204,831	45.3%
Fixed assets	26,338	3.0%	24,039	3.4%	24,183	3.8%	11,612	1.9%	11,444	2.3%	10,505	2.3%
Intangible assets	1,743	0.2%	1,541	0.2%	1,488	0.2%	1,332	0.2%	1,496	0.3%	1,607	0.4%
Deferred tax assets	-	-	-	-	-	-	183	0.03%	1,600	0.32%	2,265	0.50%
Other assets	25,731	3.0%	23,524	3.3%	27,336	4.3%	28,138	4.7%	20,389	4.1%	19,227	4.3%
	869,612	100.0%	709,959	100.0%	629,853	100.0%	599,915	100.0%	494,934	100.0%	452,022	100.0%
LIABILITIES												
Bills payable	14,123	1.6%	13,543	1.9%	8,356	1.3%	23,544	3.9%	8,761	1.8%	6,656	1.5%
Borrowings	111,190	12.8%	58,447	8.2%	72,747	11.5%	98,352	16.4%	54,789	11.1%	52,806	11.7%
Deposits and other accounts	644,089	74.1%	540,636	76.2%	457,789	72.7%	409,384	68.2%	371,624	75.1%	339,633	75.1%
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	1,497	0.3%
Deferred tax liabilities	592	0.1%	1,592	0.2%	2,764	0.4%	-	-	-	-	-	-
Other liabilities	33,794	3.9%	35,634	5.0%	32,933	5.2%	25,136	4.2%	20,514	4.1%	16,423	3.6%
	803,788	92.4%	649,852	91.5%	574,589	91.2%	556,416	92.7%	455,688	92.1%	417,015	92.3%
	65,824	7.6%	60,107	8.5%	55,264	8.8%	43,499	7.3%	39,246	7.9%	35,007	7.7%
REPRESENTED BY												
Share capital	15,177	1.7%	15,177	2.1%	15,177	2.4%	15,177	2.5%	13,197	2.7%	11,998	2.7%
Reserves	12,613	1.5%	11,033	1.6%	9,831	1.6%	8,779	1.5%	7,936	1.6%	7,158	1.6%
Surplus on revaluation of assets	7,062	0.8%	9,027	1.3%	10,748	1.7%	5,094	0.8%	5,613	1.1%	5,917	1.3%
Unappropriated profit	30,972	3.6%	24,870	3.5%	19,508	3.1%	14,449	2.4%	12,500	2.5%	9,934	2.2%
	65,824	7.6%	60,107	8.5%	55,264	8.8%	43,499	7.3%	39,246	7.9%	35,007	7.7%

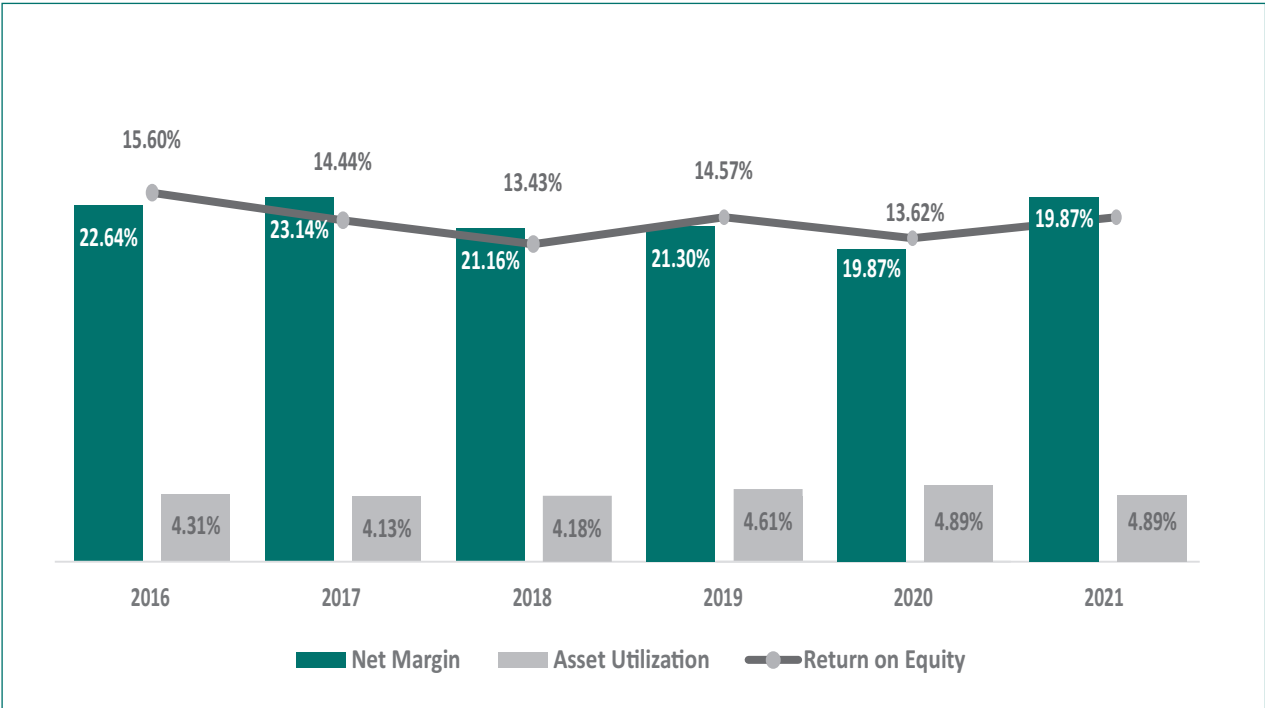
Vertical Analysis

Profit and Loss Account

	2021		2020		2019		2018		2017		2016	
	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%	Rs. Mln	%
Mark-up / return / interest earned	53,869	100.0%	55,922	100.0%	58,398	100.0%	35,200	100.0%	28,766	100.0%	26,179	100.0%
Mark-up / return / interest expensed	28,035	52.0%	31,388	56.1%	37,278	63.8%	18,925	53.8%	14,831	51.6%	14,134	54.0%
Net mark-up / interest income	25,834	48.0%	24,534	43.9%	21,120	36.2%	16,275	46.2%	13,935	48.4%	12,045	46.0%
NON MARK-UP / INTEREST INCOME												
Fee and commission income	5,094	9.5%	3,861	6.9%	4,113	7.0%	3,871	11.0%	3,087	10.7%	2,715	10.4%
Dividend income	464	0.9%	378	0.7%	424	0.7%	170	0.5%	160	0.6%	276	1.1%
Foreign exchange income	2,379	4.4%	2,093	3.7%	2,833	4.9%	1,971	5.6%	1,385	4.8%	1,368	5.2%
Income / (loss) from derivatives	(25)	-	48	0.1%	176	0.3%	119	0.3%	(59)	-0.21%	12	0.05%
Gain on securities	310	0.6%	1,697	3.0%	(579)	-1.0%	51	0.1%	807	2.8%	2,104	8.0%
Other income	287	0.5%	154	0.3%	282	0.5%	402	1.1%	260	0.9%	480	1.8%
	8,509	15.8%	8,231	14.7%	7,249	12.4%	6,584	18.7%	5,640	19.6%	6,955	26.6%
Total income	34,343	63.8%	32,765	58.6%	28,369	48.6%	22,859	64.9%	19,575	68.0%	19,000	72.6%
NON MARK-UP / INTEREST EXPENSES												
Operating expenses	20,605	38.3%	19,401	34.7%	17,068	29.2%	14,816	42.1%	12,608	43.8%	11,661	44.5%
Workers welfare fund	274	0.5%	225	0.4%	233	0.4%	173	0.5%	154	0.5%	132	0.5%
Other charges	7	-	114	0.2%	33	0.1%	90	0.3%	12	0.1%	12	0.1%
Total non-markup / interest expenses	20,886	38.8%	19,740	35.3%	17,334	29.7%	15,079	42.8%	12,774	44.4%	11,805	45.1%
Profit before provisions	13,457	25.0%	13,025	23.3%	11,035	18.9%	7,780	22.1%	6,801	23.6%	7,195	27.5%
Reversal of provision and recoveries against written-off debts - net	48	0.1%	2,254	4.0%	843	1.4%	(422)	-1.2%	(492)	-1.7%	536	2.0%
Extra ordinary / unusual items	-	-	-	-	-	-	-	-	-	-	-	-
PROFIT BEFORE TAXATION	13,409	24.9%	10,771	19.3%	10,192	17.5%	8,202	23.3%	7,293	25.4%	6,659	25.4%
Taxation	5,256	9.8%	4,260	7.6%	4,151	7.1%	3,365	9.6%	2,763	9.6%	2,357	9.0%
PROFIT AFTER TAXATION	8,153	15.1%	6,511	11.6%	6,041	10.3%	4,837	13.7%	4,530	15.7%	4,302	16.4%

DuPont Analysis

			2016	2017	2018	2019	2020	2021	
1	Net Operating Margin	PAT / Net Revenue	A	22.64%	23.14%	21.16%	21.30%	19.87%	23.74%
2	Asset Utilization	Net Revenue / Avg Assets	B	4.31%	4.13%	4.18%	4.61%	4.89%	4.35%
	Return on Assets		C = A x B	0.98%	0.96%	0.88%	0.98%	0.97%	1.03%
3	Leverage Ratio / Equity Multiplier	Avg Assets / Avg Equity	D	15.99	15.10	15.20	14.83	14.02	14.38
	Return on Equity		C x D	15.60%	14.44%	13.43%	14.57%	13.62%	14.84%



Quarterly Performance Review

STATEMENT OF FINANCIAL POSITION

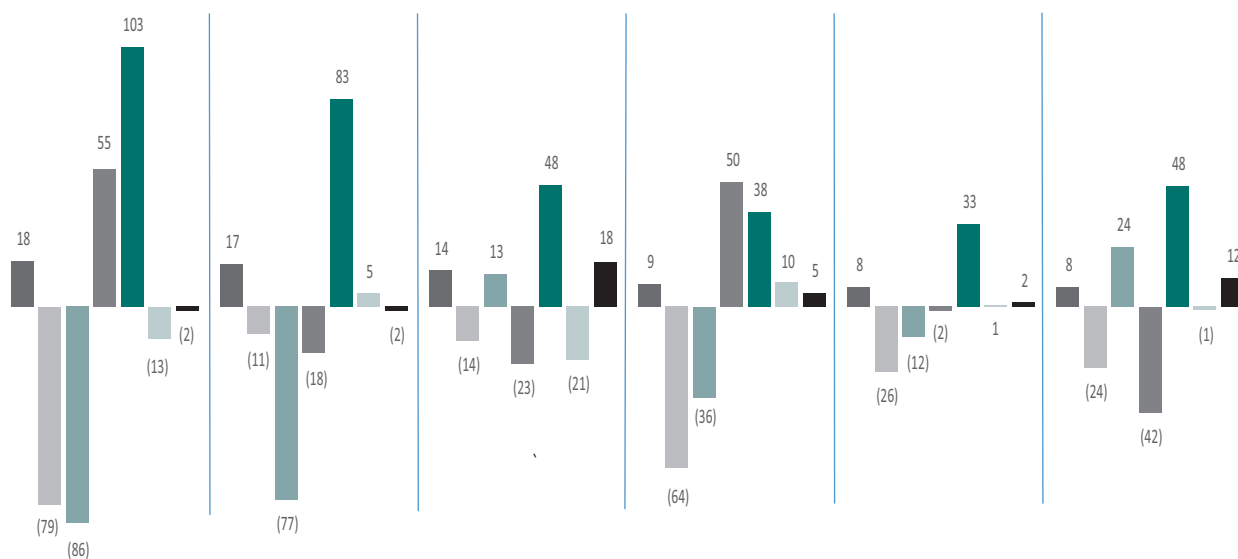
	2021				2020			
	4th Qtr	3rd Qtr	2nd Qtr	1st Qtr	4th Qtr	3rd Qtr	2nd Qtr	1st Qtr
----- Rupees in Million -----								
ASSETS								
Cash and balances with treasury banks	58,517	51,527	54,908	50,782	59,881	57,209	54,270	44,532
Balances with other banks	3,517	3,893	6,408	4,821	2,879	8,442	4,297	1,615
Lendings to financial institutions	-	12,000	7,500	9,234	2,985	1,997	6,893	-
Investments	357,471	343,737	327,547	313,864	276,930	269,299	233,227	215,912
Advances	396,295	366,929	343,687	322,244	318,180	310,188	300,830	307,145
Fixed assets	26,338	25,028	24,089	24,149	24,039	23,908	24,199	24,174
Intangible assets	1,743	1,540	1,597	1,562	1,541	1,369	1,368	1,426
Deferred tax assets	-	-	-	-	-	-	-	-
Other assets	25,730	29,328	20,445	23,289	23,524	22,773	30,180	30,642
	869,611	833,982	786,181	749,945	709,959	695,185	655,264	625,446
LIABILITIES								
Bills payable	14,123	12,017	13,915	12,724	13,543	11,192	11,986	7,419
Borrowings	111,190	104,111	84,133	91,373	58,447	73,359	50,078	61,330
Deposits and other accounts	644,089	613,672	591,850	549,398	540,636	514,636	496,367	460,980
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-
Subordinated debt	-	-	-	-	-	-	-	-
Deferred tax liabilities	592	980	1,464	1,087	1,592	1,733	1,715	2,661
Other liabilities	33,793	38,468	30,934	33,714	35,634	34,761	37,088	35,816
	803,787	769,248	722,296	688,296	649,852	635,681	597,234	568,206
	65,824	64,734	63,885	61,649	60,107	59,504	58,030	57,240
REPRESENTED BY								
Share capital	15,177	15,177	15,177	15,177	15,177	15,177	15,177	15,177
Reserves	12,613	10,995	11,008	11,020	11,033	9,743	9,772	9,802
Surplus on revaluation of assets	7,062	8,112	8,569	8,292	9,027	9,475	9,705	10,654
Unappropriated profit	30,972	30,450	29,131	27,160	24,870	25,109	23,376	21,607
	65,824	64,734	63,885	61,649	60,107	59,504	58,030	57,240
PROFIT AND LOSS ACCOUNT								
Mark-up / return / interest earned	15,574	13,801	12,472	12,022	11,622	12,343	14,755	17,202
Mark-up / return / interest expensed	8,661	6,795	5,995	6,583	6,113	6,535	8,064	10,676
Net mark-up / interest income	6,913	7,006	6,477	5,439	5,509	5,808	6,691	6,526
(Reversal) / provision and write-off	(168)	227	521	(533)	173	617	1,245	220
Non mark-up / interest income	2,094	2,140	2,050	2,227	1,939	2,349	1,990	1,954
Non mark-up / interest expenses	5,694	5,537	4,973	4,686	5,574	4,795	4,558	4,813
Profit before taxation	3,481	3,382	3,033	3,513	1,701	2,745	2,878	3,447
Taxation	1,397	1,333	1,116	1,410	705	1,040	1,148	1,367
Profit after taxation	2,084	2,049	1,917	2,103	996	1,705	1,730	2,080

Direct Method Cash Flow Statement

Rupess in billion

	2021	2020	2019	2018	2017	2016
Opening Cash flow	61	63	45	39	38	26
Profit after non cash adjustments	18	17	14	9	8	8
Advances	(79)	(11)	(14)	(64)	(26)	(24)
Net Investments Securities	(86)	(77)	13	(36)	(12)	24
Borrowings from financial institutions	55	(18)	(23)	50	(2)	(42)
Deposits	103	83	48	38	33	48
Cash used in others activities	(13)	5	(21)	10	1	(1)
Net cash (used) / received	(2)	(2)	18	5	2	12
Closing	59	61	63	45	39	38

Rupess in billion



2021

2020

2019

2018

2017

2016

Profit after non cash adjustments
 Advances
 Net Investments Securities
 Borrowings from financial institutions

 Deposits
 Cash used in others activities
 Net cash used / (received)

2021 at a glance

Deposits



27% increase in CA
19% increase in total deposits
Market share maintained at 3%

Investments



Increase of 29% in investments
Out of PKR 357 Bln investments,
47% are Islamic

Customers



1 million customers
28% increase in customer base

Profit after tax



25% growth in Profit after tax
EPS PKR 5.37 per share

Advances



PKR 396 Bln in advances and 89% of them being Islamic
Growth of 24%

Total Assets



PKR 869 Bln Assets and 68% of them are Islamic
Growth of 22% in Assets

Total Revenue



Islamic share in revenue grew by 71% and now is at 58%

Shareholders' equity



PKR 59 Bln in Shareholders' equity, a 15% growth from last year



Sensitivity Analysis Due to Foreign Currency Fluctuations

Foreign exchange risk / currency risk is the current or prospective risk to earnings and capital arising from adverse movements in currency exchange rates. It refers to the impact of adverse movements in currency exchange rates on the value of open foreign currency positions. Changes in currency rates affect the value of assets and liabilities denominated in foreign currencies and may affect revenues from foreign exchange dealing.

The Bank undertakes currency risk mostly to support its trade services and maintains overall foreign exchange risk position to the extent of statutory Foreign Exchange Exposure Limit (FEEL) prescribed by the SBP.

Exposure limits such as counterparty, gap, net open position, dealer and bucket-wise currency delta limits are in place in accordance with the Bank's approved policies in order to manage associated risk and concentration at the acceptable tolerance levels.

For details about the Bank's foreign exchange risk refer note 44.2.2 to the accompanying unconsolidated financial statements for the year ended December 31, 2021.

Methods and Assumptions Used in Compiling the Indicators

The Bank uses Key Performance Indicators (KPIs) to measure success of initiatives as well as routine operational activities.

FBL identifies KPIs which effectively reflect the Bank's performance. The Bank analyses all traditional financial and profitability ratios together with an analysis of its market positioning, competitors and general market conditions. Financial ratios include growth in deposits and advances, non-performing loans ratio and provision coverage, while profitability ratios include net margin ratio, non-markup income to total income, cost to income ratio, return on assets, return on equity and earnings per share.

Share Price Sensitivity Analysis

Below is a list of some key factors that can influence the share price of Faysal Bank Limited. The list is not exhaustive and intends to cover the major areas:

- **Regulatory / Policy Changes**

Any regulatory or policy changes that directly impact the overall banking landscape along with cost and / or revenue drivers are likely to exert a significant influence on the Bank's stock price. For example, any change in monetary policy rate has a direct impact on yields of government securities, spreads made on advances and funding costs; and in turn materially impact profitability and the share price as well.

Similarly, any hike in the minimum rate of return on deposits will result in compression in net interest margins earned and can negatively impact the earning and correspondingly the share price of the scrip.

- **Investor and Market Sentiment**

Market sentiment is often subjective which makes it difficult to quantify but a change in sentiments due to the investment climate in general or the stock market in particular can have an impact on the Bank's share price as well. Such a sentiment driven impact on the share price can occur even in the absence of any fundamental development or change in the Bank's business case.

- **Change in Macro Environment**

Political stability and controlled law & order situation is a pre-requisite for any economic development. Any changes in the macro environment, including inflation and / or currency devaluation could see the stock price of the Bank move alongside as market preempts such developments and extrapolates their impact on policy / regulatory changes in the Bank's share price.

Share Price as of December 31, 2021	Rs. 23.00
High Price	Rs. 29.74
Low Price	Rs. 15.25
Average volume	1,406,366
No. of Trading Days	247
Days Traded	247

Business Rationale for Major Capital Expenditure/Projects

Faysal Bank realizes the importance of capital expenditure and in view of this has adopted in-depth evaluation procedures to assess all types of capital expenditure requirements before obtaining final endorsements from the Board.

During the year, the bank's capital expenditure amounted to over Rs. 2.6 billion and was primarily directed towards acquisition of Land & Building, business expansion, renovation, improvement of digital frame and strengthening of IT infrastructure. A detailed disclosure of fixed asset is given in the financial statements.

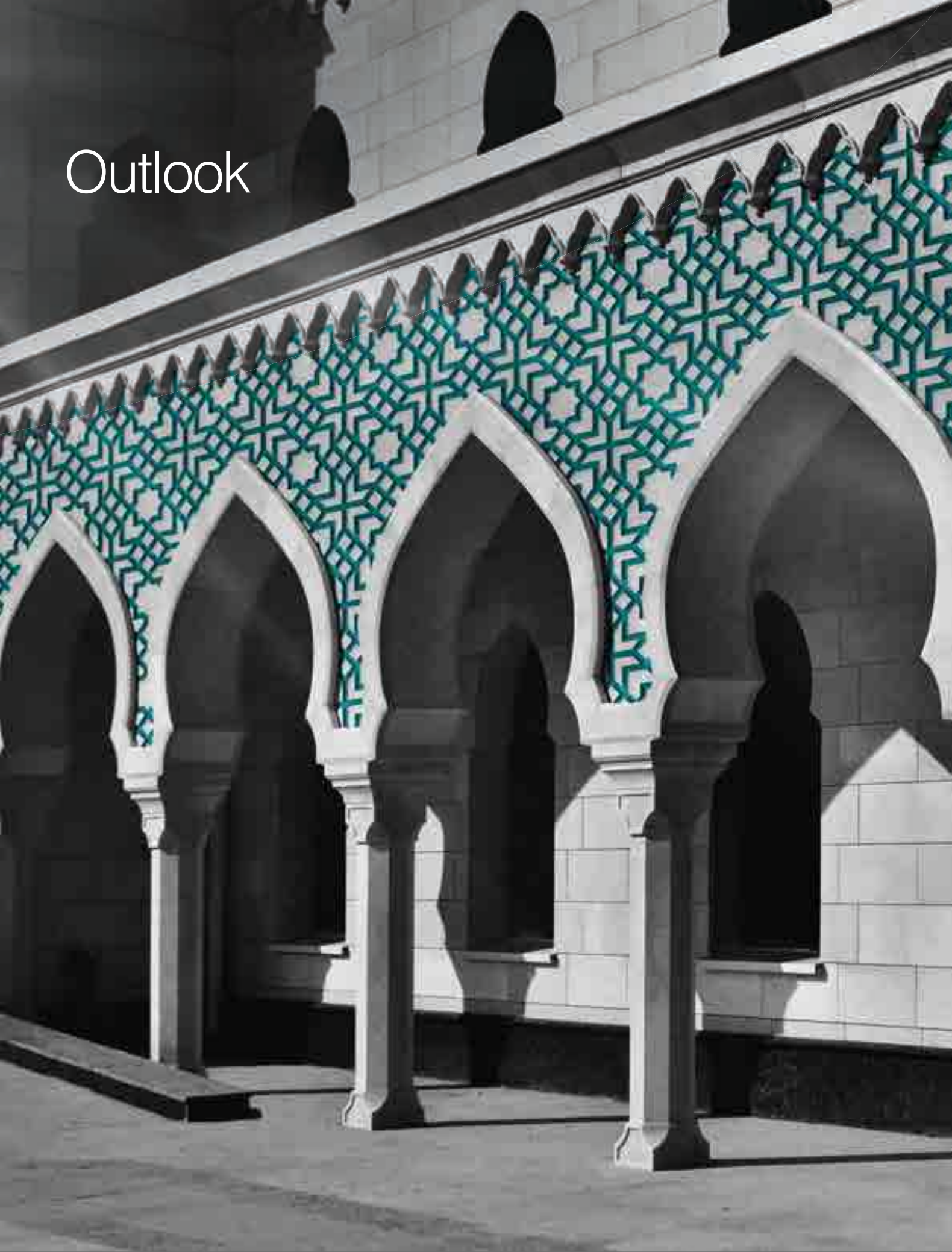
Capital expenditures planned for next year

The Bank has budgeted capital expenditure of Rs. 7.2 billion for the next year. This would primarily be invested in expanding our branch network acquisition of properties, continuous improvement in our IT platforms, safeguarding our existing infrastructure / relationships from growing threats on cyber security front along with routine upgrades and replacements to ensure smooth operations.

فیصل اسلامی تعبیر میرا پاکستان، میرا گھر۔



Outlook





Forward Looking Statement

Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as “anticipate,” “target,” “expect,” “estimate,” “intend,” “plan,” “goal,” “believe,” or other words of similar meaning. Forward-looking statements provide Faysal Bank’s current expectations or forecasts of future events, circumstances, results or aspirations. All forward-looking statements are, by their nature, subject to risks and uncertainties, many of which are beyond the Bank’s control. FBL’s actual future results may differ materially from those set forth in its forward-looking statements. While there is no assurance that any list of risks and uncertainties or risk factors is complete, among many others below are certain factors which could cause actual results to differ from those in the forward-looking statements:

- Local, regional and global business, economic and political conditions and geopolitical events;
- Changes in laws and regulatory requirements, including capital and liquidity requirements affecting the Bank’s business, and the ability of the Bank to address those requirements;
- Changes in investor sentiment or consumer spending or savings behavior; and
- Occurrence of natural or man-made disasters or calamities, including health emergencies, the spread of infectious diseases, pandemics or outbreaks of hostilities, or the effects of climate change, and the Bank’s ability to deal effectively with disruptions caused by the foregoing.

Any forward-looking statements made by or on behalf of the Bank speak only as of the date they are made, and Faysal Bank does not undertake to update any forward-looking statements. The reader should, however, consult any further disclosures of a forward-looking nature the Bank may make in any subsequent Quarterly Reports, or other Briefings.

2022 – A year of Growth and Conversion

Despite the many challenges facing the wider economy due to Covid related uncertainties, Faysal Bank is well placed to deliver sustainable growth for its shareholders. The focus of the Bank will remain on three core pillars:

- Growth;
- Complete Islamic Conversion; and
- Digital Banking.

Growth

The Bank expects to continue the momentum gained in 2020 & 2021 and continue to register double digit growth in terms of profitability in 2022. The Bank aspires to increase its outreach through physical branch network (94 new branches) and digital solutions (ATMs, CDMs). To ensure sustainable achievement of strategic objectives FBL aims to focus on deposit growth and grow market share.

Islamic Conversion

With the vision to be a full-fledged Islamic Bank by 2023 the Bank aims to continue conversion steadfastly. The plan for 2022 includes the conversion of the remaining 11 conventional branches. The Bank estimates that 100% of the branch network will be Islamic by December 2022. Further the Bank aims to convert all convertible corporate loans by December 2022 and present a nearly completely Islamic Balance Sheet by the year end.

Digital Banking

With a vision to promote and establish Faysal Bank as the bank of first choice the Digital Banking Team anticipates graduating digital business into a full-fledged distribution channel. The goal is to continuously enhance the digital eco-system of the Bank to support transaction banking business in development of new customer-centric capabilities.

Sources of Information and Assumptions Used for Projections and Forecast

Major factors underlying these Forward Looking Statements include:

- **Discount rate / Monetary Policy:** Based on different assessment parameters, the State Bank of Pakistan can change the monetary policy rate. Any decrease in the discount rate will result in lower net interest income and reduce the profitability of the Bank. Impact of 1% change in interest rate is around Rs. 1.2 billion on profit and loss account of the Bank.
- **Inflation:** Inflation is considered as a key determinant of policy rate change. Any uptick in the inflation statistics will have a material impact on the monetary policy rate along with other drivers. With higher discount rates, the Banks will be able to invest in high yielding assets, thus resulting in increased profitability.
- **Political Stability & Law and order situation:** Political stability and controlled law & order situation is a pre-requisite for any economic development. This, in turn, reposes investor confidence Pakistan, making our corporates a potential investment opportunity. However, any act of terrorism or political instability can negatively impact the economy /equity market, thus resulting in decreased profitability.
- **Corporate Tax rate:** Any increase in corporate tax rate will adversely impact the profitability of the Bank.

How the Performance of the Bank Meets the Disclosures Made in 2020,

Including Status of the Projects Disclosed

		2021	vs	2020
Growth	Register double digit growth in terms of profitability in 2021 and focus on deposit growth.	PAT		+25%
		PAT – Islamic Banking		+103%
		Deposits		+19%
		Open 30 new branches	FBL increased its outreach by opening 30 new branches as planned.	
	Launch the first ever Tawaruq based Islamic Credit Card	Launched Noor Card – the one of its kind Islamic credit card during Q1 2021.		
Islamic Conversion	Convert 66 conventional branches	As at December 2021 end over 98% of the branch network is Islamic, after the successful conversion of 66 branches.		
Customer satisfaction	Build a culture of service as a differentiator	Conducted various training sessions, total training – 383,146 man hours.		
	Innovative product suite	Launched Noor Card, Rehmat Account, Faysal@Work and online account opening facility.		
	Enablement of digital distribution channels	<ul style="list-style-type: none"> • 300K+ users of DigiBank App • 65K virtual cards created • 165% growth in transaction volume over digital channels • The Bank has also recorded 98% growth from last year on all Debit card spends. 		

Response to Critical Challenges and Uncertainties

The Bank keeps a track of the critical challenges that might influence its strategy and applies best judgment in implementing mitigants. The Bank's Risk Management performs stress testing against different pre-determined scenarios to identify, analyze and evaluate potential losses and to provide an active approach in dealing with factors that influence the financial standing of the Bank.

The results of such tests have exhibited that the Bank has satisfactory capital, liquidity and profitability to bear such scenarios.

Faysal Islami Qabil

Enabling Ability



Strategy and Resource Allocation





Strategy and Resource Allocation

FBL has a 5-year (2019-2023) corporate strategic plan in place which sets the direction of the Bank with respect to expansion, transformation into an Islamic Bank and digitization. FBL adopted a holistic approach for strategy formulation which covered mapping itself with the industry, operating environment, conduct SWOT and derive a strategy to capitalize on the opportunities presented and strengths identified.

Conversion into Islamic at this scale and size, is one of the largest conversions globally and unique in Pakistan's banking history. Islamic transformation plan was formulated keeping in view the regional perspective, ensuring reputational risk management along with retained shareholders' value. Moreover, given the increased focus on improved customer experience and regulatory drive towards financial inclusion; FBL's strategic plan also focused on becoming a technology-led digital focused bank.

Objectives

Strategic objectives, actions to achieve these objectives and Key Performance Indicators (KPIs) set to enhance the value of franchise are as follows. KPIs are used as a gauge to analyze current standing of the Bank and likely path the Bank would follow. FBL has identified KPIs that are critical to its business:

Mission Statement: Achieve leadership in providing Shariah compliant financial services, with customer care and employee focus at the heart of our business ethos together with innovation and technology being the pillars of our growth.

Strategies, Actions and KPIs

Strategic Objectives / Goals	Strategic Actions	KPIs
Be the Leading Islamic Bank in Pakistan	<ul style="list-style-type: none">Inculcating Islamic culture and values throughout the organizationHuman capital development and up-skilling through trainings, internal elevations and job posts, etc.Collaboration with leading educational institutions, such as IBA, to nurture Islamic bankers	Islamic Banking balance sheet composition Islamic Banking branches

Strategic Objectives / Goals	Strategic Actions	KPIs
Be the Leading Islamic Bank in Pakistan (Continued)	<ul style="list-style-type: none"> • Branding and marketing to position as a leading Islamic Bank • Offering complete and innovative Shariah compliant product suite • Full Islamic conversion. Responsible asset conversion, timed with liquidity through branch conversions • Minimize conversion related attritions and financial costs 	
Strong Contender in Retail	<ul style="list-style-type: none"> • Enhance franchise value and market share through network growth and branding • Grow low-cost CASA deposits by focusing mass-affluent customer segment - differentiate through standardized processes, comprehensive product suite & improved customer service • Complement growth through volume deposits from HNWLs & affluent segments – maintain relationships and reduced value attrition • Focus on growing remittances, transaction & employee banking and Roshan Digital Account (RDA) 	<p>Network size</p> <p>Deposits growth</p> <p>Deposits Market Share</p> <p>CASA ratio</p> <p>CA ratio</p>
High Quality Lender	<ul style="list-style-type: none"> • Drive volume from large corporates • Drive new business growth from smaller corporates – differentiate relationships • Branch-focus on pushing higher margin Commercial and SME financing, also capturing CA deposits 	<p>Advances market share Lending growth & NPLs</p>

Strategic Objectives / Goals	Strategic Actions	KPIs
High Quality Lender	<ul style="list-style-type: none"> Branch-focus on generating high quality/ high margin consumer financing – full product suite and cross-sell propositions 	<p>Advances market share Lending growth & NPLs</p>
Exceeding customers' expectations - best in class service delivery	<ul style="list-style-type: none"> Optimize customer experience across all touch points through revamped service framework Re-aligned service standards, creating visibility on service levels, identify & remediate service gaps and drive accountability to improve service levels Streamline service delivery through Business process re-engineering & operational efficiencies Further improve look & feel (user experience) across all channels 	<p>Customer satisfaction surveys (NPS)</p> <p>Bank's internal service ladders</p>
Digitization – technology & innovation driven Islamic Banking	<ul style="list-style-type: none"> Differentiate through innovative ADC/ Digital propositions & functionalities Manage branch traffic through diversion to ADC/ Digital Channels. This has gained more emphasis and importance in view of COVID-19 pandemic Alliances & partnerships for innovative product offerings and payment solutions Digital onboarding and Branch Digitization Use Business Intelligence to leverage data to support sales, cross sale & loyalty programs 	<p>Products & service offerings through digital channels</p> <p>Transactions conducted through Digital channels</p>

Strategic Objectives / Goals	Strategic Actions	KPIs
Increased Shareholder Value with Capital Stability	<ul style="list-style-type: none"> • Improve top-line (core income) & NFI in all segments • Better cost management • Improve efficiencies in procurements and expenditure • Maintain healthy CAR levels to support business growth 	Profit after tax (PAT) Return on equity (ROE) Cost to Income Ratio (CIR) Capital Adequacy Ratio (CAR)

Achievement Against the Strategic Objectives

A dedicated BoD sub-committee i.e. Board Strategy Committee (BSC) is in place, which oversees the strategy implementation in the Bank on a quarterly basis, in line with the strategic plan. Strategy function monitors and coordinates with the relevant stakeholders/ project owners for timely delivery of the key strategic milestones as per the strategic plan.

Despite COVID-19 pandemic and related economic challenges, FBL is on-track in terms of the implementation of the strategic plan and Alhamdulillah exceeded all the strategic plan KPIs for 2019- 2021.

2021 was a year of significant Islamic conversion, consolidation and growth. 98% network, 66% deposits and 89% financing is now Islamic. FBL's branch network crossed 600 branches, with reach in 200+ cities. Deposit base exceeded PKR 640 Bln, registering a growth of PKR 100 Bln+.

2022 will be the year of full Islamic conversion and continued growth... Insha'Allah.

Significant Changes in Objectives and Strategies

FBL's objectives & strategies are well planned and are persistently implemented. No significant change occurred during the year to affect the strategic objectives.

Stakeholder Relationship and Engagement





Stakeholders Engagement Process and Frequency

Stakeholder engagement is an integral part of developing an understanding of our stakeholders' needs, interests and expectations and assists the Bank with strategic and sustainable decision making.

Stakeholders	Customers	Employees	Institutional Investors/ Shareholders/Analysts
Value Created	Customer satisfaction is integral to achieve strategic objectives. Promote financial inclusion, fair treatment of customers and high customer satisfaction and loyalty.	Our employees, ambassador to the customers, represent our biggest asset, implementing every strategic and operational decision.	The providers of capital allow FBL the means to achieve its vision; while the analysts endorse the trust the investors place in the bank.
Engagement Management	<ul style="list-style-type: none"> Professional staff for customer assistance at 606 branches across Pakistan. Interaction through our relationship managers, call centers, social media, and various advertising activities. 	<ul style="list-style-type: none"> Regular electronic newsletters Compliance letters Grievance reporting procedure. 	<ul style="list-style-type: none"> Quarter semi-annual and annual financial statements Annual General Meeting Participation in local and international road shows Press releases Investors' Grievance Portal.
Frequency	As & when customer need arises.	<ul style="list-style-type: none"> When the need arises. Vaccine drives to prevent COVID. Training hours: 383,146 	<ul style="list-style-type: none"> Quarterly & annually. Cash Dividend: 15% Interim: 5% Annual: 10% Regular Analyst Briefing: April 16, 2021 September 21, 2021 March 2, 2022

Service Providers	Regulatory Bodies	Local Community	Media
<p>Our growth is also attributable to engaging reputed and dependable suppliers as business partners.</p>	<p>We pride ourselves in being a responsible corporate citizen and abide by all laws and regulations.</p>	<p>To inculcate social and environmental consciousness and remain a conscientious member of the corporate community.</p>	<p>By availing this avenue of communication, effective awareness is created regarding the Bank and products and services it offers, along with mitigating reputational risks.</p>
<ul style="list-style-type: none"> As per the policies and procedures laid down in the Bank's General Services Procedures. 	<ul style="list-style-type: none"> Submission of applicable statutory returns Responding / enquiring various queries / information 	<p>The Bank actively participates in various social work initiatives as part of its corporate social responsibility.</p>	<p>Advertisements through print, electronic, social media, website and interviews.</p>
<p>When the need arises.</p>	<ul style="list-style-type: none"> As per regulatory timelines When the need arises. 	<ul style="list-style-type: none"> When the need arises. Environment protection through implementation of Green Banking policies Persons employed: 7,120 Male: 5,762 Female: 1,358 	<ul style="list-style-type: none"> When the need arises. Responding timely and relevantly to media queries.

Investors' Grievance Policy

The Board of Directors, President & CEO and Company Secretary ensure that all the Material and price-sensitive information is disclosed in compliance with the regulatory requirements which includes Financial Results, entitlement of corporate information, significant change in financial conditions, current and expected business performance etc.

With respect to shareholder related matters, the Bank has appointed a reputable and experienced share registrar services. In addition, contact details of the designated personnel of the Bank for assisting the shareholders and handling their requests and complaints are also prominently displayed in the relevant section of the Bank's website.

Issues Raised in the Last AGM

With the onset of COVID-19 in Pakistan, the Twenty Sixth Annual General Meeting, scheduled for March 29, 2021, through virtually in compliance with Circular No. 5 of 2020 dated March 17, 2020 issued by Securities and Exchange Commission of Pakistan.

Synopsis of the decisions taken in last Annual General Meeting is given below:

ORDINARY BUSINESS:

1. Confirmed the minutes of the 25th Annual General Meeting held on May 14, 2020
2. Approved the Unconsolidated & Consolidated Financial Statements and Statement of Compliance with Code of Corporate Governance of FBL for the year ended December 31, 2020 together with the Directors' and Auditors' Reports thereon.
3. Appointment of External Auditors for the ensuing financial year 2021.

SPECIAL BUSINESS:

1. Deletion and addition clauses of the Revised Memorandum & Articles of Association of the Bank as per State Bank of Pakistan and Securities & Exchange Commission of Pakistan directives.
2. Approved the amount of remuneration paid to the Non-Executive/Independent Directors of FBL during the year 2020.
3. Approved the revised scale of Directors Remuneration for Non-Executive/Independent Directors of FBL for attending the Board Sub-Committees Meetings.

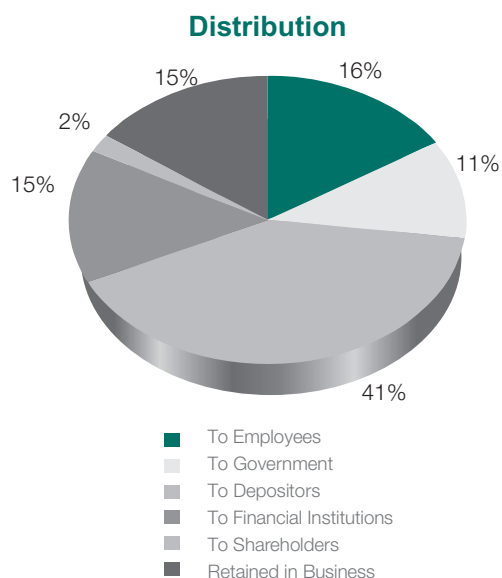
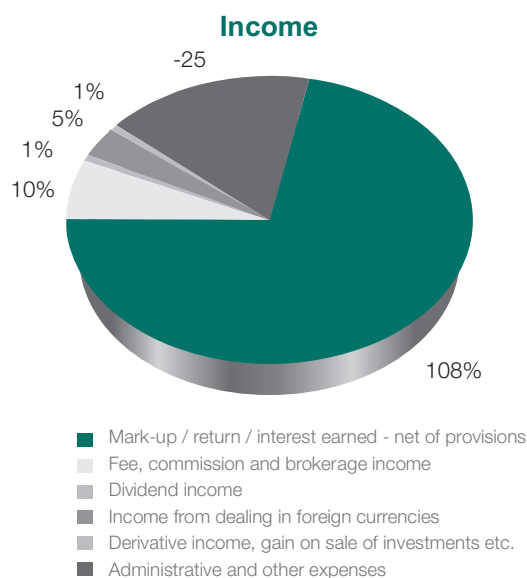
Investor Relation Section on Corporate Website

Investor Relation Section on Corporate Website: www.faysalbank.com/investor-relations/



Statement of Value Added

	2021		2020	
	Rupees '000	%	Rupees '000	%
Mark-up / return / interest earned - net of provisions	53,821,089	108	53,667,709	107
Fee, commission and brokerage income	5,094,173	10	3,861,270	8
Dividend income	464,050	1	378,285	1
Income from dealing in foreign currencies	2,379,113	5	2,093,354	4
Derivative income, gain on sale of investments etc.	571,857	1	1,898,134	4
	62,330,282	125	61,898,752	124
Administrative and other expenses	12,691,330	(25)	12,084,919	(24)
Value Added	49,638,952	100	49,813,833	100
<i>Distributed as follows:</i>				
To Employees As remuneration	8,115,514	16	7,578,108	15
To Government As income tax	5,255,657	11	4,259,852	9
To Depositors As profit on investments	20,565,805	41	25,347,575	51
To Financial Institutions As profit on borrowings	7,468,879	15	6,040,369	12
To Society As donations	79,917	-	77,424	-
To Shareholders As dividends / bonus	758,848	2	-	-
Retained in Business As reserves and retained profits	7,394,332	15	6,510,505	13
	49,638,952	100	49,813,833	100



Corporate Governance





Report of the Board Audit and Corporate Governance Committee

The Board Audit and Corporate Governance Committee (BACGC) of Faysal Bank Ltd (FBL) comprises of four directors having vast experience and knowledge of Banking, Finance, Corporate Governance, Asset Management, Audit & Accounting. Out of four members, two are Independent Directors and two are Non-Executive Directors. The Chairman BACGC is an independent director. The Terms of Reference (TORs) of the BACGC have continuously been revised/ updated as and when required and approved by the Board of FBL as per revised guidelines by the Regulators and International Standards, accordingly in 2021 the TORs were updated to enhance and align with the regulatory changes.

The Committee focused on the effectiveness of the Internal Control environment, Compliance risk management, Operational risk management framework and application of Regulatory & International Accounting Standards as well as compliance requirements of Corporate Governance best practices, - controls over risk areas of Provisions, risk of fraud in revenue recognition due to high degree of automation in FBL. BACGC also focused on the impact of the Covid-19 pandemic situation on the Bank and the operational steps and security measures taken by the management in this regard. Committee also supervised & monitored the status of IFRS 9 implementation in the Bank. Committee not only approved the Internal Audit plan for 2021, revised Internal Audit Manual/ Charter but also approved Internal Shariah Audit Manual and Compliance Plan 2021 as per requirements of SECP's Code of Corporate Governance (COCG), SBP's Guidelines on Internal Audit Function and Compliance Risk Management Framework. The provision of all kind of resources was ensured to both Internal Audit Function and to the Compliance Function to enable them to successfully implement their annual plans and other activities. Head of Internal Audit was given free access to approach BACGC to ensure proper reporting in all sensitive matters / issues of FBL relating to his subject. The Committee convened 4 mandatory and one additional meeting during the year 2021.

Major activities undertaken by the BACGC to improve the overall performance of FBL during 2021 are as follows:

- BACGC reviewed/examined the unconsolidated and consolidated quarterly, half yearly for the year 2021, and annual financial statements for the year 2020 along with director's review reports of FBL which were approved by the Board on its recommendation. BACGC reviewed related party transactions with assurance from management that all transactions were undertaken at arm's length and reported the same for Board's approval.
- BACGC also held detailed discussions with external auditors on audit scoping for the year 2021 as well as major observations made in their management letters and reviewed the management's response thereto. The appointment of external auditors for the year 2021 and their fee was recommended to the Board and approved in the AGM held in May 2021 on its recommendation. BACGC also reviewed the Long Form Report on Shariah Compliance Environment as of December 31, 2020 issued by the external auditors.
- BACGC ensured that the management establishes and maintains adequate and effective Internal Control Systems and Processes.
- BACGC reviewed and monitored the implementation of the Annual Internal Audit Plan for the year 2021 and the Internal Audit Department (IAD)'s high risk observations along with the management's corrective action plan in accordance with targeted dates and also reviewed and approved the changes in the IAD Strategy for the period 2019-23 and aligned it with the overall strategy of FBL.
- The BACGC also reviewed adequacy and quality of IAD resources and monitored the status/ progress of implementation of the SBP's Guidelines on Internal Audit Function and noted with satisfaction its implementation. The External Quality Assurance report on the Internal Audit Function showed the highest standard under the guidance of the Committee and was appreciated by all stakeholders.

- BACGC reviewed and monitored the implementation of the Annual Compliance Plan for the year 2021 on quarterly basis. Updated itself on AML/CFT procedures as per SBP regulations and Financial Action Task Force (FATF) recommendations along with quarterly review of the Foreign Account Tax Compliance Act (FATCA) and Whistle Blow Committee (WBC) cases & internal investigation findings and timely actions taken by the management. BACGC ensured that a proper program of compliance with the laws and regulations of the State Bank of Pakistan and other regulatory authorities exists at FBL.
- Comparison of Fraud and Forgery cases was reviewed quarterly during the year, and update/ comparison for the last three years was also presented to the BOD. Major findings of internal investigations in the area was deliberated upon and noted with satisfaction that the measures taken by the management are in the right direction.
- BACGC reviewed the implementation of Internal Controls over Financial Reporting (ICFR) program across the Bank. An assurance was also given to BACGC that Policies adopted by the Bank are sufficient & appropriate and information provided by the management is reliable. The Conduct Assessment Framework of the Bank as of December 31, 2020 was also reviewed.
- BACGC reviewed the quarterly Compliance of the SBP inspection report and SBP's thematic review reports along with monitoring the compliance status of these reports. The Committee also reviewed statement on internal control system which was endorsed by the Board.
- BACGC reviewed programs established for implementing and monitoring Corporate Governance best practice and Ethics across the bank.
- BACGC conducted self-assessment of its performance for the year to comply with its TORs as per SECP Code of Corporate Governance and presented it to the Board. The Board appreciated the performance of the BACGC in their evaluation for that year.



Mian Muhammad Younis
Chairman - BACGC



Independent Auditor's Review Report

To the members of Faysal Bank Limited

Review Report on the Statement of Compliance contained in Listed Companies (Code of Corporate Governance) Regulations, 2019

We have reviewed the enclosed Statement of Compliance with the Listed Companies (Code of Corporate Governance) Regulations, 2019 (the Regulations) prepared by the Board of Directors of Faysal Bank Limited (the Bank) for the year ended December 31, 2021 in accordance with the requirements of regulation 36 of the Regulations.

The responsibility for compliance with the Regulations is that of the Board of Directors of the Bank. Our responsibility is to review whether the Statement of Compliance reflects the status of the Bank's compliance with the provisions of the Regulations and report if it does not and to highlight any non-compliance with the requirements of the Regulations. A review is limited primarily to inquiries of the Bank's personnel and review of various documents prepared by the Bank to comply with the Regulations.

As a part of our audit of the financial statements we are required to obtain an understanding of the accounting and internal control systems sufficient to plan the audit and develop an effective audit approach. We are not required to consider whether the Board of Directors' statement on internal control covers all risks and controls or to form an opinion on the effectiveness of such internal controls, the Bank's corporate governance procedures and risks.

The Regulations require the Bank to place before the Audit Committee, and upon recommendation of the Audit Committee, place before the Board of Directors for their review and approval, its related party transactions. We are only required and have ensured compliance of this requirement to the extent of the approval of the related party transactions by the Board of Directors upon recommendation of the Audit Committee.

Based on our review, nothing has come to our attention which causes us to believe that the Statement of Compliance does not appropriately reflect the Bank's compliance, in all material respects, with the requirements contained in the Regulations as applicable to the Bank for the year ended December 31, 2021.

A.F. Ferguson & Co.

Chartered Accountants

Karachi

Dated: March 4, 2022

UDIN: CR202110061KozOVZrT5

Faysal Car Finance

Drive Your Dream Car Today



Statement of Compliance with the Listed Companies (Code of Corporate Governance) Regulations, 2019

Faysal Bank Limited
Year ended: December 31, 2021

The Bank has complied with the requirements of the Regulations in the following manner:

1. The total number of directors are eleven as per the following:

Gender	Number
Male	10
Female	01

2. The composition of Board is as follows:

Category	Names
Independent Directors	Mian Muhammad Younis Mr. Ali Munir Ms. Fatima Asad Khan Mr. Mohsin Tariq
Non-Executive Directors	Mr. Farooq Rahmatullah Khan Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery Mr. Juma Hasan Ali Abul Mr. Imtiaz Ahmad Pervez Mr. Abdulelah Ebrahim Mohamed AlQasimi Mr. Abdulla Abdulaziz Ali Taleb
Executive Director	Mr. Yousaf Hussain, President & CEO

3. The directors have confirmed that none of them is serving as a director on more than seven listed companies, including this Bank;
4. The Bank has prepared a Code of Conduct and has ensured that appropriate steps have been taken to disseminate it throughout the Bank along with its supporting policies and procedures;
5. The Board has developed a vision / mission statement, overall corporate strategy and significant policies of the Bank. The Board has ensured that complete record of particulars of significant policies along with their date of approval or updating is maintained by the Bank;
6. All the powers of the Board have been duly exercised and decisions on relevant matters have been taken by the Board / shareholders as empowered by the relevant provisions of the Companies Act, 2017 (the Act) and these Regulations;
7. The meetings of the Board were presided over by the Chairman and, in his absence, by a director elected by the Board for this purpose. The Board has complied with the requirements of the Act and the Regulations with respect to frequency, recording and circulating minutes of meeting of the Board;

8. The Board of Directors have a formal policy and transparent procedures for remuneration of directors in accordance with the Act and these Regulations;
9. Presently out of Eleven (11) Board of Directors, the following Ten (10) Directors are Certified and have Completed the Directors' Training Program:

1. Mr. Farooq Rahmatullah Khan
2. Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery
3. Mr. Yousaf Hussain
4. Mian Muhammad Younis
5. Mr. Ali Munir
6. Mr. Juma Hasan Ali Abul
7. Mr. Abdulelah Ebrahim Mohamed AlQasimi
8. Mr. Abdulla Abdulaziz Ali Taleb
9. Ms. Fatima Asad Khan
10. Mr. Mohsin Tariq

Mr. Imtiaz Ahmad Pervez has attended the Directors' Training Program, however his final test is pending.

The Bank had also arranged the following trainings for the Board of Directors in the year 2020:

- a) Economy of Pakistan with emphasis on future strengths and challenges including the Covid-19 situation by Mr. Saqib Shirazi, Chairman of Pakistan Business Council and CEO of Atlas Honda Ltd on April 22, 2021
- b) Session of "Setting up Digital Banks in Pakistan – Introduction to the Digital Bank Regulatory / Licensing Framework" by A.F. Ferguson & Co. on August 26, 2021
- c) Session on Sustainable Finance and Alignment with Sustainable Development Goals for Faysal Bank Limited by Mr. Kaiser Naseem, PICG on October 27, 2021

10. The Board has approved the appointment of chief financial officer, company secretary and head of internal audit, including their remuneration and terms and conditions of employment and complied with relevant requirements of the Regulations;
11. Chief Financial Officer and Chief Executive Officer duly endorsed the financial statements before approval of the Board;
12. The Board has formed committees comprising of members given below:

- | | | |
|--|---|--|
| <ol style="list-style-type: none"> a) Board Audit and Corporate Governance Committee | <ul style="list-style-type: none"> Mian Muhammad Younis Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery Mr. Juma Hasan Ali Abul Mr. Ali Munir | <ul style="list-style-type: none"> Chairman / Independent Director Member / Non-Executive Director Member / Non-Executive Director Member / Independent Director |
|--|---|--|

- | | |
|--|--|
| <p>b) Board Risk Management Committee
 Mr. Imtiaz Ahmad Pervez
 Mr. Abdulelah Ebrahim Mohamed AlQasimi
 Mr. Abdulla Abdulaziz Ali Taleb
 Mian Muhammad Younis
 Mr. Yousaf Hussain</p> | <p>Chairman / Non-Executive Director
 Member / Non-Executive Director
 Member / Non-Executive Director
 Member / Independent Director
 Member / President and CEO</p> |
| <p>c) Recruitment Nomination and Remuneration Committee
 Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery
 Mr. Juma Hasan Ali Abul
 Mian Muhammad Younis
 Mr. Ali Munir
 Ms. Fatima Asad Khan</p> | <p>Chairman / Non-Executive Director
 Member / Non-Executive Director
 Member / Independent Director
 Member / Independent Director
 Member / Independent Director</p> |
| <p>d) Board Strategy Committee
 Mr. Farooq Rahmatullah Khan
 Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery
 Mr. Juma Hasan Ali Abul
 Ms. Fatima Asad Khan
 Mr. Mohsin Tariq
 Mr. Yousaf Hussain</p> | <p>Chairman / Non-Executive Director
 Member / Non-Executive Director
 Member / Non-Executive Director
 Member / Independent Director
 Member / Independent Director
 Member / President and CEO</p> |
| <p>e) Board IT Committee
 Mr. Ali Munir
 Mr. Abdulelah Ebrahim Mohamed AlQasimi
 Mr. Abdulla Abdulaziz Ali Taleb
 Mr. Mohsin Tariq
 Mr. Yousaf Hussain</p> | <p>Chairman / Independent Director
 Member / Non-Executive Director
 Member / Non-Executive Director
 Member / Independent Director
 Member / President and CEO</p> |

13. The terms of reference of the aforesaid committees have been formed, documented and advised to the committee for compliance;

14. The frequency of meetings (quarterly / half yearly / yearly) of the committee were as per following:

- | | |
|--|--------------------|
| a) Board Audit & Corporate Governance Committee | Quarterly meetings |
| b) Board Risk Management Committee | Quarterly meetings |
| c) Recruitment Nomination and Remuneration Committee | Quarterly meetings |
| d) Board Strategy Committee | Quarterly meetings |
| e) Board IT Committee | Quarterly meetings |

15. The Board has set up an effective internal audit function which is considered suitably qualified and experienced for the purpose and are conversant with the policies and procedures of the Bank;

16. The statutory auditors of the company have confirmed that they have been given a satisfactory rating under the Quality Control Review program of the Institute of Chartered Accountants of Pakistan and registered with Audit Oversight Board of Pakistan, that they and all their partners are in compliance with International Federation of Accountants (IFAC) guidelines on code of ethics as adopted by the Institute of Chartered Accountants of Pakistan and that they and the partners of the firm involved in the audit are not a close relative (spouse, parent, dependent and non-dependent children) of the chief executive officer, chief financial officer, head of internal audit, company secretary or director of the company;
17. The statutory auditors or the persons associated with them have not been appointed to provide other services except in accordance with the Act, these regulations or any other regulatory requirement and the auditors have confirmed that they have observed IFAC guidelines in this regard;
18. We confirm that all requirements of regulations 3, 6, 7, 8, 27, 32, 33 and 36 of the regulations have been complied with; and
19. Explanation for non-compliance with requirements, other than regulations 3, 6, 7, 8, 27, 32, 33 and 36 are below:
 - The Code requires that the chairman of the human resource and remuneration committee is to be an independent director. The composition of the Bank's Recruitment Nomination and Remuneration Committee (RNRC) is in line with the Revised Guidelines on Remuneration Practices 2017 issued by the State Bank of Pakistan which allows a non-executive director to be the Chairman in case the majority members of the committee are independent directors. Following the guidelines majority members of RNRC are independent directors, however, the Chairman of the RNRC is not an independent director.



Farooq Rehmatullah Khan
Chairman

Karachi

Dated: February 23, 2022

SCFR (PK) 1 Highest Shariah Rating Attainable

Islamic International Rating Agency



Shariah Board's Report

For the year ended December 31, 2021

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين، والصلاة والسلام على خاتم الانبياء والمرسلين محمد المصطفى الصادق الامين وعلى آله واصحابه اجمعين

الحمد لله Faysal Bank Limited (“the Bank”) has completed another year of successful operations of its Islamic Banking. During the year, the Shariah Board held four meetings to review various existing and new products, policies, standard operating procedures, transactions, agreements, processes and their Shariah compliance.

State Bank of Pakistan – Islamic Banking Department (“SBP-IBD”) revised its requirement of Shariah Board members in Shariah Governance Framework (“SGF”) and to comply with regulatory guidelines, the Bank has further appointed two Shariah scholars increasing the strength of Bank’s Shariah Board members from three to five.

In compliance with SGF, the Shariah Board (“SB”) also met with Board of Directors (“BoD”) twice this year to have a detailed briefing on Shariah compliance environment.

Following are the key developments for the year 2021:

Conversion of Bank’s portfolio

SB appreciates the commitment of BoD and Management towards the complete transformation of the Bank into a full-fledged Islamic Bank. During the year, FBL opened 30 new Islamic branches and converted 65 branches, including 5 flagship branches across the country, from Conventional to Islamic banking, elevating the total number of Islamic branch network to 595 branches.

In addition, around PKR 81.00 Bln worth of conventional financing portfolio, comprising more than 260 customers, was converted from conventional to Islamic financing. These facilities were converted as per Shariah approved process flows based on Islamic modes of financing e.g. Diminishing Musharakah, Running Musharakah, Salam, Istisna, Murabaha, Tijarah etc.

Moreover, to facilitate the conversion process, the Bank has invested PKR 161.86 Billion in GoP Sukuk during the year.

Product Development and Management

Under the guidance of SB, Product Development and Management have worked for the enhancement of its product menu. During the year, the Bank launched “Noor Card” being an alternative solution of conventional Credit Card besides introducing Solar Financing based on Diminishing Musharakah and Musawammah Financing for Corporate, Commercial and SME customers. In addition, the bank developed secured variants of Bai – Muajjal and Musharakah placement products for deployment of excessive liquidity, if required. On liability side, the Bank launched various Mudaraba based variants including Faysal Islami Muntazim Plus, Manzil, and Zamin Account. Additionally, in line with SBP’s scheme, the Bank introduced various investment and consumer financing products for Non-Resident Pakistanis.

Shariah Structuring of Investment Banking Transactions

Shariah Board reviewed and approved 10 Islamic syndicate financing transactions whereby the Bank’s Shariah Board served as the Shariah Advisor of the transaction. These transactions were primarily based on Shirkat-ul-Milk (Diminishing Musharakah) structure and couple of transactions were structured on Shirkat-ul-Aqd (Running Musharakah) and Services Ijarah basis to achieve various financing purposes like capital expenditure, project finance, power generation, etc.

Shariah Compliance Department

During the year, SCD under the guidance of SB / RSBM reviewed Financial Institutions Group, Trade Finance System and Processes, Treasury, Corporate, SME/Commercial, Special Assets Management, Unsecured Consumer financing (Noor Card) as well as 200 Islamic Branch network across different regions of the bank. Furthermore, SCD also reviewed the Pool management & Profit distribution mechanism and calculations on monthly basis to ensure the mechanism is being followed as per the regulatory and SB’s guidelines.

Shariah Compliance Department

During the year, SCD under the guidance of SB / RSBM reviewed Financial Institutions Group, Trade Finance System and Processes, Treasury, Corporate, SME/Commercial, Special Assets Management, Unsecured Consumer financing (Noor Card) as well as 200 Islamic Branch network across different regions of the bank. Furthermore, SCD also reviewed the Pool management & Profit distribution mechanism and calculations on monthly basis to ensure the mechanism is being followed as per the regulatory and SB's guidelines.

During the year, SCD obtained Shariah approvals on approximately 1200+ customer specific process flows which include multiple Islamic financing structures comprising Murabaha, Istisna, Tijarah, Running Musharakah, Salam including Currency Salam, Diminishing Musharakah, Bai Muajjal etc.

During this period, Bank-wide policies and procedures (both existing and new) were reviewed by SCD and subsequently approved by the SB / RSBM.

Members of Shariah Board, IBD and SCD also played a pivotal role in the capacity building of the staff wherein they facilitated through improvement of training material as well as conducted various training sessions.

Shariah Audits

Internal & External Shariah Audit were undertaken as per the requirement of Shariah Governance Framework. Internal Shariah Audit Unit is an integral part toward strengthening of overall Shariah Compliance environment of the Bank. The Internal Shariah Audit Unit carried out Shariah Audits during the period for following functions i.e. Corporate finance and Investment Banking, SME and Commercial, Islamic Branch Banking, Treasury, Unsecured Consumer financing, Human Resources, and on quarterly basis Profit distribution and Pool Management calculations. Further, external Shariah audit was also carried out covering all relevant functions of Islamic Banking.

Charity

The opening balance of the charity funds was PKR 26.07 Mln and during the year an amount of PKR 46.74 Mln was recovered from the customers in lieu of delayed payments, as the charity funds are kept under Mudarabah based accounts at the Bank resulting in the Mudarabah profit of PKR 1.017 Mln which was also credited to the charity fund's account. Additionally, during the Internal Shariah reviews conducted by SCD, an amount of PKR 0.723 Mln was credited to Charity Fund due to Shariah non-compliance issues as declared by the SB.

During this period, an amount of PKR 29.854 Mln was distributed to various charitable organizations with the approval of SB. Details are available on note 4 of Annexure 2.

Capacity building and Awareness Sessions

Capacity building and awareness sessions play a pivotal role for the growth of the Islamic banking industry. SB acknowledge the efforts of Management and Learning and Development ("L&D") to arrange various Islamic banking training programs and awareness sessions.

Shariah Board and renowned Shariah Scholars conducted various Islamic finance training and awareness sessions for Bank's staff across the country. During the year, L&D organized more than 100 training sessions across the country to educate the staff on Islamic banking wherein more than 7200 employees were trained under various online and classroom training programs. RSBM, SCD and IBD teams were actively engaged with L&D to facilitate the same. Besides, in-house training programs, L&D also nominated staff for external trainings offered by NIBAF (SBP) and sponsored Certified Shariah Adviser and Auditor (CSAA) certifications from Accounting and Auditing Organization for Islamic Financial Institutions ("AAOIFI") Bahrain.

Promotion and Marketing of Islamic banking products & services

Bank is in progress of transforming its corporate identity brand and during this period, various marketing promotional materials including printed and electronic brochures, TVCs were reviewed and approved by the SB.

Opinion of Shariah Board

While the Board of Directors and Executive Management are solely responsible to ensure that the operations of Faysal Bank Limited, Islamic Banking are conducted in a manner that comply with Shariah principles at all times, we are required to submit a report on the overall Shariah compliance environment of Faysal Bank Limited, Islamic Banking. To form our opinion as expressed in this report, the Shariah Compliance Department of the Bank carried out reviews, on sampling basis, of each class of transactions, the relevant documentation and process flows. Further, we have also reviewed the reports of the internal Shariah audit and external Shariah audit.

Based on above, we are of the view that:

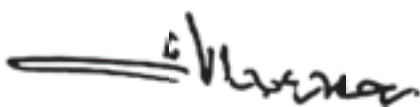
1. The Islamic Banking Division of the Bank by and large complied with the Shariah rules and principles in the light of resolutions / Fatawa, rulings and guidelines issued by the SB.
2. During review, matters requiring corrective measure have been noted and were resolved by the Management or ensured to be rectified in future. Subject to the foregoing, in our opinion, the affairs of the Islamic Banking Division have been carried out in accordance with the directives, regulations, instructions and guidelines related to Shariah compliance issued by the SBP.
3. The Bank has a comprehensive mechanism in place to ensure Shariah compliance in their overall operations.
4. Bank has a well-defined system in place in the form of Shariah Compliance Review and Internal Shariah Audit to ensure that the earnings realized from sources or means prohibited by Shariah are credited to charity account and properly utilized for charitable purposes.
5. The allocation of funds, profit and loss distribution and pool management is generally in accordance with Shariah Rules & Principles and Pool Management guidelines of SBP.
6. Learning and development unit of the Bank is actively pursuing the training and development of human capital on Islamic Banking & Finance through various training programs to enhance the awareness of staff, Management and BOD for the products and processes of the Bank and importance of Shariah compliance.
7. Shariah Board was provided unhindered access of all required information along with adequate resources, enabling it to discharge its duties effectively.

Recommendations from Shariah Board

Based on the above, we recommend that:

1. The efforts of Management and other support functions toward conversion are appreciated. However, to ensure smooth conversion process, non-convertible financing portfolio and Bank's facilitating roles in conventional syndicate financing arrangements should be identified and exit strategy should be devised for the purpose.
2. It is appreciated that Special rated term deposits pools and Treasury Musharakah pools have been automated in ISTS system and the automation of other Musharakah / Mudarabah pools including General pools on the same system is underway. However, given the complexity of the process involved, management is advised to provide every possible support to complete the process at earliest to avoid risk of any errors through human intervention.
3. Efforts should be enhanced towards the conversion of Agriculture finance, Special Asset Management portfolio.
4. Each department / unit of the bank should evaluate and reassess its readiness to carry out its operations smoothly from the perspective of being converted into a full-fledged Islamic bank.

And Allah Subhanahu-wa-Taa'la knows the Best



Mufti Muhammad Abdullah
Resident Shariah Board Member



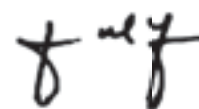
Mufti Abdul Basit
Shariah Board Member



Mufti Muhammad Ashja Khan
Shariah Board Member



Dr. Mufti Khalil Ahmad Aazami
Member Shariah Board



Mufti Muhammad Mohib ul Haq
Chairman Shariah Board

Dated: February 23, 2022 | 21 Rajab, 1443 A.H.

حاصل شدہ آمدنی کو چیرٹی اکاؤنٹ میں منتقل کرے اور صحیح طور سے خیراتی مقاصد میں خرچ کیا جائے۔

5. فنڈز کی تعیین، نفع و نقصان کی تقسیم اور پول مینجمنٹ، شریعت کے اصول و ضوابط اور SBP کی پول مینجمنٹ سے متعلق ہدایات کے مطابق ہوئی ہے۔
6. بینک کالرنگ اینڈ ڈیولپمنٹ یونٹ متعدد ترقیاتی پروگرامز کے ذریعہ اسلامی بینکاری و مالیات پر انسانی سرمایہ کی تربیت اور ترقی کے لئے سرگرم عمل ہے تاکہ بینک کی پروڈکٹس و طریقہ کار اور شریعہ کمپلائنس کی اہمیت پر عملے، مینجمنٹ اور BoD کی آگاہی میں اضافہ کیا جاسکے۔
7. شریعہ بورڈ کو اپنی ذمہ داریوں سے بخوبی عہدہ ہر آں ہونے کے قابل بنانے کے لئے تمام مطلوبہ معلومات تک بلا رکاوٹ رسائی کے مناسب وسائل مہیا کئے گئے ہیں۔

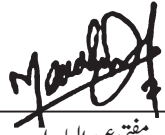
شریعیہ بورڈ کی تجاویز

مندرجہ بالا تفصیلات کی بنیاد پر ہماری سفارشات درج ذیل ہیں:

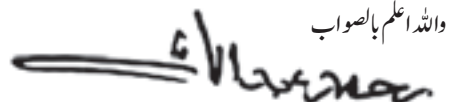
1. کنورژن سے متعلق مینجمنٹ اور دیگر معاون شعبہ جات کی کوششیں قابل ستائش ہیں۔ تاہم کنورژن کے پائیدار عمل کو یقینی بنانے کے لئے ناقابل منتقل فنانسنگ پورٹ فولیو اور روایتی سٹریٹیجی فنانسنگ مینجمنٹ میں بینک کے معاون کردار کی نشاندہی ہونی چاہیے اور اس سے خلاصی کی حکمت عملی وضع کی جانی چاہیے۔
2. یہ بات قابل تعریف ہے کہ ISTS سسٹم میں اسپیشل ریویڈ ٹرم ڈپازٹ پولز اور ٹریڈری مشا کہ پولز کو خود کار کر دیا گیا ہے اور جنرل پولز سمیت مشارکہ / مضاربہ پولز کو اسی سسٹم پر خود کار کرنے کا عمل جاری ہے۔ تاہم طریقہ کار کی پیچیدگی کی وجہ سے انتظامیہ کو مشورہ دیا جاتا ہے کہ وہ اس عمل کو جلد از جلد مکمل کرنے کے لیے ہر ممکن تعاون کرے تاکہ انسانی عمل دخل کی وجہ سے ہونے والی کسی بھی غلطی کے خطرے سے بچا جاسکے۔
3. زرعی فنانس، اسپیشل ایسٹ مینجمنٹ پورٹ فولیو کی کنورژن کی کوششوں میں اضافہ مطلوب ہے۔
4. بینک کے ہر شعبہ / یونٹ کو ایک مکمل اسلامی بینک میں تبدیل ہونے کے نقطہ نظر سے اپنی کارروائیوں کو باآسانی انجام دینے کے لیے اپنی تیاری کا مسلسل جائزہ لیتے رہنا چاہیے۔



مفتی محمد اشجیح خان
شریعیہ بورڈ ممبر



مفتی عبدالباسط
شریعیہ بورڈ ممبر



مفتی محمد عبداللہ
ریویڈنٹ شریعیہ بورڈ ممبر



مفتی محمد محب الحق
سربراہ شریعیہ بورڈ



ڈاکٹر مفتی خلیل احمد اعظمی
شریعیہ بورڈ ممبر

کراچی:

بتاریخ: فروری 23، 2022 | 12 رجب 1443 ہجری

استعداد کار میں اضافہ اور آگاہی کے اجلاس

اسلامی بینکاری انڈسٹری کی ترقی میں استعداد کار میں اضافہ اور آگاہی کی نشستیں کلیدی کردار ادا کرتی ہیں۔ شریعہ بورڈ، بینکاری کے مختلف تربیتی پروگرامز اور آگاہی کی نشستوں کے انعقاد پر انتظامیہ اور لرننگ و ڈویلپمنٹ (L&D) کی کوششوں کو سراہتا ہے۔

شریعیہ بورڈ اور معروف علماء کرام نے ملک بھر میں بینک کے عملہ کے لئے اسلامی تمویل کی تربیت اور آگاہی کی مختلف نشستوں کا انعقاد کیا۔ دوران سال لرننگ و ڈویلپمنٹ نے ملک بھر میں اسلامی بینکاری سے متعلق اپنے عملہ کی تربیت کے لئے 100 سے زائد تربیتی نشستوں کا انعقاد کیا جس میں تقریباً 7200 ملازمین کو متعدد آن لائن اور کلاس روم تربیتی پروگرامز کے ذریعہ تربیت فراہم کی گئی ہے۔ اس مقصد میں معاونت کے لئے لرننگ و ڈویلپمنٹ کے ساتھ ریزیدنٹ شریعیہ بورڈ ممبر، IBD اور ICD کی ٹیمیں بھی سرگرم عمل رہیں۔ اندرون ادارہ تربیتی پروگرامز کے علاوہ L&D نے NIBAF (SBP) اور اکاؤنٹنگ و آڈٹنگ آرگنائزیشن فار اسلامک فنانشل انسٹیٹیوٹس (AAOIFI) بحریں کے پیش کردہ سرٹیفائیڈ شریعیہ ایڈوائزر (CSAA) سرٹیفیکیشن کی بیرونی تربیتی پروگرامز کے لئے بھی عملہ کو نامزد کیا۔

اسلامی بینکاری کی پروڈکٹس و خدمات کا فروغ اور تشہیر

بینک اپنے کارپوریٹ شناختی برانڈ کو تبدیل کرنے کے مراحل میں ہے اور اس دوران یہ میں متعدد تعارفی مواد کا جائزہ لیا گیا، جس میں مطبوعات اور الیکٹرونک تعارفی کتابچے اور TVCs شامل ہیں اور جن پر شریعیہ بورڈ سے منظوری حاصل کی گئی ہے۔

شریعیہ بورڈ کی رائے

چونکہ بورڈ آف ڈائریکٹرز اور ایگزیکٹو مینجمنٹ مکمل طور سے اس امر کو یقینی بنانے کے ذمہ دار ہیں کہ فیصل بینک لمیٹڈ اسلامک بینکنگ کے امور کی انجام دہی اس طرح کی جائے جو ہمہ وقت شریعت کے اصولوں سے ہم آہنگ ہوں، اس لئے ہم سے فیصل بینک لمیٹڈ، اسلامک بینکنگ کے مجموعی ماحول کے شریعت سے ہم آہنگ ہونے پر ایک رپورٹ پیش کرنے کا تقاضہ کیا جاتا ہے۔ جیسا کہ اس رپورٹ سے واضح ہے، ہماری رائے یہ ہے کہ بینک کے شعبہ شریعیہ کمپلائنس نے نمونہ جاتی بنیاد پر ہر طرح کے معاملات، متعلقہ دستاویزات اور عملدرآمد کے طریقہ کار کا جائزہ لیا ہے۔ مزید یہ کہ ہم اندرونی شریعیہ آڈٹ اور بیرونی شریعیہ آڈٹ کی رپورٹس کا تجزیہ کر چکے ہیں۔

مندرجہ بالا بنیاد پر ہمارا نقطہ نظر یہ ہے کہ:

1. اسلامک بینکنگ ڈویژن کے جملہ امور کو شریعیہ بورڈ کی طرف سے جاری کردہ فتاویٰ جات، قراردادوں، ہدایات و احکامات کی روشنی میں شریعت کے اصول و ضوابط کے مطابق انجام دیا گیا ہے۔
2. جائزہ کے دوران کسی بھی قابل تصحیح مسئلہ کو نوٹ کیا گیا اور بذریعہ مینجمنٹ اس کو حل کیا گیا مستقبل میں اس کی تصحیح کی یقینی دہانی کروائی گئی ہے۔ ماقبل سے مربوط ہماری رائے میں اسلامک بینکنگ ڈویژن کے امور کو شریعیہ کمپلائنس سے متعلق اسٹیٹ بینک پاکستان کی طرف سے جاری کردہ قراردادوں، اصولوں، احکامات و ہدایات کے مطابق انجام دیا گیا ہے۔
3. بینک، تمام ترامور میں شریعیہ کمپلائنس کو یقینی بنانے کے وسیع نظام کا حامل ہے۔
4. بینک، انٹرنل شریعیہ آڈٹ اور شریعیہ کمپلائنس ریویو کی صورت میں اس بات کو یقینی بنانے کے لئے ایک مربوط اور جامع نظام رکھتا ہے کہ غیر شرعی ذرائع اور طریقوں سے

سرمایہ کاری سے متعلق بینکاری کے معاملات کی بنیادوں کی تشکیل

شریعت بورڈ نے 10 اسلامی سنڈیکیٹ فنانشنگ کی ٹرانزیکشنز کا جائزہ لیا اور منظوری دی جس میں بینک کے شریعت بورڈ نے ٹرانزیکشنز کے شریعت مشیر کے طور پر خدمات انجام دیں ہیں۔ ان ٹرانزیکشنز کی بنیاد مختلف مالیاتی مقاصد کے حصول کے لئے شرکت الملک (شرکت متناقصہ) اور شرکت العقد (رنگ مشارکہ) اور اجارہ پر ہے مثلاً سرمایہ کی بڑھوتری، پروجیکٹ فنانس، بجلی کی پیداوار وغیرہ۔

شعبہ شریعت کمپلائنس

دوران سال SCD نے SB/RSBM (شریعت بورڈ / ریزیدنٹ شریعت بورڈ ممبر) کی ہدایات کے تحت فنانشل انسٹیٹیوشنز گروپ، ٹریڈ فنانس سسٹم اور اسکے طریقہ کار، ٹریڈری، کارپوریٹ، SME کمرشل، اسپیشل ایسٹ مینجمنٹ، آن سیکورڈ کنزیومر فنانشنگ (نو کارڈ) کے ساتھ ساتھ مختلف علاقوں میں بینک کی 200 اسلامک برانچ نیٹ ورک کا جائزہ لیا۔ مزید برآں SCD نے ماہانہ بنیادوں پر پول مینجمنٹ و منافع کی تقسیم کے طریقہ کار اور حسابات کا جائزہ لیا تاکہ اس بات کو یقینی بنایا جائے کہ ریگولیٹری اور شریعت بورڈ کی ہدایات کے مطابق عملدرآمد کیا گیا ہے۔

دوران سال SCD نے تقریباً 1200 سے زائد ”کسٹمر۔ مختص پر اسس فلوز“ کی منظوری حاصل کی جو کہ متعدد اسلامی طریقہ ہائے تمویل جیسے مراہجہ، استصناع، تجارہ، رنگ مشارکہ، سلم بشمول کرنسی سلم، شرکت متناقصہ، بیع معجل وغیرہ پر مشتمل ہیں۔

اس دوران SCD نے بینک کی تمام تر پالیسیوں اور طریقہ ہائے عمل (موجودہ اور جدید) کا جائزہ لیا اور بعد ازاں اس کو شریعت بورڈ / ریزیدنٹ شریعت بورڈ ممبر نے منظور کیا۔ شریعت بورڈ کے ممبران IBD اور SCD نے عملہ کی کارکردگی میں اضافہ کے لئے بھی اہم کردار ادا کیا، جس میں انہوں نے تربیتی مواد میں بہتری کے ساتھ ساتھ متعدد تربیتی نشستوں کے ذریعہ ان کو معاونت فراہم کی ہیں۔

شریعت آڈٹ

شریعت گورننس فریم ورک کے تقاضوں کے مطابق داخلی و خارجی آڈٹ کو انجام دیا گیا۔ انٹرنل شریعت آڈیٹ، بینک میں شریعت کمپلائنس کے ماحول کو مضبوط بنانے کے لیے ایک لازمی حصہ ہے۔ انٹرنل شریعت آڈٹ یونٹ نے اس عرصہ میں مندرجہ ذیل پروڈکٹس اور شعبوں کے شریعت آڈٹ کو انجام دیا، جن میں کارپوریٹ فنانس، انویسٹمنٹ بینکنگ، SME و کمرشل، اسلامک برانچ بینکنگ، ٹریڈری آن سیکورڈ کنزیومر فنانشنگ، ہیومن رسورسز اور سہ ماہی بنیادوں پر منافع کی تقسیم و پول مینجمنٹ کے حسابات شامل ہیں۔ مزید برآں اسلامک بینکنگ کے تمام تر متعلقہ امور پر مشتمل بیرونی شریعت آڈٹ بھی کیا گیا ہے۔

چیریٹی

چیریٹی فنڈ کی ابتدائی رقم 26.07 ملین روپے تھی اور دوران سال کسٹمرز سے ادائیگی میں تاخیر کی وجہ سے 46.74 ملین روپے کی رقم وصول کی گئی، کیونکہ چیریٹی فنڈز کو بینک کے مضاربہ پر مبنی اکاؤنٹس میں رکھا جاتا ہے، اس لئے مضاربہ کے نفع کی 1.017 ملین روپے کی رقم بھی چیریٹی فنڈ کے اکاؤنٹ میں منتقل کی گئی ہے۔ مزید یہ کہ شریعت بورڈ کی وضاحت کے بعد شریعت کے اصولوں سے عدم مطابقت کی وجہ سے SCD کی طرف سے انجام دیئے گئے جائزوں میں 0.725 ملین روپے چیریٹی فنڈ میں منتقل کئے گئے ہیں۔

اس دوران یہ میں شریعت بورڈ کی منظوری سے 29.854 ملین روپے متعدد خیراتی اداروں میں تقسیم کئے گئے ہیں۔

چیریٹی کی تفصیلات ضمیمہ ۲ کے نوٹ ۴ میں دستیاب ہیں۔

شریعی بورڈ رپورٹ

برائے اختتام پذیر سال 31 دسمبر 2021

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

شریعی بورڈ کی رپورٹ برائے اختتام پذیر سال 31 دسمبر 2021

الحمد لله رب العالمین والصلوة والسلام علی خاتم الانبیاء والمرسلین محمد المصطفیٰ الصادق الامین وعلیٰ آلہ واصحابہ اجمعین۔

الحمد لله! فیصل بینک لمیٹڈ نے اپنی اسلامی بینکاری کا ایک اور سال کامیابی سے مکمل کر لیا ہے۔ اس سال کے دوران شریعی بورڈ نے مختلف موجودہ اور نئی مصنوعات، پالیسیز، عملدرآمد کے معیار، معاملات، معاہدات، طریقہ کار اور ان کی شریعت کے ساتھ مطابقت کا جائزہ لینے کے لئے چار اجلاس منعقد کئے۔ اسٹیٹ بینک آف پاکستان کے شعبہ اسلامک بینکنگ (SBP-IBD) نے شریعی گورننس فریم ورک (SGF) میں شریعی بورڈ ممبرز کے تقاضوں پر نظر ثانی کی ہے اور ریگولیٹری ہدایات پر عملدرآمد کرتے ہوئے بینک نے مزید دو شریعی اسکالرز کا تقرر کیا ہے اور بینک کے شریعی بورڈ کو تقویت دیتے ہوئے ممبرز کی تعداد تین سے بڑھا کر پانچ کر دی ہے۔

شریعی گورننس فریم ورک (SGF) کے تقاضوں کے مطابق شریعی بورڈ (SB) نے رواں سال میں دو دفعہ بورڈ آف ڈائریکٹرز (BoD) سے بھی ملاقات کی، جس میں شریعت کے مطابق ماحول کے بارے میں تفصیل سے آگاہ کیا گیا۔

سال 2021 کے دوران مندرجہ ذیل مرکزی پیش رفت کی گئیں:

بینک کے پورٹ فولیو کی منتقلی

شریعی بورڈ (SB) بینک کے تمام معاملات کو مکمل طور سے اسلامی بینکنگ کی طرف منتقل کرنے پر بورڈ آف ڈائریکٹرز (BoD) اور انتظامیہ کے عزم کو سراہتا ہے۔ اس سال کے دوران ملک بھر میں FBL نے 30 نئی اسلامک برانچز کا افتتاح کیا اور 65 برانچز کو روایتی بینکاری سے اسلامی بینکاری کی طرف منتقل کیا، جس میں 5 بڑی برانچز شامل ہیں، جس سے اسلامک برانچز کی مجموعی تعداد 595 ہو گئی ہے۔ مزید برآں 81.00 ارب روپے مالیت کے روایتی فنانسنگ پورٹ فولیو کو تقریباً 260 سے زائد کسٹمرز کے ساتھ روایتی بینکاری سے اسلامک فنانسنگ کی طرف منتقل کیا گیا ہے۔ ان سہولیات کی شریعت سے منظور شدہ طریقہ کار کے مطابق اسلامی طریقوں کی طرف منتقلی مثلاً شرکت متناقصہ، رینگ مشارکہ، مسلم، استصناع، مراسم، تجارت وغیرہ اسلامی طریقہ کار کے مطابق عمل میں آئی ہے۔ مزید یہ کہ منتقلی کے سفر کو مزید تقویت دینے کے لیے اس سال بینک نے 161.86 ارب روپے کی حکومت پاکستان (GOP) سکوک میں سرمایہ کاری کی ہے۔

پروڈکٹس ڈیولپمنٹ و مینجمنٹ (مصنوعات کا ارتقاء و انتظام)

شریعی بورڈ (SB) کی رہنمائی میں پروڈکٹ ڈیولپمنٹ اور انتظامیہ نے اپنی پروڈکٹس کی فہرست میں اضافہ کیا ہے۔ دوران سال بینک نے روایتی کریڈٹ کارڈ کے متبادل کے طور پر "نور کارڈ" کو پیش کیا ہے۔ اسکے ساتھ کارپوریٹ، کمرشل اور SME کسٹمرز کے لیے شرکت متناقصہ اور مساومہ فنانسنگ پر مبنی سولر فنانسنگ کو متعارف کروایا ہے مزید برآں بینک نے بوقت ضرورت اضافی لیکویڈ سرمایہ کی کھپت کے لیے سیکیورڈ بیج معجل اور مشارکہ پلیسمنٹ کی پروڈکٹس تیار کی ہیں۔ لائسنس یافتہ بینک نے مضاربہ پر مبنی مختلف اقسام کے کھاتوں / اکاؤنٹس کا آغاز کیا ہے۔ جو فیصل اسلامک منتظم پلس، منزل وضامن اکاؤنٹس پر مشتمل ہیں۔ علاوہ ازیں SBP کی اسکیم کے مطابق بیرون ملک مقیم پاکستانیوں کے لیے سرمایہ کاری اور کنزیومر فنانسنگ کی مختلف صورتوں کو متعارف کروایا ہے۔

Statement on Internal Controls

This statement is presented to comply with the instructions of the State Bank of Pakistan (SBP) issued vide BSD Circular No. 07 dated May 27, 2004 “Guidelines on Internal Controls” and OSED Circular No. 01 of 2014 dated February 07, 2014 “Instructions on Internal Controls over Financial Reporting (ICFR)”.

The Management of Faysal Bank Limited is responsible for establishing and maintaining adequate and effective internal control system in the Bank.

The management of the Bank fully recognizes this responsibility, appreciates its value and significance; therefore, has designed the Bank’s Internal Control Program to provide reasonable assurance on the reliability of financial reporting, effectiveness of the operations and compliance with applicable laws and regulations. Although, the Internal Controls Program is effectively implemented and monitored, there are inherent limitations in the effectiveness of any system, including the possibility of human error or system failure, circumvention and overriding of controls. Even an effective internal control system can provide reasonable but not absolute assurance that the system’s objective will be achieved.

Policies and procedures encompassing various business and operational areas are in place, updated and communicated across all pertinent levels of the organization. The policies are approved by the Board of Directors and the procedures are approved by the Senior Management. The Bank’s internal audit function keeps monitoring of compliance with these policies and procedures and regularly apprises the management and the Board on the same through Board’s Audit and Corporate Governance Committee.

The management of the Bank has instituted an Internal Control and Monitoring Unit (ICMU) for the conduct of on-site and off-site reviews of the processes in head office as well as in the branches. ICMU monitors and identifies gaps in the day to day operations and ensures prompt corrective actions. Further the ICMU ensure compliance of policies approved by the Board of Directors and the procedures as approved by the senior management and implements sound control procedures to maintain a suitable control environment.

The management takes remedial measures to address weaknesses identified by ICMU, internal and external auditors. These remedial measures, which include improvements in internal controls to ensure non recurrence of those exceptions and are monitored by the Compliance Committee.

Additionally, the Bank has completed all stages of the ICFR roadmap, issued vide BSD Circular No. 05 dated February 24, 2009 of the State Bank of Pakistan (SBP). The Bank has adopted the “COSO Internal Control Integrated Framework” in relation to its internal control program in order to ensure consistency in the process of compliance with SBP’s Internal Control Guidelines involving documentation, risk assessment, gap analysis, controls testing and controls implementation. In the year 2017 State Bank of Pakistan granted exemption for submission of Long Form Report through external auditors. Furthermore, as per the instructions of State Bank of Pakistan issued through BSD I circular No. 01 of 2021 dated July 06, 2021 on the subject, allowed banks to discontinue annual submission of Long Form Report (LFR) or Annual Assessment Report (AAR) on efficacy of ICFR to SBP. However, bank shall continue the preparation of annual assessment report on efficacy of the ICFR under ICFR instructions/ framework and Internal Audit will review and submit it to Audit Committee for Board approval for the year ended December 31, 2021.

The management is confident that through adoption of these measures, the Bank's internal control environment is maintained at a satisfactory level.

The Board of Directors endorses the above stated management evaluation of internal controls and ICFR program.



Yousaf Hussain
President & CEO

Karachi

Dated: February 23, 2022

Authorisation of Financial Statements by the Board of Directors

The financial statements for the year ended December 31, 2021 were authorised for issuance by the Board of Directors of the Bank on February 23, 2022.

Unconsolidated Financial Statements

Directors' Report

Unconsolidated Financial Statements

On behalf of the Board of Directors, we are pleased to present the Directors' Report of Faysal Bank Limited ("FBL" or "the Bank") along with Audited Financial Statements and the Auditors' Report thereon for the year ended December 31, 2021.

Company Profile

FBL was incorporated in Pakistan on October 3, 1994 as a public limited company and its shares are listed on the Pakistan Stock Exchange. FBL offers a wide range of banking services to all customer segments, i.e. Retail, Small & Medium Sized Enterprises, Commercial, Agri-based and Corporate.

The Bank's footprint now spreads over 223 cities across the Country with 606 branches. In line with FBL's strategy of transforming itself into a full-fledged Islamic Bank, 98% of its branches are now offering dedicated sharia-compliant banking services.

Economic Update

The International Monetary Fund (IMF) concluded the sixth review of the Extended Fund Facility (EFF) for Pakistan. This review allowed Pakistan to draw about USD 1 billion which has relieved pressure on its foreign exchange reserves. The IMF has predicted 4% growth for the current fiscal year against 5.6% for FY '21. SBP expects current year's growth to be around 4.5%.

The average inflation, on the other hand, stood at 10.24% for first 7 months of current fiscal year. SBP had already revised its inflation expectations upwards from 7-9% to 9-11% for FY '22. The pick-up in inflation has been broad-based, with electricity and fuel being the major contributors. The cumulative increase of 275 bps in policy rate by SBP during the last three months has led to a slowdown in inflation momentum.

The trade deficit for the 7 months of current fiscal year widened by 91.90% to USD 28.8 billion where exports increased by 23.9% to USD 17.7 billion and imports rose by 58.8% to USD 46.5 billion. In the first half of FY '22, workers' remittances remained resilient and increased by 11.3% to reach USD 15.8 billion. Current Account Deficit (CAD) rose to USD 9.1 billion in the first half of FY '22 due to growing import volume of commodities and rising global prices. CAD, as per SBP's estimates, is expected to be fully financed from external inflows, thus ensuring comfortable foreign exchange reserves for FY '22. The USD/PKR parity depreciated by 11.8% to 176.51 from 157.87 at the start of FY '22.

FBR collected net revenue of PKR 3.35 trillion during first seven months of FY '22. This is 30.4% higher than the same period of previous year. Higher sales tax and customs duty at the import stage are the major reasons for this excess collection.

Omicron coupled with inflationary pressure are the key concerns facing the global economy. World Bank has stated that "Omicron-related disruptions" could reduce global economic growth to 4.1% this year from 5.5% in 2021.

Looking ahead for Pakistan, inflation and current account deficit are likely to be the key issues for the remainder of FY '22. If inflation is anchored, it will allow the Monetary Policy Committee to avoid further monetary tightening which in turn will encourage economic growth.

Bank's Performance

Conversion to Islamic

The Bank embarked on the journey of transforming into a full-fledged Islamic bank in 2016. The plan envisaged having a smooth transformation in a financially responsible manner. Considering the challenges in growing assets in Islamic banking 'Assets Led' conversion model was chosen and milestones in all business areas and back offices were defined to ensure steady progress.

Alhamdulillah, today the Bank has 98% of its network and 89% of its financing under Islamic Banking. The perseverance of our entire team and the support by our regulator deserves all the praise and the bank is now in the final stages of completing

the transformation journey. In 2022 our efforts will Insha'Allah be focused on converting the last of our portfolio and filing a formal application for issuance of an Islamic banking license to the State Bank of Pakistan.

Project Financing & Syndication

The Corporate and Investment Banking Group remained active throughout the year and successfully concluded several milestone transactions as set out in the table below:

FBL's Role	Amount	Industry
Lead Advisor and Arranger	PKR 50,000 million	Telecom
Lead Advisor and Arranger	PKR 17,000 million	Cement
Lead Arranger	PKR 20,424 million	Cement
Lead Arranger	PKR 25,500 million	Water Supply

Consumer Finance

- In February 2021, the Bank launched Noor Card, a Shariah compliant alternate to conventional credit cards. This is the first 'tawarruq' based Islamic card in Pakistan.
- As per SBP's directives, 'Roshan Apni Car' was launched exclusively for Roshan Digital Account (RDA) Holders. This initiative will help non-resident Pakistanis in applying for car financing in Pakistan using digital platform.
- 'Roshan Apna Ghar' product was also launched under the umbrella of Roshan Digital Account. Under this proposition, RDA customers (Non-Resident Pakistanis and Pakistani Origin Card holders) can avail financing to buy, build, or renovate their house in Pakistan.

Digital Banking Initiatives

Digital Banking Group continued to add innovative solutions for customers to facilitate their everyday banking needs. Following are some of the significant new initiatives offered to customers:

- With the emerging trend and evolution of cashless transactions, a QR based feature has been deployed on Faysal Digibank Mobile Banking. Powered by MasterCard and UnionPay, this feature enables the customer to conduct cashless and contactless digital payments.
- The facility to activate Debit Card via Faysal Digibank App has been launched enhancing convenience for card management.
- Under the Raast payment initiative of State Bank of Pakistan, Faysal Digibank customers can send and receive payments/transfers swiftly on a registered mobile contact number or registered customer ID. This 'Raast Universal ID' will be an alternate of IBAN.
- To facilitate Digital onboarding of customers, an online portal was launched. This portal complies with the applicable regulatory verification and KYC requirements.
- Faysal Islami WhatsApp banking was launched. This is a 24-hour customer assistance channel making communication with the customers faster, easier and more engaging.

Human Resource

Faysal Bank believes that committed employees are the key to success in building a sustainable, progressive and productive organization. The Bank provides a culture of leadership excellence, innovation and customer centricity. We offer equal opportunity for learning and promote diversity and inclusion in the workplace.

The Management continuously strives to increase employee engagement levels through transparent communication & feedback. We take care of our talent management through reward & recognition. The Bank lays emphasis on creating synergies between teams and the work environment for better service delivery.

Diversity, Equity and Inclusion

For the past three years Faysal Bank has been working on various Diversity, Equity and Inclusion (DEI) initiatives which focus on hiring of differently abled individuals, gender diversity & inclusion at the workplace. A senior management committee is in place to set targets and measure progress against the Bank's DEI vision approved by the Board of the Directors.

Some of the programs launched in terms of gender diversity & inclusion are listed below:

- Diversity, equity and inclusion orientation to all new staff
- 'All female staff branches' launched for the comfort of our female customers
- Faysal Islami Women Connect Coaching Forum is actively working for our female staff
- Gender Sensitization Trainings
- Faysal RestartHer, a unique program to encourage women to rejoin the corporate sector

Further, some of the programs launched for inclusion of differently abled individuals are given below:

- Faysal Islami Qabil Internship program launched to create a pool for differently abled candidates
- Sensitization sessions conducted for senior managers to deal with differently abled people

Environmental Stewardship

The Bank has developed a comprehensive 'Green Banking Policy'. The objective of this policy is to increase environmental consciousness in the employees and customers of the Bank. The Policy includes:

Environmental Risk Management

In order to conduct risk categorization of borrowing customers and gauge environmental impact of lending operations, Faysal Bank has developed Environmental Risk Management Framework. This framework entails implementation of an Environmental Risk Rating (ERR) model to assess the impact of borrowing relationships on the environment.

Environmental Consciousness

To inculcate environmental consciousness, a training module has been incorporated in the orientation pack of new employees which explains the concept and key pillars of Faysal Bank's Green Banking Policy. Regular virtual trainings are conducted for new employees joining Faysal Bank. In addition to that, screensavers are deployed on a periodic basis to reinforce the message of energy conservation and efficiency.

Paperless Operations

Faysal Bank is pro-actively creating awareness about Green Banking activities that include digital banking services and subscription to e-statements. Regular contacts with customers are established to encourage them to switch to paperless / digital transactions.

Building Design & Operations

Energy efficiency is kept at the core of decision making while shortlisting vendors / equipment and maintenance activities. All new equipment being procured for branches are energy standard compliant. The Bank has also initiated Energy Audit

on pilot basis which will lead to further energy efficiency measure. The Bank is replacing conventional lighting with LED technology to reduce energy consumption. Faysal Bank is also exploring renewable energy solutions (solar panels) which will initially be deployed at selected premises / branches on pilot basis.

Corporate Social Responsibility (“CSR”)

Health, Diversity and Social Inclusion are at the heart of Faysal Bank’s corporate social responsibility mission. We make regular donations to Waqf Faisal – a registered Non-Profit Organization (NPO) providing relief to the less fortunate segment of the society. Waqf Faisal reaches out to well reputed NPOs engaged in education, social welfare, environment and health care sectors to play a part in developing a more inclusive and equitable society. In 2021, the Bank sponsored several underprivileged children and youth and provided them access to quality education and vocational trainings. Faysal Bank was also the lead sponsor of the “6th Unified Marathon” organized by Special Olympics Pakistan. The event was aimed at creating awareness about people with special needs and harnessing a culture of social inclusion for all.

Financial Highlights

(Rs. in million)

Key Balance Sheet Numbers

	December '21	December '20	Growth%
Investment	357,471	276,930	29.1%
Financing	396,295	318,180	24.6%
Total Assets	869,612	709,958	22.5%
Deposits	644,089	540,636	19.1%

Profit & Loss Account

	December '21	December '20	Growth%
Total Revenue	34,343	32,765	4.8%
Non Mark-up Expenses	20,887	19,740	5.8%
Profit before tax and provisions	13,456	13,025	3.3%
Net Provisions	47	2,254	-97.9%
Profit before taxation	13,409	10,770	24.5%
Taxation	5,256	4,260	23.4%
Profit after taxation	8,153	6,511	25.2%
Earnings per share (Rupees)	5.37	4.29	1.08

Despite low interest rate scenario prevailing during most of 2021, the Bank was able to generate net markup income of PKR 25,834 million which is 5.3% higher than previous year. We continued our focus on generating and retaining low-cost deposits and as a result, the Bank’s gross margin, which is the ratio of net markup income to total markup earned, improved to 47.9% from 43.9% in 2020. The Bank’s strategy of increasing income from core businesses led to an increase of 31.9% in fee and commission income with stellar growth across all product lines. Further foreign exchange income of PKR 2,379 million was 13.6% higher than previous year. Due to higher gain on government and equity securities during the previous year, overall non-markup income showed growth of PKR 278 million or 3.4%.

Strong cost control measures have restricted increase of non-markup expenses to 5.8% to PKR 20,887 million. Due to prudent risk management policies and recovery efforts net provisions were PKR 48 million only as compared to net charge of PKR 2,254 million during 2020. The Bank’s non-performing loan ratio has improved from 7.7% to 5.6% while provision coverage ratio also improved from 78.7% to 83.5%.

In view of strong broad-based performance throughout 2021 the Bank posted profit after tax of PKR 8,153 million which was 25.2% better than last year. This translated into earnings per share of Rs. 5.37 versus Rs. 4.29 in 2020.

On the balance sheet side, deposits grew by 19.1% to PKR 644 billion. The Bank focused on reducing cost of deposits and saw significant growth in current and low-cost savings deposits. Consequently, CASA ratio improved from 71.7% to 75.4%. With the increase in economic activity credit off take improved and the Bank's advances increased by 24.6% to PKR 396,295 million. Investments were 29.1% higher during the year at PKR 357,471 million and total assets displaying an impressive growth of 22.5% increased to PKR 869,612 million.

Appropriations

The directors in their meeting held on February 23, 2022 have proposed final cash dividend of 10% (2020: nil) in respect of the year ended December 31, 2021. This is in addition to interim cash dividend of 5% (2020: nil) declared earlier during the year.

Outlook

Although the number of people infected with the coronavirus continues to rise in the country as well as globally, its severity seems milder as evident from lower hospitalization and mortality rates. Further with many European economies choosing to relax restrictions there is a cautious optimism with respect to growth of world economy. Inflation and current account deficit will continue to remain a challenge to the country's economic growth. The recent conclusion of IMF review leading to resumption of the Extended Fund Facility will relieve pressure from USD/PKR parity and assist in controlling imported inflation.

The recent increase in policy rate is expected to result in improvement in markup income. As per our plan, we will Insha'Allah apply to SBP for issuance of Islamic banking license in 2022. FBL will continue to invest in network expansion and are planning to open another 94 branches in 2022. The Bank will continue to work towards bringing efficiencies, increasing deposit growth and improving quality of customer service. Alongside investment in branch infrastructure, the Bank is focused on providing innovative digital solutions and will continue to invest in new technologies to improve digital offerings and experience of customers.

Corporate Governance

The Bank is fully compliant with the requirements of the Listed Companies (Code of Corporate Governance) Regulations, 2019 (hereinafter called 'the Code'). As per requirement of Regulation 36, a Statement of Compliance with the Code along with the auditor's review report thereon forms part of this Annual Report.

The Board of Directors

The Bank's Board of Directors comprises of a mix of individuals representing shareholding institutions, independent directors and President & CEO of the Bank. All the directors of the Board meet the eligibility criteria laid down under the Companies Act, 2017, the Code and the Prudential Regulations issued by the State Bank of Pakistan. Directors are elected for a period of three years, upon expiry of which elections are held to appoint a new Board in accordance with the law. Any casual vacancy is filled in as per a well-defined procedure approved by the Board in accordance with the law.

The total number of the Directors are eleven as per the following details:

Gender	Number
Male	10
Female	01

The Board of Directors comprises of the following Members:

Category	Name
Independent Directors	Mian Muhammad Younis Mr. Ali Munir Ms. Fatima Asad Khan Mr. Mohsin Tariq
Non-Executive Directors	Mr. Farooq Rahmatullah Khan (Chairman) Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery (Vice Chairman) Mr. Juma Hasan Ali Abul Mr. Imtiaz Ahmad Pervez Mr. Abdulelah Ebrahim Mohamed AlQasimi Mr. Abdulla Abdulaziz Ali Taleb
Executive Director	Mr. Yousaf Hussain (President & CEO)

Committees of the Board

The details of the Board Committees and the names of their members are given below:

Audit and Corporate Governance Committee

Board Audit and Corporate Governance Committee comprises of four members having extensive financial management experience. The Committee comprises of the following four Board members:

S. No.	Name	Status	Category
1	Mr. Mian Muhammad Younis	Chairman	Independent Director
2	Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	Member	Non-Executive Director
3	Mr. Juma Hasan Ali Abul	Member	Non-Executive Director
4	Mr. Ali Munir	Member	Independent Director

Risk Management Committee

Board Risk Management Committee is responsible to ensure that all the risks and uncertainties are adequately managed by the Bank. The Committee comprises of following five Board members having rich experience in banking and risk management:

S. No.	Name	Status	Category
1	Mr. Imtiaz Ahmad Pervez	Chairman	Non-Executive Director
2	Mr. Abdulelah Ebrahim Mohamed AlQasimi	Member	Non-Executive Director
3	Mr. Abdulla Abdulaziz Ali Taleb	Member	Non-Executive Director
4	Mian Muhammad Younis	Member	Independent Director
5	Mr. Yousaf Hussain	Member	Executive Director

Recruitment, Nomination and Remuneration Committee

Board's Recruitment, Nomination and Remuneration Committee reviews the human resource structure of the Bank and ensures that the human resource strategy is aligned with overall strategy of the Bank. The committee comprises of following five Board members having diversified experience:

S. No.	Name	Status	Category
1	Mr. Ahmed Abulrahim Mohamed Abdulla Bucheery	Chairman	Non-Executive Director
2	Mr. Juma Hasan Ali Abul	Member	Non-Executive Director
3	Mian Muhammad Younis	Member	Independent Director
4	Mr. Ali Munir	Member	Independent Director
5	Ms. Fatima Asad Khan	Member	Independent Director

Strategy Committee

The Board's Strategy Committee helps the Board and the management in setting up the strategic direction of the Bank and monitors the implementation of the Board's approved strategies. The Committee comprises of following six Board members:

S. No.	Name	Status	Category
1	Mr. Farooq Rahmatullah Khan	Chairman	Non-Executive Director
2	Mr. Ahmed Abulrahim Mohamed Abdulla Bucheery	Member	Non-Executive Director
3	Mr. Juma Hasan Ali Abul	Member	Non-Executive Director
4	Ms. Fatima Asad Khan	Member	Independent Director
5	Mr. Mohsin Tariq	Member	Independent Director
6	Mr. Yousaf Hussain	Member	Executive Director

IT Committee

The Board's IT Committee is responsible to ensure that the Bank has a reliable, efficient and secure IT infrastructure to service its customers and efficiently carry out its operations. The Committee comprises of following five Board members:

S. No.	Name	Status	Category
1	Mr. Ali Munir	Chairman	Independent Director
2	Mr. Abdulelah Ebrahim Mohamed AlQasimi	Member	Non-Executive Director
3	Mr. Abdulla Abdulaziz Ali Taleb	Member	Non-Executive Director
4	Mr. Mohsin Tariq	Member	Independent Director
5	Mr. Yousaf Hussain	Member	Executive Director

Performance Evaluation of Board of Directors

In line with the best practices of the corporate governance, FBL's Board has conducted self-evaluation exercise on an annual basis since 2012. The Bank engages Pakistan Institute of Corporate Governance (PICG) as an external facilitator. PICG has a team of consultants to conduct board evaluations for companies and banks. SBP's Guidelines on Performance Evaluation of Board of Directors were implemented in August 2016 and FBL's Board in compliance thereof has conducted its self-evaluation every year including for the year 2021. The evaluation covered various aspects of the performance of the Board including but not limited to: Board's role, committees' performance, training, strategy, risk management, and Board meetings. The evaluation covered:

- The Board as a whole
- Individual Directors (Independent, Non-Executive and CEO)
- Board Committees

The evaluation was carried out using quantitative method based on subjective assessment. It was conducted via questionnaires developed by consultants in conformance with the State Bank of Pakistan's Guidelines on Performance Evaluation of Board of Directors. The quantitative technique has the advantage of being specific and measurable.

Measurement scale used in FBL's Board evaluation is the summated rating on a scale of 1 to 10 depending on how strongly they agree or disagree with a given statement. The use of this method ensures specific and measurable data that can be benchmarked over time.

Remuneration Policy

Disclosures relating to Remuneration Policy as required under BPRD Circular 1 of 2017 dated January 25, 2017 are included separately in this Annual Report.

Risk Management Framework

Risk Management Group (RMG) is organized under the Chief Risk Officer (CRO). CRO has been authorized by the Board of Directors (BoD) to implement a Risk Management Framework across the Bank. Risk Management Framework covering major risks and uncertainties faced by the Bank and how these are managed is elaborated in Note 44 of the Financial Statements.

Statement of Internal Control

The Board of Directors fully recognize its responsibility to ensure that a system of sound internal controls is established, which is fully implemented and maintained at all levels within the Bank. The Board is pleased to endorse the statement made by the management relating to internal controls. The system of internal controls is sound in design and has been effectively implemented and monitored. The management's statement on internal controls is included in this Annual Report.

Pattern of Shareholding

The pattern of shareholding and categories of shareholders of the Bank as at December 31, 2021 is separately presented in this Annual Report.

Credit Rating:

VIS Credit Rating Company Limited (VIS) and Pakistan Credit Rating Agency Limited (PACRA) have re-affirmed the following entity ratings:

Long-Term AA

Short-Term A1+

Stable outlook has been assigned to the ratings by both the rating agencies.

Definitions of VIS for the assigned ratings are reproduced below:

“AA: High credit quality. Protection factors are strong. Risk is modest but may vary slightly from time to time because of economic conditions.

A1+: The highest certainty of timely payment. Short term liquidity including internal operating factors and/or access to alternative sources of funds; is outstanding and safety is just below risk-free Government of Pakistan's short-term obligations.”

Definitions of PACRA for the assigned ratings are reproduced below:

“AA: Very high credit quality. 'AA' rating denotes a very low expectation of credit risk. It indicates very strong capacity for timely payment of financial commitments. This capacity is not significantly vulnerable to foreseeable events.

A1+: Obligations supported by the highest capacity for timely repayment.”

Holding Company

Ithmaar Bank B.S.C (closed), a banking entity regulated by the Central Bank of Bahrain is the parent company, holding directly and indirectly, 66.78% (2020: 66.78%) of the shareholding in the Bank. Ithmaar Bank B.S.C. (closed) is a wholly owned subsidiary of Ithmaar Holdings B.S.C. and Dar Al-Maal Al-Islami Trust (DMIT) is the holding company of Ithmaar Holding B.S.C. and is the ultimate parent of the Bank. DMIT was formed by indenture under the laws of the Commonwealth of The Bahamas for the purpose of conducting business affairs in conformity with Islamic law, principles and tradition.

Auditors

The present auditors, A F Ferguson & Co., Chartered Accountants, will retire on the date of next Annual General Meeting and are eligible for re-appointment. The Board's Audit and Corporate Governance Committee in its meeting held on February 22, 2022 has recommended appointment of A. F. Ferguson & Co, Chartered Accountants, as the auditor of the Bank for the year 2022. The Board of Directors endorses the recommendation of the Audit Committee and recommends to the shareholders the appointment of A. F. Ferguson & Co., Chartered Accountants, as the auditors of the Bank for the financial year 2022.

Subsequent Events

No material changes or commitments affecting the financial position of the Bank have occurred between the end of the financial year of the Bank and the date of this report, other than disclosed in financial statements.

Acknowledgement

On behalf of the Board & Management of the Bank, we would like to take this opportunity to thank the shareholders and valued customers for the trust they have reposed in the Bank. We are also grateful to the State Bank of Pakistan and Securities and Exchange Commission of Pakistan for their continued support and guidance. We would also like to express sincere appreciation for the Shariah Board for their guidance and employees of the Bank for their dedication and hard work.

Approval

In compliance with the requirement of the Companies Act, 2017, this Directors' Report with the recommendation of the Board Audit and Corporate Governance Committee has been approved by the Directors in their meeting held on February 23, 2022 and signed by the Chief Executive Officer and a Director.



President & CEO



Chairman / Director

Karachi
Dated: February 23, 2022

آڈیٹرز

موجودہ آڈیٹرز، A F Ferguson & Co.، Chartered Accountants، اگلی سالانہ جنرل میٹنگ کی تاریخ پر سبکدوش ہو جائیں گے اور دوبارہ تقرری کے اہل ہیں۔ بورڈ کی آڈٹ اور کارپوریٹ گورننس کمیٹی نے 22 فروری، 2022 کو ہونے والے اپنے اجلاس میں A F Ferguson & Co.، Chartered Accountants کو سال 2022 کے لیے بینک کا آڈیٹ مقرر کرنے کی سفارش کی ہے۔ بورڈ آف ڈائریکٹرز آڈٹ کمیٹی کی سفارش کی تائید کرتا ہے اور شیئرز ہولڈرز کو مالی سال 2022 کے لیے بینک کے آڈیٹرز کے طور پر A F Ferguson & Co.، Chartered Accountants کی تقرری کی سفارش کرتا ہے۔

بعد ازاں رپورٹنگ کے واقعات

مالیاتی بیانات کے گوشواروں کی وضاحتوں کے علاوہ بینک کے مالیاتی سال کے اختتام اور اس رپورٹ کی تاریخ کے درمیان، بینک کی مالی حالت پر اثر انداز ہونے والی کوئی بڑی تبدیلی یا معاہدہ نہیں ہوا ہے۔

اعتراف

بینک کے بورڈ اور انتظامیہ کی جانب سے، ہم اس موقع پر شیئرز ہولڈرز اور قابل قدر صارفین کا شکریہ ادا کرتے ہیں کہ انہوں نے بینک پر اعتماد کیا ہے۔ ہم مسلسل تعاون اور رہنمائی پر اسٹیٹ بینک آف پاکستان اور سیکوریٹیز اینڈ ایکسچینج کمیشن آف پاکستان کے بھی شکر گزار ہیں۔ ہم شریعہ بورڈ کی طرف سے رہنمائی اور بینک کے ملازمین کی لگن اور محنت کو دل سے سراہتے ہیں۔

منظوری

کمپنیز ایکٹ، 2017 کے تقاضوں کے مطابق، بورڈ کی آڈٹ اور کارپوریٹ گورننس کمیٹی کی سفارش کے ساتھ ڈائریکٹرز کی اس رپورٹ کو ڈائریکٹرز نے 23 فروری، 2022 کو ہونے والی اپنی میٹنگ میں منظور کیا اور اس پر چیف ایگزیکٹو آفیسر اور ایک ڈائریکٹر نے دستخط ثبت کیے ہیں۔

چیئرمین ڈائریکٹرز

صدر اور سی ای او

کراچی

بتاریخ: 23 فروری، 2022

درست ہے اور اسے موثر طریقے سے لاگو کیا گیا ہے اور اس کی نگرانی کی جاتی ہے۔ انٹرنل کنٹرول پر انتظامیہ کا بیان اس سالانہ رپورٹ میں شامل ہے۔

شیر ہولڈنگ کا طریقہ کار

31 دسمبر 2021 تک بینک کے شیر ہولڈرز کے شیر ہولڈنگ کا طریقہ کار اور اقسام کو اس سالانہ رپورٹ میں الگ سے پیش کیا گیا ہے۔

کریڈٹ ریٹنگ:

VIS کریڈٹ ریٹنگ کمپنی لمیٹڈ (VIS) اور پاکستان کریڈٹ ریٹنگ ایجنسی لمیٹڈ (PACRA) نے درج ذیل درجہ بندیوں کی مکرر تصدیق کی ہے:

طویل مدتی	AA
قلیل مدتی	A1+

دونوں ریٹنگ ایجنسیوں کی جانب سے درجہ بندیوں کو مستحکم آؤٹ لک دیا گیا ہے۔

تفویض کردہ درجہ بندیوں کے لیے VIS کی تعریفات ذیل میں مکرر ذکر ہیں۔

"AA: اعلیٰ کریڈٹ کوالٹی۔ تحفظ کے عوامل مضبوط ہیں۔ خطرہ معمولی ہے لیکن معاشی حالات کی وجہ سے وقتاً فوقتاً تھوڑا سا اتار چڑھاؤ ہو سکتا ہے۔

+ A1: بروقت ادائیگی کا اعلیٰ ترین یقین۔ قلیل مدتی لیکویڈیٹی بشمول اندرونی آپریٹنگ عوامل اور / یا فنڈز کے متبادل ذرائع تک رسائی، کی ذمہ داری ہے اور خطرے سے پاک حکومت پاکستان کی قلیل مدتی ذمہ داریوں کے ماتحت محفوظ ہے۔

تفویض کردہ ریٹنگز کے لیے PACRA کی تعریفات ذیل میں مکرر ذکر ہیں:

"AA: بہت اعلیٰ کریڈٹ کوالٹی۔ 'AA' درجہ بندی کریڈٹ رسک کے بہت کم توقع کی نشاندہی کرتی ہے۔ یہ مالیاتی وعدوں کی بروقت ادائیگی کی بہت مضبوط صلاحیت کی نشاندہی کرتا ہے۔ یہ صلاحیت ممکنہ واقعات کی نمایاں زد میں نہیں ہے۔

+ A1: بروقت ادائیگی کے لئے اعلیٰ ترین صلاحیت سے تعاون یافتہ ذمہ داریاں۔

ہولڈنگ کمپنی

اتما ریٹیک (B.S.C) کلوزڈ، ایک بینکنگ ادارہ ہے جو مرکزی بینک آف بحریں کے ذریعہ ریگولیٹ کیا جاتا ہے یہ مرکزی کمپنی ہے، جو بینک میں بلاواسطہ اور بالواسطہ %66.78 (2020 : 66.78) حصص کی حامل ہے۔ اتما ریٹیک (B.S.C) کلوزڈ (اتما ہولڈنگز B.S.C) کا مکمل ملکیتی ذیلی ادارہ ہے اور دارالعمال الاسلامی ٹرسٹ "DMIT) اتما ہولڈنگ " B.S.C کی ہولڈنگ کمپنی ہے اور بنیادی طور پر بینک کی سرپرست ہے۔ DMIT کو انڈینچر کے ذریعے دولت مشترکہ بہماس کے قوانین کے تحت اسلامی قانون، اصولوں اور روایت کے مطابق کاروباری معاملات کو انجام دینے کے مقصد سے تشکیل دیا گیا تھا۔

بورڈ آف ڈائریکٹرز کی کارکردگی کا جائزہ

کارپوریٹ گورننس کے بہترین طریقوں کے مطابق، FBL کے بورڈ نے 2012 سے سالانہ بنیادوں پر خود تشخیصی جانچ پڑتال کا آغاز کیا ہے۔ بینک اس عمل میں پاکستان انسٹی ٹیوٹ آف کارپوریٹ گورننس (PICG) کو ایک بیرونی مددگار کے طور پر شامل کرتا ہے۔ PICG کے پاس مشیروں کی ایک ٹیم ہے جو کمپنیوں اور بینکوں کے بورڈ کی جانچ پڑتال کے عمل کو انجام دیتی ہے۔ بورڈ آف ڈائریکٹرز کی کارکردگی کی جانچ پڑتال سے متعلق اسٹیٹ بینک کی رہنمادایات کا اگست 2016 میں نفاذ ہوا تھا اور اس کی تعمیل میں FBL بورڈ نے بشمول 2021 ہر سال جانچ پڑتال کے عمل کو انجام دیا ہے۔

تشخیصی عمل میں بورڈ کی کارکردگی کا مختلف پہلوؤں سے احاطہ کیا گیا جس میں بورڈ کا کردار، کمیٹیوں کی کارکردگی، تربیت، حکمت عملی، رسک مینجمنٹ، اور بورڈ میٹنگز شامل ہیں لیکن ان تک محدود نہیں۔ تشخیصی عمل نے مندرجہ ذیل احاطہ کیا گیا:

- مکمل بورڈ
- ڈائریکٹرز (آزاد، نان ایگزیکٹو اور سی ای او)
- بورڈ کمیٹیاں

تشخیص کے عمل کو موضوعاتی تخمینہ کی بنیاد پر شاریاتی طریقہ کار کو استعمال کرتے ہوئے انجام دیا گیا۔ یہ بورڈ آف ڈائریکٹرز کی کارکردگی کی تشخیص سے متعلق اسٹیٹ بینک آف پاکستان کے رہنمادایات کے مطابق کنسلٹنٹس کے تیار کردہ سوالناموں کے ذریعے کیا گیا۔ شاریاتی تکنیک، مخصوص اور قابل پیمائش ہونے کی وجہ سے مفید ہے۔ FBL کے بورڈ کی تشخیص میں استعمال ہونے والا پیمائش پیمانہ 1 سے 10 کے اسکیل پر مبنی ہے جس کا انحصار اس پر ہے کہ وہ دیے گئے بیان سے کس حد تک متفق یا غیر متفق ہیں۔ اس طریقہ کار کا استعمال مخصوص اور قابل پیمائش ڈیٹا کو یقینی بنانا ہے جسے وقت کے ساتھ پیچ مارک کیا جاسکتا ہے۔

معاوضے کی پالیسی

25 جنوری 2017 کے BPRD سرکلر کے تحت درکار "معاوضے کی پالیسی" سے متعلق وضاحتیں اس سالانہ رپورٹ میں الگ سے شامل کی گئی ہیں۔

رسک مینجمنٹ فریم ورک

رسک مینجمنٹ گروپ (RMG) کو چیف رسک آفیسر (CRO) کے تحت منظم کیا گیا ہے۔ CRO کو بورڈ آف ڈائریکٹرز (BoD) نے پورے بینک میں رسک مینجمنٹ فریم ورک کے نفاذ کرنے کا اختیار دیا ہے۔ رسک مینجمنٹ فریم ورک بینک کو درپیش بڑے خطرات اور غیر یقینی صورتحال کا احاطہ کرتا ہے اور اس کے طریقہ کار کی وضاحت مالیاتی بیانات کے نوٹ 44 میں کی گئی ہے۔

انٹرنل کنٹرول کا بیان

بورڈ آف ڈائریکٹرز پورے طور سے تسلیم کرتا ہے کہ اس بات کو یقینی بنانا اسکی ذمہ داری ہے کہ ایک مضبوط انٹرنل کنٹرول فریم ورک کا قیام عمل میں لایا گیا ہے، جو بینک کے اندر تمام سطحوں پر مکمل طور پر نافذ اور برقرار ہے۔ بورڈ انٹرنل کنٹرول سے متعلق انتظامیہ کے بیان کی توثیق کرتے ہوئے مسرت کا اظہار کرتا ہے۔ انٹرنل کنٹرول کا سسٹم اپنے ڈیزائن میں

نمبر شمار	آسماء گرامی	عہدہ	کیٹیگری
1	جناب احمد ابوالرحیم محمد عبداللہ پیری	چیئر مین	نان ایگزیکٹو ڈائریکٹر
2	جناب جمعہ حسن علی ابول	ممبر	نان ایگزیکٹو ڈائریکٹر
3	میاں محمد یونس	ممبر	آزاد ڈائریکٹر
4	جناب علی منیر	ممبر	آزاد ڈائریکٹر
5	محترمہ فاطمہ اسد خان	ممبر	آزاد ڈائریکٹر

حکمت عملی کمیٹی

بورڈ کی حکمت عملی کمیٹی، بینک کی حکمت عملی کی سمت کو ترتیب دینے میں بورڈ اور انتظامیہ کی مدد کرتی ہے اور بورڈ کی منظور شدہ حکمت عملیوں کے نفاذ کی نگرانی کرتی ہے۔ کمیٹی چھ ارکان پر مشتمل ہے:

نمبر شمار	آسماء گرامی	عہدہ	کیٹیگری
1	جناب فاروق رحمت اللہ خان	چیئر مین	نان ایگزیکٹو ڈائریکٹر
2	جناب احمد ابوالرحیم محمد عبداللہ پیری	ممبر	نان ایگزیکٹو ڈائریکٹر
3	جناب جمعہ حسن علی ابول	ممبر	نان ایگزیکٹو ڈائریکٹر
4	محترمہ فاطمہ اسد خان	ممبر	آزاد ڈائریکٹر
5	جناب محسن طارق	ممبر	آزاد ڈائریکٹر
6	جناب یوسف حسین	ممبر	ایگزیکٹو ڈائریکٹر

آئی ٹی کمیٹی

بورڈ کی آئی ٹی کمیٹی اس بات کو یقینی بنانے کی ذمہ دار ہے کہ بینک کے پاس اپنے صارفین کی خدمت اور موثر طریقے سے اپنے امور کو سرانجام دینے کے لیے ایک قابل اعتماد، موثر اور محفوظ IT انفراسٹرکچر موجود ہے۔ کمیٹی کے پانچ اراکین ہیں:

نمبر شمار	آسماء گرامی	عہدہ	کیٹیگری
1	جناب علی منیر	چیئر مین	آزاد ڈائریکٹر
2	جناب عبدالالہ ابراہیم محمد القاسمی	ممبر	نان ایگزیکٹو ڈائریکٹر
3	جناب عبداللہ عبدالعزیز علی طالب	ممبر	نان ایگزیکٹو ڈائریکٹر
4	جناب محسن طارق	ممبر	آزاد ڈائریکٹر
5	جناب یوسف حسین	ممبر	ایگزیکٹو ڈائریکٹر

آڈٹ اور کارپوریٹ گورننس کمیٹی

بورڈ کی آڈٹ اور کارپوریٹ گورننس کمیٹی چار ممبران پر مشتمل ہے جن کے پاس مالیاتی انتظام کا وسیع تجربہ ہے:

نمبر شمار	آسماء گرامی	عہدہ	کمیٹنگری
1	جناب میاں محمد یونس	چیئر مین	آزاد ڈائریکٹر
2	جناب احمد ابوالرحیم محمد عبداللہ پھیری	ممبر	نان ایگزیکٹو ڈائریکٹر
3	جناب جمعہ حسن علی ابول	ممبر	نان ایگزیکٹو ڈائریکٹر
4	جناب علی منیر	ممبر	آزاد ڈائریکٹر

رسک مینجمنٹ کمیٹی

بورڈ کی رسک مینجمنٹ کمیٹی اس بات کو یقینی بنانے کی ذمہ دار ہے کہ بینک تمام خطرات اور غیر یقینی صورتحال کے لئے مناسب انتظام کرے۔ کمیٹی پانچ ممبران پر مشتمل ہے جو بینکنگ اور رسک مینجمنٹ کا بھرپور تجربہ رکھتے ہیں۔ کمیٹی مندرجہ ذیل بورڈ ممبران پر مشتمل ہے:

نمبر شمار	آسماء گرامی	عہدہ	کمیٹنگری
1	جناب امتیاز احمد پرویز	چیئر مین	نان ایگزیکٹو ڈائریکٹر
2	جناب عبدالالہ ابراہیم محمد القاسمی	ممبر	نان ایگزیکٹو ڈائریکٹر
3	جناب عبداللہ عبدالعزیز علی طالب	ممبر	نان ایگزیکٹو ڈائریکٹر
4	میاں محمد یونس	ممبر	آزاد ڈائریکٹر
5	جناب یوسف حسین	ممبر	ایگزیکٹو ڈائریکٹر

بھرتی، نامزدگی اور معاوضہ کمیٹی

بورڈ کی بھرتی، نامزدگی اور معاوضہ کمیٹی، بینک کے انسانی وسائل کے اسٹرکچر کا جائزہ لیتی ہے اور اس بات کو یقینی بناتی ہے کہ انسانی وسائل کی حکمت عملی، بینک کی مجموعی حکمت عملی سے ہم آہنگ ہے۔ کمیٹی وسیع تجربہ رکھنے والے پانچ ممبران پر مشتمل ہے۔ کمیٹی مندرجہ ذیل بورڈ ممبران پر مشتمل ہے:

ڈائریکٹرز کی کل تعداد گیارہ ہے جیسا کہ درج ذیل ہے۔

تعداد	صنف
10	مرد
01	خاتون

بورڈ آف ڈائریکٹرز مندرجہ ذیل ممبران پر مشتمل ہے:

اسمائے گرامی	عہدہ
میام محمد یونس جناب علی منیر محترمہ فاطمہ اسد خان جناب محسن طارق	آزاد ڈائریکٹرز
جناب فاروق رحمت اللہ خان (چیئر مین) جناب احمد ابوالرحیم محمد عبداللہ بچیری (وائس چیئر مین) جناب جمعہ حسن علی ابول جناب امتیاز احمد پرویز جناب عبداللہ ابراہیم محمد القاسمی جناب عبداللہ عبدالعزیز علی طالب	نان ایگزیکٹیو ڈائریکٹرز
جناب یوسف حسین (صدر و سی ای او)	ایگزیکٹیو ڈائریکٹر

بورڈ کی کمیٹیاں:

بورڈ کمیٹیوں کی تفصیلات اور ان کے اراکین کے نام درج ذیل ہیں:

تخصیصات

بورڈ آف ڈائریکٹرز نے 31 دسمبر 2021 کو اختتام پذیر سال کے لیے 1 روپے فی حصص کے حتمی کیش ڈیویڈنڈ کا اعلان کیا ہے جو کہ حصص یافتگان کو 30 جون 2021 کو اختتام پذیر سہ ماہی کے لئے 0.5 روپے فی حصص، کے پہلے سے ادا شدہ عبوری ڈیویڈنڈ کے علاوہ ہے اور اس طرح ڈیویڈنڈ ادا کرنے کی شرح 15 فیصد پر ریکارڈ ہوئی ہے۔

مستقبل پر نظر

اگرچہ ملک کے ساتھ ساتھ عالمی سطح پر بھی کورونا وائرس سے متاثر ہونے والے افراد کی تعداد میں مسلسل اضافہ ہو رہا ہے، البتہ ہسپتال میں داخلہ اور شرح اموات کی کمی سے اس شدت میں کمی محسوس ہوئی۔ اس کے علاوہ بہت سی یورپی معیشتیں پابندیوں میں نرمی کا انتخاب کر رہی ہیں، یہاں عالمی معیشت کی ترقی کے حوالے سے ایک محتاط توقع ہے۔ مہنگائی اور کرنٹ اکاؤنٹ خسارہ، ملک کی معاشی ترقی کے لیے بدستور چیلنج رہیں گے۔ IMF کے حالیہ جائزے کے نتیجے میں مکرر توسیعی فنڈ کی سہولت USD/PKR مساوات کے دباؤ کو کم کرے گی اور درآمدی افراط زر کو کنٹرول کرنے میں مدد دے گی۔

پالیسی کی شرح میں حالیہ اضافے کے نتیجے میں مارک اپ آمدنی میں بہتری متوقع ہے۔ ان شاء اللہ اپنے منصوبے کے مطابق، ہم 2022 میں اسلامک بینکنگ لائسنس کے اجراء کے لیے اسٹیٹ بینک کو درخواست دیں گے۔ FBL نیٹ ورک کی توسیع میں سرمایہ کاری جاری رکھے گا اور 2022 میں مزید 94 شاخیں کھولنے کا منصوبہ ہے۔ بینک، کارکردگی کو بڑھانے، ڈپازٹ میں اضافہ اور کسٹمر سروس کے معیار کو بہتر بنانے کے لیے کوشاں رہے گا۔ برانچ انفراسٹرکچر میں سرمایہ کاری کے ساتھ ساتھ، بینک کی توجہ جدید ڈیجیٹل حل فراہم کرنے پر مرکوز ہے اور ڈیجیٹل پیشکشوں اور صارفین کے تجربے کو بہتر بنانے کے لیے نئی ٹیکنالوجیز میں سرمایہ کاری جاری رکھے گا۔

کارپوریٹ کارکردگی

بینک لسٹڈ کمپنیز (کوڈ آف کارپوریٹ گورننس) ریگولیشنز، 2019 (جس کو آئندہ 'کوڈ' سے تعبیر کیا جائے گا) کے تقاضوں کی پوری طرح تعمیل کرتا ہے۔ ضابطہ 36 کے تقاضے کے مطابق، کوڈ پر عمل درآمد کی تفصیل اور اس پر آڈیٹرز کی جائزہ رپورٹ اس سالانہ رپورٹ کا حصہ ہے۔

بورڈ آف ڈائریکٹرز

بینک کا بورڈ آف ڈائریکٹرز، شیئر ہولڈنگ اداروں کے نمائندے، آزاد ڈائریکٹرز اور بینک کے صدر اور سی ای او پر مشتمل ہے۔ بورڈ کے تمام ڈائریکٹرز کوڈ، کمپنیز ایکٹ، 2017 اور اسٹیٹ بینک آف پاکستان کے جاری کردہ پریڈیٹنل ریگولیشنز کے طے شدہ اہلیت کے معیار پر پورا اترتے ہیں۔ ڈائریکٹرز کا انتخاب تین سال کی مدت کے لیے کیا جاتا ہے، جس کی میعاد ختم ہونے پر قانون کے مطابق نئے بورڈ کی تقرری کے لیے انتخابات ہوتے ہیں۔ کسی بھی عارضی آسامی کو قانون کے مطابق بورڈ کی طرف سے منظور شدہ اور واضح طریقہ کار کے مطابق پُر کیا جاتا ہے۔

نفع و نقصان اکاؤنٹ

نمو	2020	2021	ملین روپے
4.8%	32,765	34,343	کل آمدنی
(5.8%)	19,740	20,887	مارک اپ کے علاوہ اخراجات
3.3%	13,025	13,456	قبل از ٹیکس پروویژن نفع
97.9%	2,254	47	خالص پروویژن
24.5%	10,770	13,409	قبل از ٹیکس نفع
(23.4%)	4,260	5,256	ٹیکس
25.2%	6,511	8,153	بعد از ٹیکس نفع
1.08	4.29	5.37	فی حصص آمدن (روپے)

2021 کے بیشتر عرصے میں کم شرح سود کے منظر نامے کے باوجود، بینک 25,834 ملین روپے کی خالص مارک اپ آمدنی کے حصول میں کامیاب رہا جو پچھلے سال کے مقابلے میں 5.3% زیادہ ہے۔ ہم نے کم لاگت والے ڈپازٹس بنانے اور برقرار رکھنے پر اپنی توجہ مرکوز رکھی اور اس کے نتیجے میں، بینک کا گراس مارجن 2021 میں 43.9 فیصد سے بڑھ کر 47.9 فیصد ہو گیا، جو کہ مجموعی مارک اپ آمدنی میں سے خالص مارک اپ آمدنی کا تناسب ہے، بنیادی کاروبار سے ہونے والی آمدنی میں اضافے سے متعلق بینک کی حکمت عملی نے تمام پروڈکٹ لائنز میں شاندار ترقی کے ساتھ فیس اور کمیشن کی آمدنی میں 31.9% کا اضافہ کیا۔ مزید برآں زر مبادلہ کی آمدنی 2,379 ملین روپے، گزشتہ سال کے مقابلے میں 13.6% زیادہ تھی۔ پچھلے سال کے دوران حکومتی اور ایکویٹی سیکورٹیز پر زیادہ فائدے کی وجہ سے، مجموعی طور پر غیر مارک اپ آمدنی میں 278 ملین روپے یا 3.4% اضافہ ہوا۔

لاگت پر قابو پانے کے مضبوط اقدامات نے نان مارک اپ اخراجات کو 5.8% سے بڑھا کر 20,887 ملین روپے تک محدود کر دیا ہے۔ رسک مینجمنٹ کی محتاط پالیسیوں اور ریکوری کی کوششوں کی وجہ سے 2020 کے دوران 2,254 ملین روپے کے خالص چارج کے مقابلے میں اس سال خالص پروویژنز صرف 48 ملین روپے رہے۔ بینک کے نان پر فارمنگ قرضے کا تناسب 7.7% سے 5.6% جبکہ پروویژن کوریج کا تناسب 78.7% سے 83.5% ہو گیا۔

2021 کے دوران مضبوط وسیع البنیاد کارکردگی کے پیش نظر بینک نے 8,153 ملین روپے کا بعد از ٹیکس منافع کمایا جو گزشتہ سال کے مقابلے میں 25.2% زیادہ تھا۔ اس سے فی حصص آمدنی 5.37 روپے رہی جو کہ 2020 میں 4.29 روپے تھی۔

بیلنس شیٹ کی طرف سے ڈپازٹس 19.1 فیصد بڑھ کر 644 ملین روپے ہو گئے۔ بینک نے ڈپازٹس کی لاگت کو کم کرنے پر توجہ مرکوز کی اور کرنٹ و کم لاگت والے سیونگ ڈپازٹس میں نمایاں اضافہ دیکھا۔ لہذا CASA کا تناسب 71.7 فیصد سے بڑھ کر 75.4 فیصد ہو گیا۔ اقتصادی سرگرمیوں میں اضافے کے ساتھ "کریڈٹ آف" میں بہتری آئی اور بینک کے ایڈوانسز 24.6 فیصد بڑھ کر 396,295 ملین روپے ہو گئے۔ دوران سال سرمایہ کاری میں 29.1% اضافہ ہوا جو 357,471 ملین روپے تھا اور کل اثاثے % 22.5 کی حیرت انگیز ترقی کے ساتھ بڑھ کر 869,612 ملین روپے ہو گئے۔

کاغذی کاروائی کے بغیر آپریشنز

فیصل بینک، فعال طور پر گرین بینکنگ سرگرمیوں کے بارے میں آگاہی پیدا کر رہا ہے جس میں ڈیجیٹل بینکنگ سروسز اور ای اسٹیٹمنٹس کی رکنیت شامل ہے۔ صارفین کو پیپر لیس / ڈیجیٹل ٹرانزیکشنز کی طرف راغب کرنے کے لیے باقاعدہ رابطے قائم کیے جاتے ہیں۔

بلڈنگ ڈیزائن اور آپریشنز

وینڈرز / آلات اور دیکھ بھال کی سرگرمیوں کو شارٹ لسٹ کرتے وقت توانائی کی اہمیت کو مرکزی حیثیت دی جاتی ہے۔ شناختوں کے لیے خریدے جانے والے تمام نئے آلات توانائی کے معیار کے مطابق ہیں۔ بینک نے پائلٹ بنیادوں پر انرجی آڈٹ بھی شروع کیا ہے جس سے توانائی کی اہمیت کو مزید تقویت ملے گی۔ بینک توانائی کے استعمال کو کم کرنے کے لیے روایتی لائٹنگ کو ایل ای ڈی ٹیکنالوجی سے بدل رہا ہے۔ فیصل بینک قابل تجدید توانائی کے حل (سولر پنیلز) کا بھی متلاشی ہے جو ابتدائی طور پر منتخب احاطے / برانچوں میں پائلٹ بنیادوں پر نصب کیے جائیں گے۔

ادارے کی سماجی ذمہ داری (CSR)

صحت، تنوع اور سماجی شمولیت فیصل بینک کے کارپوریٹ سماجی ذمہ داری مشن کے اہداف ہیں۔ ہم وقف فیصل کو باقاعدہ عطیات دیتے ہیں۔ یہ ایک نان پرافٹ آرگنائزیشن (NPO) ہے جو معاشرے کے کمپرسی کے شکار طبقے کو ریلیف فراہم کرتی ہے۔ وقف فیصل تعلیم، سماجی بہبود، ماحولیات اور صحت کی دیکھ بھال کے شعبوں میں مصروف عمل معروف NPOs تک رسائی حاصل کرتا ہے تاکہ ایک جامع اور مساوی معاشرے کی تشکیل میں اپنا کردار ادا کر سکے۔ 2021 میں، بینک نے کئی پیمانہ پجوں اور نوجوانوں کو اسپانسر کیا اور انہیں معیاری تعلیم اور پیشہ ورانہ تربیت تک رسائی فراہم کی۔ فیصل بینک اسپیشل اولمپکس پاکستان کے زیر اہتمام "چھٹی یونیورسٹی میرا تھن" اکامرکزی اسپانسر بھی تھا۔ اس تقریب کا مقصد خصوصی افراد کے بارے میں شعور پیدا کرنا اور سب کے لیے سماجی شمولیت کے کلچر کو بروئے کار لانا تھا۔

مالیاتی جھلکیاں

نمو	ملین روپے		بیلنس شیٹ
	2020	2021	
29.1%	276,930	357,471	سرمایہ کاری
24.6%	318,180	396,295	فنانسنگ
22.5%	709,958	869,612	کل اثاثہ جات
19.1%	540,636	644,089	ڈپازٹس

صنفي تنوع اور شموليت کے حوالے سے شروع کیے گئے کچھ پروگرام درج ذیل ہیں:

- تمام نئے عملے کے لیے تنوع، مساوات اور شموليت کی سمت کا تعین۔
- صرف خواتین عملے پر مشتمل شاخیں ہماری خواتین صارفین کی سہولت کے لیے شروع کی گئیں۔
- فیصل اسلامی و ویمین کنیکٹ کو چنگ فورم ہماری خواتین عملے کے لیے سرگرم عمل ہے۔
- صنفي حساسيت کی تربيت
- Faysal RestartHer، خواتین کو کارپوریٹ سیکٹر میں شامل ہونے کی ترغیب دینے کے لیے ایک منفرد پروگرام ہے۔
- اس کے علاوہ، مختلف صلاحیتوں کے حامل افراد کی شموليت کے لیے شروع کیے گئے کچھ پروگرام ذیل میں دیئے گئے ہیں:
- فیصل اسلامی قابل انٹرن شپ پروگرام کا آغاز مختلف صلاحیتوں کے حامل امیدواروں کے ایک پول کی تشکیل دینے کے لیے کیا گیا۔
- سینئر مینیجرز کے ساتھ مختلف صلاحیتوں کے حامل افراد کے لیے سنسڈائزیشن سیشن منعقد کیے گئے۔

ماحولیاتی ذمہ داری

بینک نے ایک جامع گرین بینکنگ پالیسی تیار کی ہے۔ اس پالیسی کا مقصد بینک کے ملازمین اور صارفین میں ماحولیاتی شعور کو بڑھانا ہے۔ یہ پالیسی درج ذیل امور پر مشتمل ہے:

ماحولیاتی رسک مینجمنٹ

قرضہ لینے والے صارفین کے رسک کی درجہ بندی کرنے اور قرضہ کی فراہمی کے ماحولیاتی اثرات کا اندازہ لگانے کے لیے، فیصل بینک نے ماحولیاتی رسک مینجمنٹ فریم ورک تیار کیا ہے۔ اس فریم ورک میں ماحولیاتی رسک ریٹنگ (ERR) ماڈل کا نفاذ شامل ہے تاکہ ماحول پر حصول قرض کے اثرات کا اندازہ لگایا جاسکے۔

ماحولیاتی شعور

ماحولیاتی شعور کو بیدار کرنے کے لیے، نئے ملازمین کے اور اینٹیشن پیک میں ایک تربیتی نقشہ شامل کیا گیا ہے جو فیصل بینک کی گرین بینکنگ پالیسی کے تصور اور کلیدی ستونوں کی وضاحت کرتا ہے۔ فیصل بینک میں شامل ہونے والے نئے ملازمین کے لیے باقاعدہ ورچوئل ٹریننگز کا انعقاد کیا جاتا ہے۔ اس کے علاوہ، توانائی کے تحفظ اور اہمیت کے پیغام کی یاد دہانی کے لیے وقتاً فوقتاً اسکرین سیور نصب کیے جاتے ہیں۔

- 'روشن اپنا گھر' پروڈکٹ کا بھی روشن ڈیجیٹل اکاؤنٹ کے ماتحت آغاز کیا گیا۔ اس کے تحت، آر ڈی اے صارفین (غیر مقیم پاکستانی اور پاکستانی شناختی کارڈ ہولڈرز) پاکستان میں اپنا گھر خریدنے، تعمیر کرنے یا اس کی ترمیم و آرائش کے لیے فنانسنگ حاصل کر سکتے ہیں۔

ڈیجیٹل بینکنگ کے اقدامات

ڈیجیٹل بینکنگ گروپ نے صارفین کے لیے ان کی روزمرہ کی بینکنگ ضروریات کو آسان بنانے کے لیے جدید طریقے متعارف کرائے ہیں۔ صارفین کے لیے پیش کردہ کچھ اہم جدید اقدامات درج ذیل ہیں:

- بڑھتے ہوئے رجحان اور نقدی کے بغیر لین دین کے اضافے کے ساتھ، فیصل ڈیجی پیس موبائل بینکنگ پر QR پر مبنی ایک فیچر فراہم کیا گیا ہے۔ جو ماسٹر کارڈ اور یونین پیسے کا تائید یافتہ ہے، یہ خصوصیت صارفین کو ڈیجیٹل ادائیگیاں کرنے میں معاونت کرتی ہے۔
- فیصل ڈیجی پیس ایپ کے ذریعے ڈیبٹ کارڈ کو ایکٹیویٹ کرنے کی سہولت فراہم کی گئی ہے۔
- اسٹیٹ بینک آف پاکستان کے راست ادائیگی کے اقدام کے تحت، فیصل ڈیجی پیس کے صارفین رجسٹرڈ موبائل نمبر یا رجسٹرڈ کسٹمر آئی ڈی پر تیزی سے ادائیگی / منتقلی کو بھیج اور وصول کر سکتے ہیں۔ یہ راست یونیورسل آئی ڈی "IBAN" کا متبادل ہوگی۔
- صارفین کی ڈیجیٹل آن بورڈنگ کے لیے، ایک آن لائن پورٹل شروع کیا گیا۔ یہ پورٹل قابل اطلاق قانونی تصدیق اور KYC کے تقاضوں کی تعمیل کرتا ہے۔
- فیصل اسلامی واٹس ایپ بینکنگ کا آغاز کیا گیا۔ یہ 24 گھنٹے کا کسٹمر سسٹمز چیمپل ہے جو صارفین کے ساتھ رابطے کو تیز، آسان اور زیادہ پرکشش بناتا ہے۔

انسانی وسائل

فیصل بینک یقین رکھتا ہے کہ پر عزم ملازمین ہی ایک مستحکم اور ترقی یافتہ ادارے کی تعمیر میں کامیابی کی کلید ہیں۔ بینک قائدانہ صلاحیتوں، جدت اور صارفین کی مرکزیت کا کلچر فراہم کرتا ہے۔ ہم سیکھے اور میدان عمل میں تنوع اور شمولیت کو فروغ دینے کے مساوی مواقع پیش کرتے ہیں۔

انتظامیہ شفاف تبادلہ خیالات و تاثرات کے ذریعے ملازمین کے مصروف عمل رہنے کی سطح کو بڑھانے میں مسلسل کوشاں ہے۔ ہم انعام اور قدر شناسی کے ذریعے اپنے قابل قدر ساتھیوں کی ہمت افزائی کرتے ہیں۔ بینک بہتر خدمات کی فراہمی کے لیے ٹیموں اور کام کے ماحول کے مابین ہم آہنگی پیدا کرنے پر زور دیتا ہے۔

تنوع، مساوات اور شمولیت

فیصل بینک گزشتہ تین سالوں سے تنوع، مساوات اور شمولیت (Diversity, Equity & Inclusion (DEI) کے مختلف اقدامات پر کام کر رہا ہے جو مختلف صلاحیتوں کے حامل افراد کی خدمات حاصل کرنے، صنفی تنوع اور میدان عمل میں شمولیت پر توجہ مرکوز کرتے ہیں۔ بورڈ آف ڈائریکٹرز کی اجازت سے بینک کے DEI وژن کے باقاعدہ اہداف کا تعین کرنے اور پیش رفت کا اندازہ لگانے کے لیے ایک سینئر مینجمنٹ کمیٹی قائم ہے۔

پاکستان میں مہنگائی اور کرنٹ اکاؤنٹ خسارہ، مالی سال 2022 کی باقی ماندہ مدت کے لیے اہم مسائل رہیں گے۔ اگر افراط زر کی روک تھام کی جائے، تو یہ مانیٹری پالیسی کمیٹی کو مزید مالیاتی سختی سے بچنے کی گنجائش دے گی جس کے نتیجے میں اقتصادی ترقی کی حوصلہ افزائی ہوگی۔

بینک کی کارکردگی

اسلامی بینکاری میں منتقلی

بینک نے 2016 میں ایک مکمل اسلامی بینک میں تبدیل ہونے کے سفر کا آغاز کیا۔ اس منصوبے پر مسلسل عمل پیرا ہونے کے لئے مالیاتی ادارے کی شفاف منتقلی کے لیے ذمہ داری کا مظاہرہ کیا گیا۔ اسلامی بینکنگ کے بڑھتے ہوئے اثاثوں میں درپیش مشکلات کو مد نظر رکھتے ہوئے 'ایسٹس لیڈ' کنورژن ماڈل کا انتخاب کیا گیا اور تمام کاروباری شعبوں میں سنگ میل کی وضاحت کی گئی تاکہ مستحکم پیش رفت کو یقینی بنایا جاسکے۔

الحمد للہ، آج بینک کا 98% نیٹ ورک اور 89% فنانشنگ، اسلامی بینکنگ کے تحت ہے۔ ہماری پوری ٹیم کی ثابت قدمی اور ہمارے ریگولیٹر کا تعاون قابل ستائش ہے اور اب بینک تبدیلی کے سفر کو مکمل کرنے کے آخری مراحل میں ہے۔ ان شاء اللہ 2022 میں ہماری کوششیں ہمارے آخری پورٹ فولیو کو تبدیل کرنے اور اسٹیٹ بینک آف پاکستان کو اسلامی بینکنگ لائسنس کے اجراء کے لیے باضابطہ درخواست دائر کرنے پر مرکوز ہوں گی۔

پروجیکٹ فنانشنگ اور سنڈیکیشن

کارپوریٹ اور انویسٹمنٹ بینکنگ گروپ پورے سال سرگرم عمل رہا اور کامیابی کے ساتھ کئی سنگ میل ٹرانزیکشنز کو انجام دیا جس کی تفصیلات درج ذیل ہیں:

صنعت	رقم	FBL کا کردار
ٹیلی کام	50,000 ملین روپے	مشاورتی و بندوبستی رہنمائی
سیمنٹ	17,000 ملین روپے	مشاورتی و بندوبستی رہنمائی
سیمنٹ	20,424 ملین روپے	بندوبستی رہنمائی
واٹر سپلائی	25,500 ملین روپے	بندوبستی رہنمائی

کنزیومر فنانس

- فروری 2021 میں، بینک نے نور کارڈ کا آغاز کیا، جو روایتی کریڈٹ کارڈ کا شرعی متبادل ہے۔ یہ پاکستان میں پہلا 'توزق' پر مبنی اسلامی کارڈ ہے۔
- SBP کی ہدایات کے مطابق، 'روشن اپنی کار' کو خصوصی طور پر روشن ڈیجیٹل اکاؤنٹ (RDA) ہولڈرز کے لیے شروع کیا گیا تھا۔ اس قدم سے غیر مقیم پاکستانیوں کو ڈیجیٹل پلیٹ فارم کے ذریعے پاکستان میں کار فنانسنگ کی درخواست دینے میں مدد ملے گی۔

ڈائریکٹرز کا جائزہ

ان کنسولٹیوٹیڈ مالیاتی گوشوارے برائے سال 2021

ہم بورڈ آف ڈائریکٹرز کی جانب سے، فیصل بینک لمیٹڈ ("FBL" یا "بینک") کے ڈائریکٹرز کی رپورٹ، آڈٹ شدہ مالیاتی گوشواروں اور آڈیٹرز کی رپورٹ کے ساتھ پیش کرتے ہوئے اظہار مسرت کرتے ہیں۔

کمپنی کا تعارف:

FBL کا قیام پاکستان میں 3 اکتوبر 1994 کو ایک پبلک لمیٹڈ کمپنی کے طور پر عمل میں آیا اور اس کے حصص پاکستان اسٹاک ایکسچینج میں مندرج ہیں۔ FBL صارفین کے تمام طبقات جیسے ریٹیل، چھوٹے اور متوسط درجے کے کاروباری ادارے، کمرشل، ایگری میٹیڈ اور کارپوریٹ کو بینکنگ خدمات کی ایک وسیع رینج پیش کرتا ہے۔ بینک کی ملک بھر میں 223 شہروں میں 606 شاخیں ہیں۔ FBL کو ایک مکمل اسلامی بینک میں تبدیل کرنے کی حکمت عملی کے مطابق، اس کی 98% شاخیں شرعی اصولوں کے عین مطابق خدمات فراہم کر رہی ہیں۔

تازہ ترین اقتصادی صورتحال:

انٹرنیشنل مانیٹرنگ فنڈ (آئی ایم ایف) نے پاکستان کے لیے ایکسٹینڈیڈ فنڈ فیسیلیٹی (ای ایف ایف) کو چھٹی مرتبہ نظر ثانی کے بعد حتمی شکل دے دی ہے۔ اس سے پاکستان کو تقریباً 1 بلین امریکی ڈالر ملے جس سے اس کے زرمبادلہ کے ذخائر پر دباؤ کم ہوا ہے۔ آئی ایم ایف نے مالی سال 2021 کے 5.6 فیصد کے بالمقابل رواں مالی سال کے لیے 4 فیصد شرح نمو کی پیش گوئی کی ہے۔ اسٹیٹ بینک آف پاکستان کو رواں سال کی شرح نمو 4.5 فیصد کے لگ بھگ رہنے کی توقع ہے۔

دوسری جانب رواں مالی سال کے پہلے 7 مہینوں میں افراط زر کی شرح 10.24 فیصد رہی۔ اسٹیٹ بینک آف پاکستان نے مالی سال 2022 کے لیے اپنی افراط زر کی توقعات کو 9-7% سے بڑھا کر 9-11% کر دیا ہے۔ مہنگائی میں اضافہ ہو شر بارہا ہے، جس میں بجلی اور ایندھن کا بڑا کردار ہے۔ گزشتہ تین ماہ کے دوران اسٹیٹ بینک کی جانب سے پالیسی ریٹ میں 275 بی پی ایس کا مجموعی اضافہ افراط زر کی رفتار میں کمی کا باعث بنا ہے۔

رواں مالی سال کے 7 مہینوں میں تجارتی خسارہ 91.90 فیصد بڑھ کر 28.8 بلین امریکی ڈالر تک پہنچ گیا نیز برآمدات 23.9 فیصد اضافے کے ساتھ 17.7 بلین ڈالر اور درآمدات 58.8 فیصد اضافے کے ساتھ 46.5 بلین ڈالر تک پہنچ گئیں۔ مالی سال 2022 کی پہلی سہ ماہی میں، ترسیلات زر میں لچک رہی اور 11.3 فیصد اضافے کے ساتھ 15.8 بلین امریکی ڈالر تک پہنچ گئیں۔ اجناس کے بڑھتے ہوئے درآمدی حجم اور عالمی قیمتوں میں اضافے کی وجہ سے مالی سال 2022 کی پہلی سہ ماہی میں کرنٹ اکاؤنٹ خسارہ (CAD) بڑھ کر 9.1 بلین امریکی ڈالر تک پہنچ گیا۔ SBP کے تخمینے کے مطابق، CAD کو بیرونی رقوم سے مکمل طور پر مالی اعانت ملنے کی توقع ہے، جس سے مالی سال 2022 کے لیے غیر ملکی زرمبادلہ کے ذخائر کو یقینی بنایا جائے گا۔ مالی سال 2022 کے آغاز میں PKR/USD کی مساوات 157.87 سے 11.8% کم ہو کر 176.51 ہو گئی۔

FBR نے مالی سال 2022 کے پہلے سات ماہ کے دوران 3.35 ٹریلین روپے کی ٹیکس وصولی کر لی ہے۔ یہ پچھلے سال کی اسی مدت کے مقابلے میں 30.4 فیصد زیادہ ہے۔ درآمدی مرحلے پر زیادہ سیلز ٹیکس اور کسٹم ڈیوٹی اس زائد وصولی کی بڑی وجوہات ہیں۔

Omicron کے ساتھ افراط زر کا دباؤ عالمی معیشت کو درپیش کلیدی خدشات ہیں۔ ورلڈ بینک کے اعلامیہ کے مطابق Omicron کے منفی اثرات عالمی اقتصادی ترقی کو 2021 میں 5.5 فیصد کی نسبت اس سال 4.1 فیصد تک کم کر سکتی ہیں۔



Independent Auditor's Report

To the members of Faysal Bank Limited

Report on the Audit of the Unconsolidated Financial Statements

Opinion

We have audited the annexed unconsolidated financial statements of Faysal Bank Limited (the Bank), which comprise the unconsolidated statement of financial position as at December 31, 2021, and the unconsolidated profit and loss account, the unconsolidated statement of comprehensive income, the unconsolidated statement of changes in equity and the unconsolidated cash flow statement for the year then ended, along with unaudited certified returns received from the branches except for 40 branches which have been audited by us and notes to the unconsolidated financial statements, including a summary of significant accounting policies and other explanatory information and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the audit.

In our opinion and to the best of our information and according to the explanations given to us, the unconsolidated statement of financial position, unconsolidated profit and loss account, the unconsolidated statement of comprehensive income, unconsolidated statement of changes in equity and unconsolidated cash flow statement together with the notes forming part thereof conform with the accounting and reporting standards as applicable in Pakistan, and, give the information required by the Banking Companies Ordinance, 1962 and the Companies Act, 2017 (XIX of 2017), in the manner so required and respectively give a true and fair view of the state of the Bank's affairs as at December 31, 2021 and of the profit and other comprehensive loss, the changes in equity and its cash flows for the year then ended.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code) and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the unconsolidated financial statements of the current period. These matters were addressed in the context of our audit of the unconsolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Following is the Key Audit Matter:

S.No.	Key Audit Matter	How the matter was addressed in our audit
1	Provision against advances: (Refer notes 6.5 & 11.4 to the unconsolidated financial statements).	

S.No.	Key Audit Matter	How the matter was addressed in our audit
	<p>The Bank makes provision against advances on a time-based criteria that involves ensuring that all non-performing advances are classified in accordance with the ageing criteria specified in the Prudential Regulations (PRs) issued by the State Bank of Pakistan (SBP).</p> <p>In addition to the above time-based criteria, the PRs require a subjective evaluation of the credit worthiness of borrowers to determine the classification of advances.</p> <p>The PRs also require the creation of general provision for certain categories of advances.</p> <p>The Bank has recognised a net provision against advances amounting to Rs. 804.436 million in the unconsolidated profit and loss account in the current year. As at December 31, 2021, the Bank holds a provision of Rs. 20,490.115 million against advances.</p> <p>The determination of provision against advances based on the above criteria remains a significant area of judgment and estimation. Because of the significance of the impact of these judgments / estimations and the materiality of advances relative to the overall unconsolidated financial statements of the Bank, we considered the area of provision against advances as a key audit matter.</p>	<p>Our audit procedures to verify provision against advances included, amongst others, the following:</p> <p>We obtained an understanding of the design and tested the operating effectiveness of the relevant controls established by the Bank to identify loss events and for determining the extent of provisioning required against non-performing advances.</p> <p>The testing of controls included testing of:</p> <ul style="list-style-type: none"> • controls over correct classification of non-performing advances on time-based criteria; • controls over monitoring of advances with higher risk of default and correct classification of non-performing advances on subjective criteria; • controls over accurate computation and recording of provisions; and • controls over the governance and approval process related to provisions, including continuous reassessment by the management. <p>We selected a sample of loan accounts and performed the following substantive procedures:</p> <ul style="list-style-type: none"> • checked repayments of loans / mark-up installments and tested classification of non-performing advances based on the number of days overdue; and • evaluated the management's assessment for classification of a borrower's loan facilities as performing or non-performing based on review of repayment pattern, inspection of credit documentation and discussions with the management. • checked the accuracy of specific provision made against non-performing advances and of general provision made against performing advances as per the requirements of PRs by recomputing the provision amount in accordance with the criteria prescribed under the PRs.



Information Other than the Unconsolidated and Consolidated Financial Statements and Auditor's Reports Thereon

Management is responsible for the other information. The other information comprises the information included in the Annual Report, but does not include the unconsolidated and consolidated financial statements and our auditor's reports thereon.

Our opinion on the unconsolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the unconsolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the unconsolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and the Board of Directors for the Unconsolidated Financial Statements

Management is responsible for the preparation and fair presentation of the unconsolidated financial statements in accordance with accounting and reporting standards as applicable in Pakistan, the requirements of Banking Companies Ordinance, 1962 and the Companies Act, 2017 (XIX of 2017) and for such internal control as management determines is necessary to enable the preparation of unconsolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the unconsolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the unconsolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these unconsolidated financial statements.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Board of Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide to the Board of Directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with the Board of Directors, we determine those matters that were of most significance in the audit of the unconsolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

1. Based on our audit, we further report that in our opinion:
 - a) proper books of account have been kept by the Bank as required by the Companies Act, 2017 (XIX of 2017) and the returns referred above from the branches have been found adequate for the purpose of our audit;
 - b) the unconsolidated statement of financial position, the unconsolidated profit and loss account, the unconsolidated statement of comprehensive income, unconsolidated statement of changes in equity and unconsolidated cash flow statement together with the notes thereon have been drawn up in conformity with the Banking Companies Ordinance, 1962 and the Companies Act, 2017 (XIX of 2017) and are in agreement with the books of account and returns;
 - c) investments made, expenditure incurred and guarantees extended during the year were in accordance with the objects and powers of the Bank and the transactions of the Bank which have come to our notice have been within the powers of the Bank; and
 - d) Zakat deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980), was deducted by the Bank and deposited in the Central Zakat Fund established under section 7 of that Ordinance.
2. We confirm that for the purpose of our audit we have covered more than sixty percent of the total loans and advances of the Bank.

The engagement partner on the audit resulting in this independent auditor's report is **Noman Abbas Sheikh**.

A. F. Ferguson & Co.

Chartered Accountants

Karachi

Dated: March 4, 2022

UDIN: AR202110061W07CcqoDP

Unconsolidated Statement of Financial Position

As at December 31, 2021

	Note	2021	2020
		-----Rupees '000-----	
ASSETS			
Cash and balances with treasury banks	7	58,516,627	59,881,289
Balances with other banks	8	3,517,282	2,878,547
Lendings to financial institutions	9	-	2,985,000
Investments	10	357,471,437	276,929,792
Advances	11	396,295,362	318,179,878
Fixed assets	12	26,337,967	24,038,885
Intangible assets	13	1,743,445	1,540,779
Deferred tax assets	18	-	-
Other assets	14	25,730,086	23,523,784
		869,612,206	709,957,954
LIABILITIES			
Bills payable	15	14,122,901	13,543,270
Borrowings	16	111,189,829	58,446,516
Deposits and other accounts	17	644,089,308	540,635,833
Liabilities against assets subject to finance lease		-	-
Subordinated debt		-	-
Deferred tax liabilities	18	592,332	1,591,769
Other liabilities	19	33,794,514	35,633,134
		803,788,884	649,850,522
NET ASSETS		<u>65,823,322</u>	<u>60,107,432</u>
REPRESENTED BY			
Share capital	20	15,176,965	15,176,965
Reserves		12,613,183	11,032,647
Surplus on revaluation of assets - net of tax	21	7,061,583	9,027,473
Unappropriated profit		30,971,591	24,870,347
		<u>65,823,322</u>	<u>60,107,432</u>
CONTINGENCIES AND COMMITMENTS			
	22		

The annexed notes 1 to 47 and annexures I and II form an integral part of these unconsolidated financial statements.


President & CEO


Chief Financial Officer


Chairman


Director



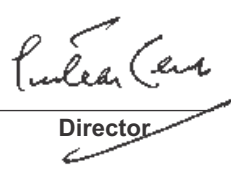

Director

Unconsolidated Profit and Loss Account

For the year ended December 31, 2021

	Note	2021	2020
		-----Rupees '000-----	
Mark-up / return / interest earned	24	53,868,721	55,922,010
Mark-up / return / interest expensed	25	28,034,684	31,387,944
Net mark-up / interest income		<u>25,834,037</u>	<u>24,534,066</u>
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	5,094,173	3,861,270
Dividend income		464,050	378,285
Foreign exchange income		2,379,113	2,093,354
(Loss) / income from derivatives		(25,176)	48,201
Gain on securities	27	310,314	1,697,044
Other income	28	286,719	152,889
Total non mark-up / interest income		<u>8,509,193</u>	<u>8,231,043</u>
Total income		<u>34,343,230</u>	<u>32,765,109</u>
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	20,606,184	19,401,299
Workers Welfare Fund		273,650	225,182
Other charges	30	6,927	113,970
Total non mark-up / interest expenses		<u>20,886,761</u>	<u>19,740,451</u>
Profit before provisions		<u>13,456,469</u>	<u>13,024,658</u>
Provisions and write-offs - net	31	47,632	2,254,301
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		<u>13,408,837</u>	<u>10,770,357</u>
Taxation	32	5,255,657	4,259,852
PROFIT AFTER TAXATION		<u>8,153,180</u>	<u>6,510,505</u>
		-----Rupees -----	
Basic / diluted earnings per share	33	<u>5.37</u>	<u>4.29</u>

The annexed notes 1 to 47 and annexures I and II form an integral part of these unconsolidated financial statements.

				
President & CEO	Chief Financial Officer	Chairman	Director	Director

Unconsolidated Statement of Comprehensive Income

For the year ended December 31, 2021

	2021	2020
	-----Rupees '000-----	
Profit after taxation for the year	8,153,180	6,510,505
Other comprehensive income / (loss)		
Items that may be reclassified to the profit and loss account in subsequent periods:		
- Movement in surplus on revaluation of investments - net of tax	(1,667,126)	(1,605,190)
Items that will not be reclassified to the profit and loss account in subsequent periods:		
- Remeasurement gain on defined benefit obligations - net of tax	38,784	38,656
Total comprehensive income	<u>6,524,838</u>	<u>4,943,971</u>

The annexed notes 1 to 47 and annexures I and II form an integral part of these unconsolidated financial statements.



 President & CEO



 Chief Financial Officer



 Chairman



 Director



 Director

Unconsolidated Statement of Changes in Equity

For the year ended December 31, 2021

	Reserves					Surplus / (deficit) on revaluation of			Unappropriated profit	Total	
	Capital reserves			Statutory reserve (note 6.25)	Total	Investments	Fixed assets / non-banking assets	Total			
	Share capital	Share premium	Non-distributable capital reserve (NCR) - gain on bargain purchase (note 3.2)								Reserve arising on amalgamation
----- Rupees '000 -----											
Balance as at January 1, 2020	15,176,965	10,131	475,930	23,952	9,320,945	9,830,958	3,383,915	7,364,165	10,748,080	19,507,870	55,263,873
Profit after taxation for the year	-	-	-	-	-	-	-	-	-	6,510,505	6,510,505
Other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(1,605,190)	-	(1,605,190)	38,656	(1,566,534)
Total comprehensive (loss) / income	-	-	-	-	-	-	(1,605,190)	-	(1,605,190)	6,549,161	4,943,971
Transfer to statutory reserve	-	-	-	-	1,302,101	1,302,101	-	-	-	(1,302,101)	-
Transfer from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(115,417)	(115,417)	115,417	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(100,412)	-	-	(100,412)	-	-	-	-	(100,412)
Balance as at December 31, 2020	15,176,965	10,131	375,518	23,952	10,623,046	11,032,647	1,778,725	7,248,748	9,027,473	24,870,347	60,107,432
Profit after taxation for the year	-	-	-	-	-	-	-	-	-	8,153,180	8,153,180
Other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(1,667,126)	-	(1,667,126)	38,784	(1,628,342)
Total comprehensive (loss) / income	-	-	-	-	-	-	(1,667,126)	-	(1,667,126)	8,191,964	6,524,838
Transfer to statutory reserve	-	-	-	-	1,630,636	1,630,636	-	-	-	(1,630,636)	-
Transfer from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(116,225)	(116,225)	116,225	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax	-	-	-	-	-	-	-	(182,539)	(182,539)	182,539	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(50,100)	-	-	(50,100)	-	-	-	-	(50,100)
Transaction with owners recorded directly in equity											
Interim cash dividend declared on August 26, 2021 at Re 0.5 per share	-	-	-	-	-	-	-	-	-	(758,848)	(758,848)
Balance as at December 31, 2021	15,176,965	10,131	325,418	23,952	12,253,682	12,613,183	111,599	6,949,984	7,061,583	30,971,591	65,823,322

The annexed notes 1 to 47 and annexures I and II form an integral part of these unconsolidated financial statements.




President & CEO



Chief Financial Officer



Chairman



Director






Director

Unconsolidated Cash Flow Statement

For the year ended December 31, 2021

	Note	2021	2020
-----Rupees '000-----			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		13,408,837	10,770,357
Less: dividend income		(464,050)	(378,285)
		12,944,787	10,392,072
Adjustments:			
Depreciation on owned fixed assets	12.2	1,375,631	1,306,017
Amortisation of intangible assets	13.2	148,136	187,399
Depreciation on right-of-use assets	12.2	1,548,751	1,451,404
Depreciation on non-banking assets	14.1.1	4,965	5,890
Workers Welfare Fund		273,650	225,182
Provision against loans and advances - net	31	804,436	2,278,629
Reversal of provision for diminution in value of investments - net	31	(325,301)	(71,993)
Provision against other assets - net	31	29,758	73,741
(Reversal of provision) / provision against off balance sheet obligations - net	31	(22,675)	13,893
Unrealised loss on securities - held for trading - net	27	9,084	584
Gain on sale of fixed assets - net	28	(25,210)	(21,181)
Gain on sale of non-banking assets - net	28	(47,650)	-
Charge for defined benefit plan	29.2	210,857	210,122
Loss / (income) from derivative contracts - net		25,176	(48,201)
Mark-up / return / interest expensed - lease liability against right-of-use assets	25	1,258,754	862,115
Bad debts written off directly	31	29,262	19,231
Gain on lease modifications	28	-	(26,271)
		5,297,624	6,466,561
		18,242,411	16,858,633
(Increase) / decrease in operating assets			
Lendings to financial institutions		2,985,000	(2,985,000)
Held-for-trading securities		(5,732,412)	24,539,763
Advances		(78,949,182)	(10,904,736)
Others assets (excluding advance taxation)		(2,633,255)	1,205,376
		(84,329,849)	11,855,403
Increase / (decrease) in operating liabilities			
Bills payable		579,631	5,186,810
Borrowings from financial institutions		51,831,446	(15,494,888)
Deposits		103,453,475	82,846,724
Other liabilities (excluding current taxation)		(3,744,311)	2,536,834
		152,120,241	75,075,480
Income tax paid		(4,731,940)	(1,920,266)
Contribution to gratuity fund	36.6	(210,857)	(329,771)
Net cash generated from operating activities		81,090,006	101,539,479
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investment in available for sale securities		(82,674,868)	(101,345,231)
Divestment / (investment) in associates		268,625	(200,000)
Investment in subsidiary		-	(500,000)
Net proceeds from realisation of held to maturity securities		5,180,233	2,084,578
Dividends received		473,334	369,001
Investment in operating fixed assets		(3,085,519)	(1,392,702)
Investment in intangible assets		(432,931)	(405,247)
Proceeds from sale of fixed assets		32,774	43,008
Proceeds from sale of non-banking assets		469,000	-
Net cash used in investing activities		(79,769,352)	(101,346,593)
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use assets		(2,206,982)	(1,830,867)
Dividend paid		(751,466)	(779)
Net cash used in financing activities		(2,958,448)	(1,831,646)
Decrease in cash and cash equivalents during the year		(1,637,794)	(1,638,760)
Cash and cash equivalents at the beginning of the year	34	61,126,505	62,765,265
Cash and cash equivalents at the end of the year	34	59,488,711	61,126,505

The annexed notes 1 to 47 and annexures I and II form an integral part of these unconsolidated financial statements.

				
President & CEO	Chief Financial Officer	Chairman	Director	Director

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

1 STATUS AND NATURE OF BUSINESS

1.1 Faysal Bank Limited (the Bank) was incorporated in Pakistan on October 3, 1994 as a public limited company under the provisions of the repealed Companies Ordinance, 1984 (now the Companies Act, 2017). Its shares are listed on the Pakistan Stock Exchange Limited. The Bank is mainly engaged in Conventional and Islamic Corporate, Commercial and Consumer banking activities. The Bank is operating through 606 branches (December 31, 2020: 575 branches) including 2 sub-branches (December 31, 2020: 1). Out of these, 595 (December 31, 2020: 500) are Islamic banking branches and 11 (December 31, 2020: 76) are conventional.

The Registered Office of the Bank is located at Faysal House, ST-02, Shahra-e-Faisal, Karachi.

Ithmaar Bank B.S.C (closed), a fully owned subsidiary of Ithmaar Holdings B.S.C is the parent company of the Bank, holding directly and indirectly 66.78% (2020: 66.78%) of the shareholding of the Bank. Dar Al-Maal Al-Islami Trust (DMIT), (ultimate parent of the Bank) is the holding company of Ithmaar Holdings B.S.C.

1.2 The Pakistan Credit Rating Agency Limited (PACRA) and VIS Credit Rating Company Limited have determined the Bank's long-term rating as 'AA' (December 31, 2020: 'AA') and the short term rating as 'A1+' (December 31, 2020: 'A1+') on June 26, 2021 and June 30, 2021 respectively.

2 BASIS OF PRESENTATION

2.1 In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan (SBP) has issued various circulars from time to time. Permissible forms of trade related modes of financing include purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in these unconsolidated financial statements as such but are restricted to the amount of facility actually utilised and the appropriate portion of profit thereon.

2.2 The financial results of the Islamic banking branches have been consolidated in these unconsolidated financial statements for reporting purposes after eliminating inter branch transactions and balances. The financial results of all Islamic banking branches are disclosed in Annexure II to these unconsolidated financial statements.

2.3 The Bank has controlling interest in Faysal Asset Management Limited (FAML) and is required to prepare consolidated financial statements under the provisions of the Companies Act, 2017. These financial statements represent the unconsolidated results of the Bank and a separate set of consolidated financial statements are also being presented by the Bank.

3 STATEMENT OF COMPLIANCE

3.1 These financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan. The accounting and reporting standards applicable in Pakistan comprise of:

- International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017;
- Islamic Financial Accounting standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies Act, 2017;
- Provisions of, and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and
- Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP).

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 or the directives issued by the SBP and the SECP differ with the requirements of IFRS or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives shall prevail.

- 3.2** As per the directive of the SBP through its letter BPRD (R&P-02)/625-99/2011/3744 dated March 28, 2011, gain arising on bargain purchase of Pakistan operations of Royal Bank of Scotland (ex-RBS Pakistan) was credited directly into equity as Non-distributable Capital Reserve (NCR). The SBP allowed the Bank to adjust the amortisation of intangible assets against the portion of reserve which arose on account of such assets identified as a result of such acquisition. Accordingly, during the year ended December 31, 2021, the Bank has adjusted an amortisation of intangible assets net of tax amounting to Rs. 50.1 million (2020: Rs.100.412 million) from the NCR.
- 3.3** The SBP vide its BPRD Circular No. 04 dated February 25, 2015 has clarified that the reporting requirements of IFAS-3, 'Profit and loss sharing on deposits' for Institutions offering Islamic Financial Services (IIFS) relating to annual, half yearly and quarterly financial statements would be notified by the SBP through issuance of specific instructions and uniform disclosure formats in consultation with IIFS. These reporting requirements have not been notified to date. Accordingly, the disclosure requirements under IFAS 3 have not been considered in these unconsolidated financial statements.
- 3.4** The SBP has deferred the applicability of International Accounting Standard (IAS) 40, 'Investment property' for Banking Companies through BSD Circular Letter No. 10 dated August 26, 2002 till further instructions. Further, the SECP has also deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial instruments: disclosures' through its S.R.O. 633(I)/2014 dated July 10, 2014. Accordingly, the requirements of these standards have not been considered in the preparation of these unconsolidated financial statements.
- 3.5** The SECP through S.R.O. 56(1)/2016 dated January 28, 2016, has directed that the requirements of IFRS 10, 'Consolidated financial statements' are not applicable in case of investments by companies in mutual funds established under Trust Deed structure. Accordingly, implications of IFRS 10 in respect of investment in mutual funds are not considered in these unconsolidated financial statements.

3.6 Standards, interpretations of and amendments to the published accounting and reporting standards that are effective in the current year:

- 3.6.1** There are certain new and amended standards, interpretations and amendments that are mandatory for the Bank's accounting periods beginning on January 1, 2021 but are considered not to be relevant or do not have any significant effect on the Bank's operations and are therefore not detailed in these unconsolidated financial statements.

3.7 Standards, interpretations of and amendments to the published accounting and reporting standards that are not yet effective:

- 3.7.1** The following revised standards, amendments and interpretations with respect to the accounting and reporting standards would be effective from the dates mentioned below against the respective standards, amendments or interpretations:

Standards, interpretations or amendments	Effective date (annual periods beginning on or after)
- IFRS 9 - 'Financial instruments'	January 1, 2022*
- IAS 1 - 'Presentation of financial statements' (amendments)	January 1, 2024
- IAS 16 - 'Property, plant and equipment' (amendments)	January 1, 2022
- IAS 37 - 'Provisions, contingent liabilities and contingent assets' (amendments)	January 1, 2022
- IFRS 3 - 'Business combinations' (amendments)	January 1, 2022
- IAS 8 - 'Accounting policies, changes in accounting estimates and errors' (amendments)	January 1, 2023
- IAS 12 - 'Income taxes' (amendments)	January 1, 2023

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

The management is in the process of assessing the impact of these standards and amendments on the unconsolidated financial statements of the Bank.

* The SBP vide its BPRD Circular No. 24 of 2021 dated July 05, 2021 has notified the effective date of IFRS 9, 'Financial instruments' as January 1, 2022. IFRS 9, 'Financial instruments' has replaced IAS 39, 'Financial instruments: recognition and measurement'. The standard addresses recognition, classification, measurement and derecognition of financial assets and financial liabilities. The standard has also introduced a new impairment model for financial assets which requires recognition of impairment charge based on 'Expected Credit Losses' (ECL) approach rather than 'incurred credit losses' approach. The ECL has an impact on all the assets of the Bank which are exposed to credit risk. The impact of the application of IFRS 9 in Pakistan on the Bank's financial statements is being assessed and the final implementation guidelines are awaited.

4 BASIS OF MEASUREMENT

These unconsolidated financial statements have been prepared under the historical cost convention except for certain fixed assets and non-banking assets acquired in satisfaction of claims which have been carried at revalued amounts, certain investments and derivative contracts which have been marked to market and are carried at fair value, obligations in respect of staff retirement benefits and lease liabilities which have been carried at present value and right-of-use assets which are initially measured at an amount equal to the corresponding lease liabilities (adjusted for any lease payments and costs as disclosed in details in note 6.23 to these unconsolidated financial statements) and depreciated over the respective lease terms.

4.1 Critical accounting estimates and judgments

The preparation of the unconsolidated financial statements in conformity with the accounting and reporting standards requires management to make judgments, estimates and assumptions that affect the reported amounts of assets and liabilities and income and expenses. It also requires management to exercise judgments in application of its accounting policies. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances. These estimates and assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised if the revision affects only that period, or in the period of revision and future periods if the revision affects both current and future periods.

Significant accounting estimates and areas where judgments were made by the management in the application of the accounting policies are as follows:

- i) Business combinations (note 6.1);
- ii) Classification, valuation and provisioning against investments (notes 6.4 and 10);
- iii) Income taxes (notes 6.8, 14, 18 and 32);
- iv) Classification and provisioning against advances (notes 6.5 and 11);
- v) Depreciation / amortisation of fixed assets / intangibles / revaluations (notes 6.6, 12 and 13);
- vi) Accounting for non-banking assets acquired in satisfaction of claims (notes 6.9 and 14);
- vii) Accounting for defined benefit plan (notes 6.11 and 36);
- viii) Impairment of assets (note 6.7);
- ix) Provisions and contingent assets and liabilities (notes 6.10 and 22);
- x) Lease liability and right-of-use assets (notes 6.23, 12.2, 19, 25 and 28); and
- xi) Fair valuation of derivatives (notes 6.19 and 23).

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

5 FUNCTIONAL AND PRESENTATION CURRENCY

5.1 Items included in these unconsolidated financial statements are measured using the currency of the primary economic environment in which the Bank operates. These unconsolidated financial statements are presented in Pakistani Rupees, which is the Bank's functional and presentation currency.

5.2 Figures have been rounded off to the nearest thousand of rupees unless otherwise stated.

6 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies applied in the preparation of these unconsolidated financial statements are set out below. These policies have been consistently applied to all the years presented.

6.1 Business Combination

Business combinations are accounted for by applying the acquisition method. The cost of acquisition is measured as the fair value of assets given, equity instruments issued and the liabilities incurred or assumed as at the date of acquisition. The consideration transferred includes the fair value of any asset or liability resulting from a contingent consideration arrangement, if any. Acquisition-related costs are expensed as incurred. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are measured initially at their fair values as at the acquisition date. The excess of the consideration transferred over the fair value of the Bank's share of identifiable net assets acquired is recorded as goodwill. If this is less than the fair value of the net assets acquired in the case of a bargain purchase, the difference is recognised directly in the unconsolidated profit and loss account. However, as more fully described in note 13.3 to these unconsolidated financial statements, the gain on bargain purchase arising on an acquisition made in 2010 has been recognised directly in equity as per the directives of the SBP.

Goodwill acquired in a business combination is measured, subsequent to initial recognition, at its cost less accumulated impairment losses, if any. Goodwill acquired in a business combination is tested for impairment annually or whenever there is an indication of impairment as per the requirements of International Accounting Standard (IAS) 36, 'Impairment of assets'. Impairment charge in respect of goodwill is recognised in the unconsolidated profit and loss account and is not subsequently reversed.

Acquisition of non-controlling interests (NCI) is measured at the proportionate share of the NCI in the fair value of the net assets acquired by the Bank. The excess of the fair value of consideration transferred over the proportionate share of the NCI in the fair value of the net assets acquired is recognised in equity.

6.2 Cash and cash equivalents

For the purpose of the cash flow statement, cash and cash equivalents comprise of cash in hand, balances with treasury banks, balances with other banks in current and deposit accounts, national prize bonds, if any, and overdrawn nostro accounts.

6.3 Lendings to / borrowings from financial institutions

The Bank enters into repurchase agreement (repo) and reverse repurchase agreements (reverse repos) at contracted rates for a specified period of time. These are recorded as under:

(a) Sale of securities under repurchase agreements

Securities sold subject to a repurchase agreement (repo) are retained in the unconsolidated financial statements as investments and the counter party liability is included in borrowings. The difference between the sale and contracted repurchase price is accrued over the period of the contract and recorded as an expense.

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(b) Purchase of securities under repurchase agreements

Securities purchased under agreement to resell (reverse repo) are not recognised in the unconsolidated financial statements as investments and the amount extended to the counter party is included in lendings. The difference between the purchase and contracted resale price is accrued over the period of the contract and recorded as income.

(c) Musharaka / Modaraba placements

In Musharaka / Modaraba, the Bank invests in the Shari'ah compliant business pools of the financial institutions at the agreed profit and loss sharing ratio under musharaka agreements.

(d) Bai Muajjal

Bai Muajjal transactions with the SBP and other financial institutions are classified under lendings. In Bai Muajjal, the Bank sells Shari'ah compliant instruments on credit to other financial institutions. The credit price is agreed at the time of sale and such proceeds are received at the end of the credit period. The difference between the sale and the credit price is recognised over the credit period and recorded as income.

6.4 Investments

6.4.1 Classification

The Bank classifies its investments as follows:

(a) Held for trading

These are securities, which are either acquired for the purpose of generating profit from short-term fluctuations in market prices, interest rate movements, or dealers' margin or are securities included in the portfolio in which a pattern of short-term profit making exists.

(b) Held to maturity

These are securities with fixed or determinable payments and maturity that the Bank has a positive intent and ability to hold to maturity.

(c) Available for sale

These are investments, other than those, in associates and subsidiaries, that do not fall under either held for trading or held to maturity categories.

(d) Associates

Associates are all entities over which the Bank has significant influence but not control.

(e) Subsidiaries

Subsidiaries are all entities over which the Bank has control.

6.4.2 Initial recognition and measurement

All purchases and sales of investments that require delivery within the time frame established by the regulations or market convention are recognised at the trade date. Trade date is the date on which the Bank commits to purchase or sell the investment.

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Investments other than those classified as held for trading are initially recognised at fair value which includes transaction costs associated with the investments. Investments classified as 'held for trading' are initially recognised at fair value and transaction costs associated with the transactions are expensed in the unconsolidated profit and loss account.

6.4.3 Subsequent measurement:

Held for trading

These are measured at subsequent reporting dates at fair value. Gains and losses on re-measurement are included in the unconsolidated profit and loss account.

Held to maturity

These are measured at amortised cost using the effective interest rate method, less any impairment loss recognised to reflect irrecoverable amounts.

Available for sale

Quoted securities classified as available for sale investments are measured at subsequent reporting dates at fair value. Any surplus or deficit arising thereon is kept in a separate account shown in the unconsolidated statement of financial position within equity and is taken to the unconsolidated profit and loss account when realised upon disposal or when the investments are considered to be impaired.

Unquoted equity securities are valued at the lower of cost and break-up value. The break-up value of these securities is calculated with reference to the net assets of the investee company as per the latest available audited financial statements. A decline in the carrying value is charged to the unconsolidated profit and loss account. A subsequent increase in the carrying value, upto the cost of the investment, is credited to the unconsolidated profit and loss account. Investments in other unquoted securities are valued at cost less impairment, if any.

6.4.4 Impairment

Impairment loss in respect of investments classified as available for sale (except term finance certificates and sukuk certificates) and held to maturity is recognised based on management's assessment of objective evidence of impairment as a result of one or more events that may have an impact on the estimated future cash flows of the investments. A significant or prolonged decline in the fair value of a listed equity investment below its cost is also considered an objective evidence of impairment. Provision for diminution in the value of term finance certificates and sukuk certificates is made as per the requirements of the Prudential Regulations issued by the SBP. In case of impairment of available for sale securities, the cumulative loss that has been recognised in surplus / deficit on revaluation of securities on the unconsolidated statement of financial position within equity is removed therefrom and recognised in the unconsolidated profit and loss account. For investments classified as held to maturity, the impairment loss is recognised in the unconsolidated profit and loss account.

Gain or loss on sale of investments is included in the unconsolidated profit and loss account.

Premium or discount on acquisition of investments is amortised through the unconsolidated profit and loss account over the remaining period till maturity using the effective interest method.

6.4.5 Investment in associates and subsidiaries

Investment in associates and subsidiaries are recorded at cost less accumulated impairment, if any.

The carrying amount of associates and subsidiaries are tested for impairment in accordance with the policy described in note 6.7 to these unconsolidated financial statements.

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6.5 Advances

6.5.1 Advances are stated net of specific and general provisions. Specific provision for advances is made in accordance with the requirements of the Prudential Regulations and other directives issued by the SBP which is based on the time based criteria and subjective evaluation of the credit worthiness of the borrowers. The amount of provision is charged to the unconsolidated profit and loss account. The amount of general provision is determined in accordance with the relevant regulations and the management's judgment as explained in note 11.4.1 to these unconsolidated financial statements. Advances are written off when there is no realistic prospect of recovery. In addition to conventional products, the Bank also offers various Islamic financing products the details of which are as follows:

(a) Murabaha

In Murabaha transactions, the Bank purchases the goods and after taking the possession, sells them to the customer on cost plus profit basis either in a spot or credit transaction.

(b) Diminishing Musharaka

It is a form of partnership in which the Bank and customers create co-ownership in the asset by purchasing it jointly. The Bank then rents out its share of the asset to customers. Besides the payment of rentals, customer also purchase the asset from the Bank in installments. Hence at the end of the tenure, customer becomes sole owner of the asset.

(c) Running Musharaka

In Running Musharaka financing, the Bank enters into financing with customer based on Shirkat-ul-Aqd or business partnership in customer's operating business. Under this mechanism, customer can withdraw and return funds to the Bank subject to its Running Musharaka Financing limit during the Musharaka period. At the end of each period, customer pays the provisional profit as per the desired profit rate which is subject to final settlement based on the relevant quarterly / half yearly / annual accounts of customer.

(d) Ijarah

Ijarah is a contract whereby the owner of an asset (other than consumables) transfers its usufruct to another person for an agreed period and for an agreed consideration.

Ijarah assets are stated at cost less accumulated depreciation and impairment losses, if any. Depreciation is charged from the date of recognition of Ijarah assets on a straight line basis over the period of Ijarah. Impairment of Ijarah assets is determined on the same basis as that of operating fixed assets.

Ijarah rental income is recognised on an accrual basis as and when the rental becomes due. Impairment of Ijarah rentals receivable is determined in accordance with the requirements of the Prudential Regulations and other directives issued by the SBP and charged to the unconsolidated profit and loss account.

In service Ijarah financing, the Bank provides financing by acquiring certain agreed services from customers. After the purchase of services, the Bank appoints customers to sell those services in the market over a period and provide a confirmation of such sale. The profit is only accrued from the date of receipt of such confirmation.

(e) Istisna

Istisna is a mode of sale at an agreed price, whereby the buyer places an order to or cause to manufacture, assemble or construct anything to be delivered at a future date.

The funds disbursed under Istisna are recorded as 'Advance against Istisna'. On execution of goods receiving note and receipt of manufactured goods, the same are recorded in the unconsolidated statement of financial

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position as inventories of the Bank at cost price and after sale of goods by customer to its ultimate buyers, Istisna financing is recognised.

(f) Musawamah

In Musawamah financing, the Bank purchases the goods and after taking the possession, sells them to customer either in spot or credit transaction, without disclosing the cost.

(g) Salam / Bai Salam

Salam / Bai Salam is a sale transaction where the seller undertakes to supply some specific goods to the buyer at a future date against an advance price fully paid on spot.

The funds disbursed under Salam / Bai Salam are recorded as advances against Salam / Bai Salam. On execution of goods receiving note and receipt of Salam / Bai Salam goods, the same are recorded in the unconsolidated statement of financial position as inventories of the Bank at cost price and after the sale of goods by customer to its ultimate buyers, Salam / Bai Salam financing is recognised.

(h) Tijarah

Tijarah is a financing mode under which the Bank purchases finished goods from customer / seller against spot payment and delivery. Thereafter, the Bank appoints customer as an agent to sell the Tijarah goods in the market.

The funds disbursed under Tijarah are recorded as advances against Tijarah. On execution of goods receiving note and receipt of Tijarah goods, the same are recorded in the unconsolidated statement of financial position as inventories of the Bank at cost price and after the sale of goods by customer to its ultimate buyers, Tijarah financing is recognised.

6.5.2 Net investment in finance lease

Leases where the Bank transfers substantially all the risks and rewards incidental to the ownership of an asset are classified as finance lease. A receivable is recognised on the commencement of lease term at an amount equal to the present value of the minimum lease payments, including guaranteed residual value, if any. Unearned finance income is recognised over the term of the lease, so as to produce a constant periodic return on the outstanding net investment in lease. Specific and general provisions for net investment in finance lease are made in accordance with the requirements of the Prudential Regulations and other directives issued by the SBP and charged to the unconsolidated profit and loss account.

6.6 Fixed assets and depreciation

(a) Tangible assets

Operating fixed assets other than land and buildings are stated at cost less accumulated depreciation and accumulated impairment losses, if any. Buildings are carried at revalued amount less any accumulated depreciation and subsequent impairment losses, if any. Land is carried at revalued amount less any subsequent impairment losses, if any.

Depreciation on operating fixed assets (excluding land which is not depreciated) is charged using the straight line method in accordance with the rates specified in note 12.2 to these unconsolidated financial statements after taking into account residual value, if significant. The asset's residual values and useful lives are reviewed and adjusted, if required, at each reporting date. Depreciation on additions is charged from the month the assets are available for use. No depreciation is charged in the month of disposal.

Subsequent costs are included in the asset's carrying amounts or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost

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of the item can be measured reliably. All other repair and maintenance expenditures are charged to the unconsolidated profit and loss account as and when incurred.

Land and buildings are revalued by professionally qualified valuers with sufficient regularity to ensure that the net carrying amount does not differ materially from their fair value.

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains / losses on disposal of fixed assets, if any, are taken to the unconsolidated profit and loss account in the period in which these arise except that the related surplus on revaluation of fixed assets (net of deferred taxation) is transferred directly to unappropriated profit.

Surplus on revaluation of fixed assets (net of associated deferred tax) to the extent of the incremental depreciation charged on the related assets is transferred to unappropriated profit.

(b) Capital work-in-progress

Capital work-in-progress is stated at cost less accumulated impairment losses, if any. All expenditure connected with specific assets incurred during installation and construction period are carried under this head. These are transferred to specific assets as and when assets become available for use.

(c) Intangible assets

Intangible assets having definite lives are stated at cost less accumulated amortisation and accumulated impairment losses, if any. The intangible assets include directly attributable costs that are capitalised as part of the intangible asset. Amortisation, except for customer relationship, is charged by applying the straight-line method over the useful lives of the assets. Amortisation is calculated so as to write-off the assets over their expected economic lives at rates specified in note 13 to these unconsolidated financial statements. Amortisation is charged from the month in which the asset is available for use. No amortisation is charged for the month in which the asset is disposed of. The intangible asset comprising customer relationship is being amortised over the life expectancy of the deposits. The residual values and useful lives of intangible assets are reviewed and adjusted, if appropriate, at each reporting date.

Subsequent costs are included in the asset's carrying amounts or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost of the item can be measured reliably.

Intangible assets having an indefinite useful life are stated at acquisition cost less accumulated impairment losses, if any.

Gains and losses on disposals, if any, are taken to the unconsolidated profit and loss account in the period in which these arise.

6.7 Impairment

The carrying amounts of assets are reviewed at each reporting date for impairment whenever events or changes in circumstances indicate that the carrying amounts of the assets may not be recoverable. If any such indication exists, and where the carrying value exceeds the estimated recoverable amount, assets are written down to their recoverable amount, except in the case of an intangible asset with an indefinite useful life or an intangible asset not yet available for use and goodwill acquired in a business combination for which impairment is tested annually irrespective of whether there is any indication of impairment. The resulting impairment loss is taken to the unconsolidated profit and loss account except for impairment loss on revalued assets, which is adjusted against related revaluation surplus to the extent that the impairment loss does not exceed the surplus on revaluation of asset.

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An impairment loss is reversed except for impairment loss relating to goodwill, if there has been a change in the estimate used to determine the recoverable amount. Such reversals are only made to the extent that the asset's carrying amount does not exceed the amount that would have been determined if no impairment loss had been recognised.

6.8 Taxation

Income tax expense comprises current and deferred tax. Income tax expense is recognised in the unconsolidated profit and loss account except to the extent that it relates to items recognised directly in equity, in which case it is recognised in equity.

Current

Provision for current taxation is based on taxable income for the year. Tax charge for the current year is determined in accordance with the prevailing laws for taxation. The charge for the current tax is calculated using tax rates enacted or substantively enacted at the reporting date.

Prior

The charge / reversals for prior years represent adjustments to the tax charge / reversals for prior years, arising from assessments, changes in estimates, and retrospectively applied changes to the law, made during the current year.

Deferred

Deferred tax is recognised using the balance sheet liability method on all temporary differences between the carrying amounts of assets and liabilities used for financial reporting purposes and amounts used for taxation purposes. In addition, the Bank also records deferred tax asset on available tax losses. Deferred tax is calculated using the rates that are expected to apply to the period when the differences reverse based on tax rates that have been enacted or substantively enacted at the reporting date.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the asset can be utilised. Deferred tax asset is reduced to the extent that it is no longer probable that the related tax benefits will be realised.

The carrying amount of the deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax asset to be utilised.

The Bank also recognises deferred tax asset / liability on deficit / surplus on revaluation of securities, fixed assets (other than land) and assets acquired in satisfaction of claims (other than land) which is adjusted against the related deficit / surplus in accordance with the requirements of International Accounting Standard (IAS) 12, 'Income Taxes'.

6.9 Assets acquired in satisfaction of claims

Non-banking assets acquired in satisfaction of claims are carried at revalued amounts less accumulated depreciation and accumulated impairment, if any. These assets are revalued by professionally qualified valuers with sufficient regularity to ensure that their net carrying values do not differ materially from their fair values. Legal fee, transfer costs and direct costs of acquiring title to the non-banking assets are charged to the unconsolidated profit and loss account and these are not capitalised as part of non-banking assets. A surplus arising on revaluation of non-banking assets acquired in satisfaction of claims is credited to the 'surplus on revaluation of assets' account. Any deficit arising on revaluation is first set off against the surplus account for that particular non-banking asset, if any, or if no surplus exists, is charged to the unconsolidated profit and loss account. These assets are disclosed in other assets as specified by the SBP.

Surplus on revaluation of non-banking assets (net of associated deferred tax) to the extent of the incremental depreciation charged on the related assets is transferred to unappropriated profit.

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6.10 Provisions and contingent assets and liabilities

Provisions are recognised when the Bank has a legal or constructive obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation and a reliable estimate of the amount can be made. Provisions are reviewed at each reporting date and are adjusted to reflect the current best estimates.

Contingent assets are not recognised and are also not disclosed unless an inflow of economic benefits is probable. Contingent liabilities are not recognised and are disclosed unless the probability of an outflow of resources embodying economic benefits is remote.

6.11 Staff retirement benefits

a) Defined contribution plan

The Bank operates a contributory provident fund for all its permanent employees to which equal monthly contributions at the rate of 10 percent of basic salary are made both by the Bank and the employees.

b) Defined benefit scheme

The Bank operates an approved funded gratuity scheme for all its permanent eligible employees and eligible employees who are on contractual service and are employed under non-management cadre. Contributions to the fund are made on the basis of actuarial recommendations. Projected Unit Credit Method is used for the actuarial valuation.

Amounts arising as a result of "Remeasurements", representing the actuarial gains and losses and the differences between the actual investment returns and the return implied by the net interest cost are recognised in the unconsolidated statement of financial position immediately, with a charge or credit to other comprehensive income in the periods in which these occur.

Staff retirement benefits are payable to staff on completion of prescribed qualifying period of service under these schemes.

6.12 Borrowings / deposits and their costs

Borrowings / deposits are recorded at the proceeds received. Borrowing / deposit costs are recognised as an expense in the period in which these are incurred to the extent that they are not directly attributable to the acquisition of or construction of qualifying assets. Borrowing cost that is directly attributable to the acquisition, construction or production of a qualifying asset (one that takes a substantial period of time to get ready for use or sale) is capitalised as part of the cost of the asset.

6.13 Subordinated loans

Subordinated loans are initially recorded at the amount of proceeds received. Mark-up on subordinated loans is charged to the unconsolidated profit and loss account over the period on an accrual basis and is recognised separately as part of other liabilities.

6.14 Revenue recognition and other items

- Profit on Murabaha (including Commodity Murabaha) and Musawammah is recognized on an accrual basis.
- Rentals on Ijarah contracts are recognized as income on an accrual basis.
- Profit on Service Ijarah is recognized on an accrual basis commencing from the date of confirmation of sale to its ultimate buyer.

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- Profit on Diminishing Musharakah financing is recognized on an accrual basis.
- Profit on Running Musharakah financing is recognized on an accrual basis and is adjusted upon final declaration of profit by Musharakah partners.
- Profit on Istisna / Salam / Bai Salam / Tijarah transactions are recognised on an accrual basis for the period from the date of sale of goods by the Bank's customer to its ultimate buyer to the date of culmination of the transaction.
- Profit on Sukuk is recognised on an accrual basis. Where Sukuk (excluding held for trading securities) are purchased at a premium or discount, those premiums / discounts are amortised through the unconsolidated profit and loss account over the remaining maturity.
- Financing method is used in accounting for income from lease financing. Under this method, the unearned finance income (excess of the sum of total lease rentals and estimated residual value over the cost of leased assets) is taken to income over the term of the lease so as to produce a constant periodic rate of return on the outstanding net investment in lease.
- Unrealised finance income in respect of non-performing lease finance is held in suspense account, where necessary, in accordance with the requirements of the Prudential Regulations issued by the SBP. Gains / losses on termination of lease contracts, documentation charges, front-end fee and other lease income are recognised as income when these are realised.
- Premium or discount on acquisition of debt investments is capitalised and amortised through the unconsolidated profit and loss account over the remaining period till maturity.
- Dividend income from investments is recognised when the Bank's right to receive the dividend is established.
- Fee, commission on letters of credit / guarantee, other commission and brokerage income is recognised on an accrual basis.
- Financial advisory fee is recognised when the right to receive the fee is established.
- Rent and other income is recognised on an accrual basis.
- Profits on Bai Muajjal lendings are recognised on straight line accrual basis.

6.15 Proposed dividend and transfer between reserves

Dividends and appropriations to reserves, except appropriations which are required by the law, made subsequent to the reporting date are considered as non-adjusting events and are recorded in the unconsolidated financial statements in accordance with the requirements of International Accounting Standard (IAS) 10, 'Events after the reporting period' in the year in which they are approved / transfers are made.

6.16 Foreign currencies

(a) Foreign currency transactions

Transactions in foreign currencies are translated into rupees at the foreign exchange rates prevailing at the transaction date. Monetary assets and liabilities in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the reporting date. Foreign bills purchased and forward foreign exchange contracts are valued at rates determined with reference to their respective maturities. Forward purchase contracts with the State Bank of Pakistan relating to foreign currency deposits are valued at the spot rate prevailing on the reporting date. The forward cover fee, if any, payable on contracts with the SBP is amortised over the term of the contract.

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(b) Translation gains and losses

Translation gains and losses are included in the unconsolidated profit and loss account.

6.17 Commitments

Commitments for outstanding forward foreign exchange contracts are disclosed in the unconsolidated financial statements at committed amounts. Commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the reporting date.

6.18 Acceptances

Acceptances comprise undertakings by the Bank to pay bills of exchange drawn on customers. The Bank expects most acceptances to be simultaneously settled with the reimbursement from the customers. Acceptances are accounted for in these unconsolidated statement of financial position both as assets and liabilities.

6.19 Financial instruments

Financial assets and financial liabilities

Financial instruments carried on the unconsolidated statement of financial position include cash and balances with treasury banks, balances with other banks, lendings to financial institutions, investments, advances, certain other assets, bills payable, borrowings, deposits, liabilities against assets subject to finance lease and certain other liabilities. The particular recognition methods adopted for significant financial assets and financial liabilities are disclosed in the individual policy statements associated with these assets and liabilities.

Derivative financial instruments

Derivative financial instruments are initially recognised at fair value on the date on which a derivative contract is entered into and are subsequently remeasured to fair value using appropriate valuation techniques. All derivative financial instruments are carried as assets when the fair value is positive and the liability when the fair value is negative. Any change in the fair value of derivative financial instruments is taken to the unconsolidated profit and loss account.

Offsetting

Financial assets and financial liabilities are set off and the net amount is reported in the unconsolidated financial statements only when the Bank has a legally enforceable right to set off and the Bank intends to either settle on a net basis, or to realise the assets and to settle the liabilities simultaneously. Income and expense items of such assets and liabilities are also offset and the net amount is reported in the unconsolidated financial statements only when permitted by the accounting and reporting standards as applicable in Pakistan.

6.20 Earnings per share

The Bank presents basic and diluted Earnings Per Share (EPS) for its shareholders. Basic EPS is calculated by dividing the profit attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the year. Diluted EPS is determined by adjusting the profit attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, if any.

6.21 Segment reporting

Operating segments are reported in a manner consistent with internal reporting provided to the Chief Operating decision maker. The Chief Executive Officer (CEO) has been identified as the Bank's Chief Operating decision maker.

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(a) Business Segments

(i) Retail banking

Retail banking provides services to small borrowers i.e. commercials, consumers, small enterprises, medium enterprises and agriculture sector. It includes loans, deposits, other transactions and balances with retail customers.

(ii) Corporate and investment banking

This includes strategic partnership with corporate entities to provide working capital financing, trade financing, cash management services, project finance, export finance, leasing, guarantees, bills of exchange, deposits and other short term and long term finance. Further, this includes investment banking activities such as mergers and acquisitions, underwriting, privatisation, securitisation, Initial Public Offerings (IPOs), secondary private placements, etc.

(iii) Treasury and equity capital market (ECM)

It includes fixed income, equity, foreign exchanges, funding, own position securities, lendings and repos.

(iv) Special asset management (SAM)

This includes recoveries from borrowers' accounts which became delinquent or have defaulted in their loan repayment obligations.

(b) Geographical segment

The operations of the Bank are currently based only in Pakistan.

6.22 Provision of claims under guarantees

A provision for claim under guarantees is recognised when intimated and reasonable certainty exists that the Bank will settle the obligation. The charge to the unconsolidated profit and loss account is stated net of expected recoveries as the obligation is recognised in other liabilities.

6.23 Bank's leasing arrangements

6.23.1 Lease liability and right-of-use assets

The Bank leases various branches, ATM placement spaces and warehouses. Rental contracts are typically for a fixed period of 11 months to 34 years and may have extension options as described below. At inception of a contract, the Bank assesses whether a contract is, or contains, a lease based on whether the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions.

In determining the lease term, the management considers all facts and circumstances that create an economic incentive to exercise an extension option or not to exercise a termination option. Extension options (or periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated).

The lease liability is initially measured at the present value of the lease payments over the period of lease term and that are not paid at the commencement date, discounted using the interest rate implicit in the lease, or if that rate cannot be readily determined, the Bank's incremental borrowing rate.

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Lease payments include fixed payments less any lease incentive receivable, variable lease payment that are based on an index or a rate which are initially measured using the index or rate as at the commencement date, amounts expected to be payable by the Bank under residual value guarantees, the exercise price of a purchase option if the Bank is reasonably certain to exercise that option and payments of penalties for terminating the lease if the lease term reflects that the lessee will exercise that option. The extension and termination options are incorporated in determination of lease term only when the Bank is reasonably certain to exercise these options.

The lease liability is subsequently measured at amortised cost using the effective interest rate method. The lease liability is also remeasured to reflect any reassessment or lease modification, or to reflect revised in-substance fixed lease payment.

The lease liability is remeasured when the Bank reassesses the reasonable certainty to exercise extension or termination option upon occurrence of either a significant event or a significant change in circumstances, or when there is a change in assessment of an option to purchase underlying asset, or when there is a change in amount expected to be payable under a residual value guarantee, or when there is a change in future lease payments resulting from a change in an index or rate used to determine those payments. The corresponding adjustment is made to the carrying amount of the right-of-use assets, or is recorded in unconsolidated profit and loss account if the carrying amount of right-of-use assets has been reduced to zero.

When there is a change in scope of a lease, or the consideration for a lease, that was not part of the original terms and conditions, the same is accounted for as a lease modification. The lease modification is accounted for as a separate lease if modification increases the scope of lease by adding the right to use one or more underlying assets and the consideration for lease increases by an amount that is commensurate with the standalone price for the increase in scope adjusted to reflect the circumstances of the particular contract, if any. When the lease modification is not accounted for as a separate lease, the lease liability is remeasured and corresponding adjustment is made to right-of-use assets.

The right-of-use assets is initially measured at an amount equal to the initial measurement of lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of the costs to be incurred to dismantle and remove the underlying asset or to restore the underlying asset or the site on which the asset is located.

The right-of-use assets is subsequently measured at cost less accumulated depreciation and accumulated impairment losses, if any. The right-of-use assets is depreciated on a straight line method over the lease term as this method most closely reflects the expected pattern of consumption of future economic benefits. The right-of-use assets is reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

6.24 Share capital

Ordinary shares are classified as equity and recognised at their face value. Incremental costs directly attributable to the issue of new shares or options are shown in equity as a deduction, net of tax, from the proceeds.

6.25 Reserves

Reserves being held by the Bank in these unconsolidated financial statements include the following;

- Non-distributable capital reserve - gain on bargain purchase option (note 3.2).
- Statutory reserve represents amount set aside as per the requirements of section 21 of the Banking Companies Ordinance, 1962.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

	Note	2021	2020
		-----Rupees '000-----	
7 CASH AND BALANCES WITH TREASURY BANKS			
In hand			
- local currency		13,697,293	13,650,095
- foreign currencies		1,506,351	6,147,826
		15,203,644	19,797,921
With State Bank of Pakistan in			
- local currency current accounts	7.1	28,507,227	25,323,730
- foreign currency current accounts	7.2	2,303,501	2,121,802
- foreign currency deposit accounts	7.3	4,256,376	3,860,816
		35,067,104	31,306,348
With National Bank of Pakistan in			
- local currency current accounts		8,139,477	8,202,707
Prize bonds		106,402	574,313
		<u>58,516,627</u>	<u>59,881,289</u>

7.1 These represent local currency current accounts maintained with the SBP as per the requirements of Section 36 of the State Bank of Pakistan Act, 1956. This section requires banking companies to maintain a local currency cash reserve in a current account with the SBP at a sum not less than such percentage of the Bank's time and demand liabilities in Pakistan as may be prescribed by the SBP.

7.2 These represent cash reserve of 5% maintained with the SBP in US dollars current accounts on deposits held under the New Foreign Currency Accounts (FE-25 deposits) as per BSD Circular No. 14 and 15 dated June 21, 2008.

7.3 These represent special cash reserve of 10% maintained with the SBP in US dollars deposit account on deposits held under the new foreign currency accounts (FE-25 deposits) as per DMMD Circular No.8 dated April 17, 2020, local US dollars clearing account maintained with the SBP to facilitate US dollars clearing and 6% special cash reserve requirement on FE-25 deposits maintained by Islamic Banking Branches under the requirements of BSD Circular No. 15 dated June 21, 2008. Profit rate on these balances is Nil (2020: Nil) per annum which is notified on monthly basis by the SBP.

	Note	2021	2020
		-----Rupees '000-----	
8 BALANCES WITH OTHER BANKS			
In Pakistan			
- in current accounts		2,037,104	645,262
Outside Pakistan			
- in current accounts		1,321,316	2,233,285
- in deposit accounts		158,862	-
		<u>3,517,282</u>	<u>2,878,547</u>
9 LENDINGS TO FINANCIAL INSTITUTIONS			
Repurchase agreement lendings (reverse repo)	9.1	-	2,985,000
9.1 Particulars of lending			
- local currency		-	2,985,000

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

9.2 Securities held as collateral against lendings to financial institutions

2021			2020		
Held by Bank	Further given as collateral	Total	Held by Bank	Further given as collateral	Total
-	-	-	2,985,000	-	2,985,000

----- Rupees '000 -----

Pakistan Investment Bonds

10 INVESTMENTS

10.1 Investments by type:

Note	2021				2020			
	Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value	Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value
	----- Rupees '000 -----							
Held-for-trading securities								
Federal Government securities	11,649,925	-	2,128	11,652,053	6,534,053	-	418	6,534,471
Shares	616,540	-	(10,794)	605,746	-	-	-	-
	12,266,465	-	(8,666)	12,257,799	6,534,053	-	418	6,534,471
Available-for-sale securities								
Federal Government securities	276,556,257	-	(1,425,857)	275,130,400	195,466,018	-	15,838	195,481,856
Shares	10,697,994	1,376,309	(903,843)	8,417,842	8,421,544	1,688,885	376,325	7,108,984
Non Government debt securities	50,947,014	557,516	2,512,649	52,902,147	51,638,835	559,787	2,523,780	53,602,828
	338,201,265	1,933,825	182,949	336,450,389	255,526,397	2,248,672	2,915,943	256,193,668
Held-to-maturity securities								
Federal Government securities	-	-	-	-	1,597,048	-	-	1,597,048
Non Government debt securities	8,248,271	1,518,162	-	6,730,109	11,831,456	1,528,616	-	10,302,840
	8,248,271	1,518,162	-	6,730,109	13,428,504	1,528,616	-	11,899,888
Associates *								
Faysal Income & Growth Fund	-	-	-	-	268,625	-	-	268,625
Faysal Islamic Stock Fund	-	-	-	-	200,000	-	-	200,000
Faysal Savings Growth Fund	893,247	-	-	893,247	693,247	-	-	693,247
	893,247	-	-	893,247	1,161,872	-	-	1,161,872
Subsidiary *								
Faysal Asset Management Limited	1,139,893	-	-	1,139,893	1,139,893	-	-	1,139,893
	360,749,141	3,451,987	174,283	357,471,437	277,790,719	3,777,288	2,916,361	276,929,792

* related parties

10.2 Investments by segments

Federal Government securities

- Market Treasury Bills	10.2.1	73,203,558	-	(21,201)	73,182,357	133,796,844	-	212,826	134,009,670
- Pakistan Investment Bonds	10.2.2	52,213,977	-	(251,714)	51,962,263	33,182,545	-	(168,598)	33,013,947
- Ijarah Sukuks	10.2.3	161,863,135	-	(1,150,814)	160,712,321	34,554,247	-	(27,972)	34,526,275
- Bai Muajjal	10.2.4	-	-	-	-	1,597,048	-	-	1,597,048
- Other Federal Government securities	10.2.5	925,512	-	-	925,512	466,435	-	-	466,435
		288,206,182	-	(1,423,729)	286,782,453	203,597,119	-	16,256	203,613,375

Shares

- Listed companies		10,570,618	726,643	(944,982)	8,898,993	7,677,628	1,039,219	345,980	6,984,389
- Unlisted companies		743,916	649,666	30,345	124,595	743,916	649,666	30,345	124,595
		11,314,534	1,376,309	(914,637)	9,023,588	8,421,544	1,688,885	376,325	7,108,984

Non Government debt securities

- Listed	10.2.6	45,000,000	-	2,512,500	47,512,500	45,380,509	51,476	2,512,243	47,841,276
- Unlisted		14,195,285	2,075,678	149	12,119,756	18,089,782	2,036,927	11,537	16,064,392
		59,195,285	2,075,678	2,512,649	59,632,256	63,470,291	2,088,403	2,523,780	63,905,668

Associates *

Faysal Income & Growth Fund	10.5	-	-	-	-	268,625	-	-	268,625
Faysal Islamic Stock Fund		-	-	-	-	200,000	-	-	200,000
Faysal Savings Growth Fund		893,247	-	-	893,247	693,247	-	-	693,247
		893,247	-	-	893,247	1,161,872	-	-	1,161,872

Subsidiary *

Faysal Asset Management Limited	10.5	1,139,893	-	-	1,139,893	1,139,893	-	-	1,139,893
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Total Investments

* related parties

		360,749,141	3,451,987	174,283	357,471,437	277,790,719	3,777,288	2,916,361	276,929,792
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Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

10.2.1 Market Treasury Bills have tenures of 3 and 6 months. The Bank's return on these instruments ranges from 7.8% to 11.39% per annum (2020: 7% to 13.29% per annum) with maturities up to June 2022.

10.2.2 Pakistan Investment Bonds have tenures of 3, 5 and 10 years. The Bank's return on these instruments ranges from 7.42% to 10.88% per annum (2020: 7.08% to 12% per annum) with maturities from September 2022 to August 2029.

10.2.3 GoP Ijara Sukuk bonds have tenure of 5 years. The Bank's return on these instruments ranges from 6.36% to 8.94% per annum (2020: 6.27% to 8.37% per annum) with maturities from July 2025 to October 2026.

	2021	2020
	-----Rupees '000-----	
10.2.4 Bai Muajjal - gross	-	2,212,625
Less: deferred income	-	(194,895)
Less: profit receivable shown in other assets	-	(420,682)
Bai Muajjal - net	<u>-</u>	<u>1,597,048</u>

This represented Bai Muajjal with Government of Pakistan and carried profit at the rate of 12.84% in 2020.

10.2.5 The Bank has invested in PKR and foreign currency denominated Mudarabah based pools maintained by the Islamic Naya Pakistan Certificate Company Limited (INPCCL), a special purpose vehicle formed by the Government of Pakistan. As at December 31, 2021, the Bank's investment in PKR, USD, EURO and GBP denominated pools amounted to Rs. 58.724 million (2020: Rs. 342.284 million), USD 3.807 million with PKR equivalent of Rs 671.987 million (2020: Rs. 124.151 million), EURO 0.699 million with PKR equivalent of Rs.139.566 million (2020: Nil) and GBP 0.232 million with PKR equivalent of Rs. 55.235 million (2020: Nil) respectively. The actual profit rates on these pools are calculated in line with the Islamic principle of Mudarabah and communicated to the Bank at the end of each month. The profit earned by the Bank on these investment pools during the year ranges between 8.24% to 8.26% for PKR denominated pool, 2.99% to 3.01% for USD denominated pool, 2.49% to 2.51% for GBP denominated pool and 1.74% to 1.76% for EURO denominated pool. These investments are perpetual in nature and have no fixed maturity.

10.2.6 These include Sukuks having tenures ranging from 5 to 15 years. The Bank's return on these instruments ranges from 8.34% to 12.18% per annum (2020: 7.25% to 10.25% per annum) with maturities up to July 2032.

	2021	2020
	-----Rupees '000-----	
10.3 Investments given as collateral - at market value		
- Market treasury bills	<u>19,760,221</u>	<u>-</u>
10.4 Provision for diminution in value of investments		
10.4.1 Opening balance	3,777,288	3,849,281
(Reversals) / charge		
Charge for the year	-	379,785
Reversals for the year	(12,724)	(14,982)
Reversals on disposals	(312,577)	(436,796)
	(325,301)	(71,993)
Closing Balance	<u>3,451,987</u>	<u>3,777,288</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

10.4.2 Particulars of provision against debt securities

Category of classification	2021		2020	
	Non-performing investments	Provision	Non-performing investments	Provision
	----- Rupees '000 -----			
Domestic				
- Loss	2,075,678	2,075,678	2,088,403	2,088,403

10.5 Investment in subsidiary and associates

Note	As at December 31, 2021				For the year ended December 31, 2021			
	Country of incorporation	% Holding	Assets	Liabilities	Revenue	Profit	Total comprehensive income	
	----- Rupees '000 -----							
Associate								
Faysal Savings Growth Fund	Pakistan	28.65	3,195,364	80,211	216,686	176,402	176,402	
Subsidiary								
Faysal Asset Management Limited	10.5.1	Pakistan	99.99	1,346,121	176,982	575,755	243,462	240,146
	----- Rupees '000 -----							
	As at December 31, 2020				For the year ended December 31, 2020			
	Country of incorporation	% Holding	Assets	Liabilities	Revenue	Profit	Total comprehensive income	
	----- Rupees '000 -----							
Associates								
Faysal Income & Growth Fund	Pakistan	40.67	672,056	15,337	88,464	71,121	71,121	
Faysal Islamic Stock Fund	Pakistan	37.64	646,596	17,356	131,890	116,977	116,977	
Faysal Savings Growth Fund	Pakistan	21.54	3,232,073	44,947	229,493	183,192	183,192	
Subsidiary								
Faysal Asset Management Limited		Pakistan	99.99	1,062,615	133,622	289,530	140,303	139,303

10.5.1 Faysal Asset Management Limited (the Company) was incorporated in Pakistan under the provisions of the repealed Companies Ordinance, 1984 (now the Companies Act, 2017) on August 6, 2003 as an unlisted public limited company. The Company commenced its operations on November 14, 2003. The Company is a Non-Banking Finance Company (NBFC). The Company has obtained a license to carry out asset management and investment advisory services under the requirements of Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003 and the Non-Banking Finance Companies and Notified Entities Regulations, 2008. Subsequent to the year ended December 31, 2021, the Company has obtained a license from Securities and Exchange Commission of Pakistan (SECP) to carry out Venture Capital and REIT management services.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

10.6 Quality of available for sale securities

Details regarding quality of available for sale (AFS) securities are as follows:

	2021	2020
	Cost	
	-----Rupees '000-----	
Federal Government securities - Government guaranteed		
Market Treasury Bills	61,578,404	127,262,791
Pakistan Investment Bonds	52,189,206	33,182,545
Ijarah Sukuks	161,863,135	34,554,247
Other Federal Government securities	925,512	466,435
	<u>276,556,257</u>	<u>195,466,018</u>
Shares		
Listed companies		
Automobile Assembler	1,272,434	-
Cement	1,609,171	933,165
Chemical	578,402	578,402
Commercial banks	1,485,028	1,640,099
Engineering	74,958	73,688
Fertilizer	371,180	705,657
Glass and ceramics	38	38
Investment banks / investment companies / securities	12,528	12,528
Oil and gas exploration company	1,444,165	1,101,913
Oil and gas marketing company	350,948	401,251
Open - end mutual funds	1,754,176	1,342,649
Paper and board	-	62,319
Pharmaceuticals	79,426	-
Power generation and distribution	785,715	631,976
Real estate	16,372	16,372
Textile composite	113,645	120,870
Textile spinning	4,362	4,362
Textile weaving	1,271	1,271
Transport	-	50,809
Vanaspati and allied industries	243	243
Miscellaneous	16	16
	<u>9,954,078</u>	<u>7,677,628</u>

Unlisted companies

1Link (Private) Limited				
Al Hamra Avenue (Private) Limited *				
Al Hamra Hills (Private) Limited *				
DHA Cogen (Private) Limited *				
Himont Chemical *				
Pace Barka Properties Limited *				
Pakistan Export Finance Guarantee *				
Naymat Collateral Management				
ISE Towers REIT Management Company				
Pakistan Corporate Restructuring Company Limited				

2021		2020	
Cost	Breakup value	Cost	Breakup value
----- Rupees '000 -----			
50,000	286,647	50,000	202,032
265,938	N/A	265,938	N/A
5	N/A	5	N/A
325,000	N/A	325,000	N/A
1,037	N/A	1,037	N/A
52,000	N/A	52,000	N/A
5,686	N/A	5,686	N/A
25,000	22,090	25,000	22,090
-	50,587	-	47,090
19,250	N/A	19,250	N/A
<u>743,916</u>	<u>359,324</u>	<u>743,916</u>	<u>271,212</u>

* These investments are fully provided.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

Non Government debt securities

Listed

- AA+, AA, AA-
- Unrated *

Unlisted

- AA+, AA, AA-
- A+, A, A- *
- Unrated *

2021	2020
Cost	
-----Rupees '000-----	
-	329,033
45,000,000	45,051,476
<u>45,000,000</u>	<u>45,380,509</u>
750,000	500,000
1,753,962	1,839,479
3,443,052	3,918,847
<u>5,947,014</u>	<u>6,258,326</u>

* These include government guaranteed securities amounting to Rs. 47,888 million (2020: Rs. 48,413 million).

10.7 Particulars relating to held to maturity securities are as follows:

Federal Government securities - Government guaranteed

Other Federal Government securities

Non Government debt securities

Unlisted

- AAA
- A+, A, A-
- CCC and below *
- Unrated

2021	2020
Cost	
-----Rupees '000-----	
-	1,597,048
6,430,150	6,510,713
-	55,841
1,497,110	1,499,110
321,011	3,765,792
<u>8,248,271</u>	<u>11,831,456</u>

* These investments are fully provided.

10.7.1 The market value of securities classified as held-to-maturity as at December 31, 2021 amounted to Rs. 6,755 million (December 31, 2020: Rs. 10,029 million).

11 ADVANCES

	Note	Performing		Non-performing		Total	
		2021	2020	2021	2020	2021	2020
-----Rupees '000-----							
Loans, cash credits, running finances, etc.	11.2	42,476,315	119,418,082	19,036,593	22,406,562	61,512,908	141,824,644
Islamic financing and related assets		350,461,085	189,951,257	3,913,046	3,294,935	354,374,131	193,246,192
Bills discounted and purchased		441,181	4,150,522	457,257	523,928	898,438	4,674,450
Advances - gross		<u>393,378,581</u>	<u>313,519,861</u>	<u>23,406,896</u>	<u>26,225,425</u>	<u>416,785,477</u>	<u>339,745,286</u>
Provision against advances	11.4	-	-	(19,544,542)	(20,649,632)	(19,544,542)	(20,649,632)
- specific		-	-	-	-	-	-
- general		(945,573)	(915,776)	-	-	(945,573)	(915,776)
		<u>(945,573)</u>	<u>(915,776)</u>	<u>(19,544,542)</u>	<u>(20,649,632)</u>	<u>(20,490,115)</u>	<u>(21,565,408)</u>
Advances - net of provision		<u>392,433,008</u>	<u>312,604,085</u>	<u>3,862,354</u>	<u>5,575,793</u>	<u>396,295,362</u>	<u>318,179,878</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

2021 2020
-----Rupees '000-----

11.1 Particulars of advances (gross)

- in local currency	414,316,390	339,106,568
- in foreign currencies	2,469,087	638,718
	416,785,477	339,745,286

11.2 Includes net investment in finance lease as disclosed below:

	2021				2020			
	Not later than one year	Later than one and less than five years	Over five years	Total	Not later than one year	Later than one and less than five years	Over five years	Total
	----- Rupees '000 -----							
Lease rentals receivable	528,278	27,659	-	555,937	640,175	642,651	-	1,282,826
Residual value	54,076	-	-	54,076	342,143	67,986	-	410,129
Minimum lease payments	582,354	27,659	-	610,013	982,318	710,637	-	1,692,955
Financial charges for future periods	(76,135)	(267)	-	(76,402)	(13,058)	(6,858)	-	(19,916)
Present value of minimum lease payments	506,219	27,392	-	533,611	969,260	703,779	-	1,673,039

11.3 Advances include Rs. 23,407 million (2020: Rs. 26,225 million) which have been placed under non-performing status as detailed below:-

Category of classification	2021		2021	
	Non-performing loans	Provision	Non-performing loans	Provision
	----- Rupees '000 -----			
Domestic				
- other assets especially mentioned	263,776	64	204,782	-
- substandard	1,366,413	117,909	2,727,006	541,529
- doubtful	595,141	215,372	900,979	237,209
- loss	21,181,566	19,211,197	22,392,658	19,870,894
Total	23,406,896	19,544,542	26,225,425	20,649,632

11.4 Particulars of provision against advances

Note	2021			2020		
	Specific	General	Total	Specific	General	Total
	----- Rupees '000 -----					
Opening balance	20,649,632	915,776	21,565,408	23,475,724	761,951	24,237,675
Exchange adjustment	48,119	-	48,119	25,095	-	25,095
Charge for the year	2,464,778	29,797	2,494,575	3,610,762	250,000	3,860,762
Reversals during the year	(1,690,139)	-	(1,690,139)	(1,485,958)	(96,175)	(1,582,133)
	774,639	29,797	804,436	2,124,804	153,825	2,278,629
Amounts written off	11.5.1 (1,927,848)	-	(1,927,848)	(4,975,991)	-	(4,975,991)
Closing balance	19,544,542	945,573	20,490,115	20,649,632	915,776	21,565,408

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

11.4.1 General provision represents provision maintained against fully secured performing portfolio of consumer finance and unsecured performing portfolio of consumer and small enterprise finance, as required by the Prudential Regulations issued by the SBP.

In addition to the requirements of the Prudential Regulations, the management has exercised prudence and maintained a general provision upto 1% of performing consumer portfolio as at December 31, 2021 amounting to Rs. 250 million.

11.4.2 Particulars of provision against advances

	2021			2020		
	Specific	General	Total	Specific	General	Total
	Rupees '000					
In local currency	18,832,594	945,573	19,778,167	19,902,966	915,776	20,818,742
In foreign currencies	711,948	-	711,948	746,666	-	746,666
	<u>19,544,542</u>	<u>945,573</u>	<u>20,490,115</u>	<u>20,649,632</u>	<u>915,776</u>	<u>21,565,408</u>

11.4.3 As allowed by the SBP, the Bank has availed benefit of forced sale value (FSV) of collaterals held as security of Rs 1,975.889 million (December 31, 2020: Rs 2,632.364 million) relating to advances while determining the provisioning requirement against non-performing financing as at December 31, 2021. The additional profit arising from availing the FSV benefit (net of tax) as at December 31, 2021 which is not available for distribution as either cash or stock dividend to shareholders and bonus to employees approximately amounted to Rs 1,205.292 million (December 31, 2020: Rs 1,605.742 million).

	Note	2021	2020
		-----Rupees '000-----	
11.5 Particulars of write-offs			
11.5.1 Against provisions	11.4	1,927,848	4,975,991
Directly charged to profit and loss account	31	29,262	19,231
		<u>1,957,110</u>	<u>4,995,222</u>
11.5.2 Write-offs of Rs. 500,000 and above			
- domestic	11.6	603,088	4,963,966
- overseas		-	-
Write-offs of below Rs. 500,000		1,354,022	31,256
		<u>1,957,110</u>	<u>4,995,222</u>

11.6 Details of loan write off of Rs. 500,000/- and above

In terms of sub-section (3) of section 33A of the Banking Companies Ordinance, 1962, the statement in respect of written off loans or any other financial relief of five hundred thousand rupees or above allowed to a person(s) during the year ended December 31, 2021 is given in Annexure - I to these unconsolidated financial statements.

	Note	2021	2020
		-----Rupees '000-----	
12 FIXED ASSETS			
Capital work-in-progress	12.1	1,640,844	833,461
Property and equipment	12.2	24,697,123	23,205,424
		<u>26,337,967</u>	<u>24,038,885</u>
12.1 Capital work-in-progress			
Civil works		287,365	225,737
Equipment		880,538	561,044
Furniture and fixture		124,286	18,838
Vehicles		33,289	42
Land and building		315,366	27,800
		<u>1,640,844</u>	<u>833,461</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

12.2 Property and equipment

2021										
Freehold land	Leasehold land	Building on freehold land	Building on leasehold land	Furniture and fixture	Electrical, office and computer equipment	Vehicles	Leasehold property and improvement	Right-of-use assets-land and building	Total	
Rupees '000										
At January 1, 2021										
Cost / revalued amount	2,214,316	3,551,147	591,064	5,142,586	1,294,613	7,316,680	321,744	3,664,851	10,983,405	35,080,406
Accumulated depreciation	-	-	40,223	199,830	935,914	5,597,933	134,236	2,110,671	2,856,175	11,874,982
Net book value	2,214,316	3,551,147	550,841	4,942,756	358,699	1,718,747	187,508	1,554,180	8,127,230	23,205,424
Year ended December 31, 2021										
Opening net book value	2,214,316	3,551,147	550,841	4,942,756	358,699	1,718,747	187,508	1,554,180	8,127,230	23,205,424
Additions	184,461	521,341	51,239	228,937	45,997	818,656	20,756	406,749	2,175,953	4,454,089
Lease modification (note 12.2.5)	-	-	-	-	-	-	-	-	(30,443)	(30,443)
Transfer from non-banking assets	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	(3,646)	(1,662)	(9)	(2,248)	-	(7,565)
Depreciation charge (note 12.2.3)	-	-	(45,445)	(203,268)	(55,947)	(748,381)	(36,083)	(286,507)	(1,548,751)	(2,924,382)
Other adjustments / transfers	-	-	1	-	(159)	157	1	-	-	-
Closing net book value	2,398,777	4,072,488	556,636	4,968,425	344,944	1,787,517	172,173	1,672,174	8,723,989	24,697,123
At December 31, 2021										
Cost / revalued amount	2,398,777	4,072,488	642,304	5,371,523	1,324,233	8,060,507	342,442	4,065,210	13,128,915	39,406,399
Accumulated depreciation	-	-	85,668	403,098	979,289	6,272,990	170,269	2,393,036	4,404,926	14,709,276
Net book value	2,398,777	4,072,488	556,636	4,968,425	344,944	1,787,517	172,173	1,672,174	8,723,989	24,697,123
Rate of depreciation (%) / useful life	-	-	2%-11%	2%-20%	10%	14%-50%	20%	10%-20%	11 months - 34 years	
2020										
Freehold land	Leasehold land	Building on freehold land	Building on leasehold land	Furniture and fixture	Electrical, office and computer equipment	Vehicles	Leasehold property and improvement	Right-of-use assets-land and building	Total	
Rupees '000										
At January 1, 2020										
Cost / revalued amount	2,214,316	3,551,147	417,706	5,142,586	1,180,954	6,780,773	229,389	3,052,489	9,777,473	32,346,833
Accumulated depreciation	-	-	-	-	889,751	5,033,859	130,894	1,862,274	1,404,771	9,321,549
Net book value	2,214,316	3,551,147	417,706	5,142,586	291,203	1,746,914	98,495	1,190,215	8,372,702	23,025,284
Year ended December 31, 2020										
Opening net book value	2,214,316	3,551,147	417,706	5,142,586	291,203	1,746,914	98,495	1,190,215	8,372,702	23,025,284
Additions	-	-	136,358	-	121,596	706,718	129,564	623,145	1,255,446	2,972,827
Lease modification (note 12.2.5)	-	-	-	-	-	-	-	-	(49,514)	(49,514)
Transfer from non-banking assets	-	-	36,075	-	-	-	-	-	-	36,075
Disposals	-	-	-	-	(659)	(1,803)	(12,461)	(6,904)	-	(21,827)
Depreciation charge (note 12.2.3)	-	-	(39,246)	(199,882)	(53,545)	(732,723)	(28,086)	(252,535)	(1,451,404)	(2,757,421)
Other adjustments / transfers	-	-	(52)	52	104	(359)	(4)	259	-	-
Closing net book value	2,214,316	3,551,147	550,841	4,942,756	358,699	1,718,747	187,508	1,554,180	8,127,230	23,205,424
At December 31, 2020										
Cost / revalued amount	2,214,316	3,551,147	591,064	5,142,586	1,294,613	7,316,680	321,744	3,664,851	10,983,405	35,080,406
Accumulated depreciation	-	-	40,223	199,830	935,914	5,597,933	134,236	2,110,671	2,856,175	11,874,982
Net book value	2,214,316	3,551,147	550,841	4,942,756	358,699	1,718,747	187,508	1,554,180	8,127,230	23,205,424
Rate of depreciation (%) / useful life	-	-	2%-11%	2%-20%	10%	14%-50%	20%	10%-20%	11 months - 29 years	

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

12.2.1 The cost of fully depreciated fixed assets that are still in the Bank's use is as follows:

	2021	2020
	-----Rupees '000-----	
Building	35,291	-
Furniture and fixture	716,641	574,695
Electrical, office and computer equipment	4,500,076	4,042,455
Vehicles	115,675	108,544
Leasehold property and improvement	1,200,507	934,337
	<u>6,568,190</u>	<u>5,660,031</u>

12.2.2 The Bank's freehold / leasehold land and buildings on freehold / leasehold land were last revalued by Iqbal A. Nanjee Co. (Private) Limited on December 31, 2019 on the basis of professional assessments of the market value.

Had there been no revaluation, the carrying amount of revalued assets as at December 31, 2021 would have been Rs 4,775.54 million (2020: Rs 3,847.74 million).

12.2.3 Allocation of depreciation expense for the year is as follows:

	Note	2021	2020
		-----Rupees '000-----	
Property expense			
- owned assets	29	535,220	491,662
- right-of-use assets	29	1,548,751	1,451,404
		2,083,971	1,943,066
Information technology expense	29	354,605	372,528
Other operating expenses	29	485,806	441,827
		<u>2,924,382</u>	<u>2,757,421</u>

12.2.4 Change in accounting estimate

During the year, the management of the Bank has revised its estimate of the useful life of 'hardware projects' and 'ATMs' category under 'electrical, office and computer equipment'. Previously, assets under the above category were depreciated over 3 years and 5 years and now these are being depreciated over a revised useful life of 5 years and 7 years respectively.

The revision has been accounted for as a change in accounting estimate in accordance with the requirements of International Accounting Standard (IAS) 8 'Accounting policies, changes in accounting estimates and errors'. Had the revision in useful lives of these assets not been made, the depreciation expense for the year would have been higher by Rs 58.62 million and consequently profit before tax would have been lower by the same amount.

12.2.5 Lease modifications

During the current year, the Bank has renegotiated a number of existing lease agreements resulting in a modification of these lease agreements under IFRS 16, 'Leases'. These lease modifications pertain to:

- i) a change in consideration of the lease(s);
- ii) an increase in the scope of the lease(s) due to an extension in the contractual lease terms; or
- iii) termination of existing lease(s) due to relocation of the branches to new premises.

In case of (i) and (ii) above, the Bank has remeasured the lease liabilities by discounting the revised lease payments using the revised discount rates and making a corresponding adjustment to the right-of-use assets.

In case of (iii) above, the Bank has decreased the carrying amount of the right-of-use assets and the corresponding lease liabilities to reflect the full termination of the lease, taking any resultant gain or loss on such termination to the unconsolidated profit and loss account.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

12.2.6 Details of disposals of fixed assets

The information relating to disposal of fixed assets to related parties is as follows:

	Cost	Accumulated depreciation	Book value	Sale proceeds	Mode of disposal	Related party
----- Rupees '000 -----						
Electrical equipment						
Cellular phone	55	55	-	11	Bank's policy	Mr. Ali Waqar (key management personnel)
Cellular phone	55	41	14	14	Bank's policy	Mr. Nasir Islam (key management personnel)
Cellular phone	55	27	27	27	Bank's policy	Mr. Abadullah (key management personnel)
Total	165	123	41	52		

13 INTANGIBLE ASSETS

Capital work-in-progress
Intangibles

Note **2021** **2020**
----- Rupees '000 -----

13.1	596,868	567,658
13.2	1,146,577	973,121
	<u>1,743,445</u>	<u>1,540,779</u>

13.1 Capital work-in-progress

Computer software

596,868	567,658
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13.2 Intangibles

At January 1, 2021

Cost
Accumulated amortisation
Net book value

2021		
Computer software	Customer relationship (note 13.2.2)	Total
----- Rupees '000 -----		
2,637,422	2,557,167	5,194,589
2,279,906	1,941,562	4,221,468
<u>357,516</u>	<u>615,605</u>	<u>973,121</u>

Year ended December 31, 2021

Opening net book value
Additions - directly purchased
Amortisation charge (note 29)
Closing net book value

357,516	615,605	973,121
403,721	-	403,721
(148,136)	(82,129)	(230,265)
<u>613,101</u>	<u>533,476</u>	<u>1,146,577</u>

At December 31, 2021

Cost
Accumulated amortisation
Net book value

3,041,143	2,557,167	5,598,310
2,428,042	2,023,691	4,451,733
<u>613,101</u>	<u>533,476</u>	<u>1,146,577</u>

Rate of amortisation (%)

14%-20%	5%-10%
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Useful life

5-7 years	10-19 years
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Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

	2020		
	Computer software	Customer relationship (note 13.2.2)	Total
	----- Rupees '000 -----		
At January 1, 2020			
Cost	2,387,453	2,557,167	4,944,620
Accumulated amortisation	2,092,507	1,776,952	3,869,459
Net book value	<u>294,946</u>	<u>780,215</u>	<u>1,075,161</u>
Year ended December 31, 2020			
Opening net book value	294,946	780,215	1,075,161
Additions - directly purchased	249,969	-	249,969
Amortisation charge (note 29)	(187,399)	(164,610)	(352,009)
Closing net book value	<u>357,516</u>	<u>615,605</u>	<u>973,121</u>
At December 31, 2020			
Cost	2,637,422	2,557,167	5,194,589
Accumulated amortisation	2,279,906	1,941,562	4,221,468
Net book value	<u>357,516</u>	<u>615,605</u>	<u>973,121</u>
Rate of amortisation (%)	<u>17%-33%</u>	<u>5%-10%</u>	
Useful life	<u>3-6 years</u>	<u>10-19 years</u>	

13.2.1 The cost of fully amortised intangible assets that are still in the Bank's use is as follows:

	2021	2020
	----- Rupees '000 -----	
Computer software	1,980,879	1,980,861
Customer relationship	1,099,722	1,099,722
	<u>3,080,601</u>	<u>3,080,583</u>

13.2.2 This represents an intangible asset (customer relationship) which comprises of core deposits which were recognised at the time of acquisition of ex-RBS Pakistan. These core deposits represent the funding benefit that would be available to the Bank on account of availability of funding through deposit customers rather than from the wholesale or interbank market. This benefit also considers the fact that the economic life time of these deposits is longer than their contractual life. Based on this assumption, this intangible asset had been valued using certain valuation techniques and is being amortised over the life expectancy of these deposits. As more fully explained in note 13.3 to these unconsolidated financial statements, the SBP allowed the Bank to adjust the amortisation charge arising on this intangible asset against non-distributable capital reserve. The remaining amortisation period of this intangible asset is ranging from 3 to 8 years.

13.2.3 Change in accounting estimate

During the year, the management of the Bank has revised its estimate of the useful life of 'software' and 'core banking system' category under 'computer software'. Previously, assets under the above category were depreciated over 3 years and 5 years and now these are being depreciated over a revised useful life of 5 years and 7 years respectively.

The revision has been accounted for as a change in accounting estimate in accordance with the requirements of International Accounting Standard (IAS) 8 'Accounting policies, changes in accounting estimates and errors'. Had the revision in useful lives of these assets not been made, the depreciation expense for the year would have been higher by Rs 65.81 million and consequently profit before tax would have been lower by the same amount.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

13.3 Non-distributable capital reserve - gain on bargain purchase

As per the directive of the SBP through its letter BPRD (R&P-02)/625-99/2011/3744 dated March 28, 2011, gain arising on bargain purchase of Pakistan operations of Royal Bank of Scotland (ex-RBS Pakistan) was credited directly into equity as non-distributable capital reserve (NCR). The SBP allowed the Bank to adjust the amortisation of the intangible asset against the portion of reserve which arose on account of such asset. Accordingly, the Bank has adjusted amortisation of intangible asset amounting to Rs 50.1 million (2020: Rs. 100.412 million) (net of tax) from the non-distributable capital reserve.

14 OTHER ASSETS	Note	2021	2020
		-----Rupees '000-----	
Income / mark-up accrued in local currency - net of provision		10,666,314	7,291,340
Income / mark-up accrued in foreign currencies - net of provision		4,524	1,314
Advances, deposits, advance rent and other prepayments		839,746	788,518
Non-banking assets acquired in satisfaction of claims	14.1	985,645	1,229,421
Mark to market gain on forward foreign exchange contracts		1,869,513	649,361
Fair value of derivative contracts		2,080	190,130
Acceptances	19	8,343,820	10,726,305
Credit cards and other products fee receivable		488,906	369,968
Receivable from brokers against sale of shares		370,970	20,241
Dividend receivable		75,348	84,632
Receivable from 1Link (Private) Limited		729,363	515,944
Rent and amenities receivable		22,006	33,159
Rebate receivable - net		22,668	87,632
Defined benefit plan asset	36	127,785	64,205
Others		265,741	343,660
		<u>24,814,429</u>	<u>22,395,830</u>
Less: provision held against other assets	14.2	(355,590)	(325,832)
Other assets - net of provision		<u>24,458,839</u>	<u>22,069,998</u>
Surplus on revaluation of non-banking assets acquired in satisfaction of claims	21.2	<u>1,271,247</u>	<u>1,453,786</u>
Other assets - total		<u><u>25,730,086</u></u>	<u><u>23,523,784</u></u>
14.1 Market value of non-banking assets acquired in satisfaction of claims		<u><u>2,509,571</u></u>	<u><u>2,683,207</u></u>

The non-banking assets acquired in satisfaction of claims by the Bank have been revalued by an independent professional valuer as at December 31, 2021. The revaluation was carried out by Iqbal A. Nanjee Company (Private) Limited on the basis of professional assessment of present market values. The above market values are based on desktop valuations. The SBP's Regulations for Debt Property Swap require the Bank to carry out a full scope valuation of non-banking assets after every three years.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

	Note	2021	2020
-----Rupees '000-----			
14.1.1 Non-banking assets acquired in satisfaction of claims			
Opening Balance		2,683,207	2,725,172
Additions		-	-
Revaluation		-	-
Disposals		(421,350)	-
Transferred to fixed assets	12.2	-	(36,075)
Depreciation	29	(4,965)	(5,890)
Closing Balance		<u>2,256,892</u>	<u>2,683,207</u>
14.1.2 Gain on disposal of non-banking assets acquired in satisfaction of claims			
Disposal proceeds		469,000	-
Less: carrying value		(421,350)	-
Gain on disposal	28	<u>47,650</u>	<u>-</u>
14.2 Provision held against other assets			
Dividend receivable		75,348	75,348
SBP penalties		51,050	51,050
Security deposits		22,994	22,994
Others		206,198	176,440
		<u>355,590</u>	<u>325,832</u>
14.2.1 Movement in provision held against other assets			
Opening balance		325,832	252,176
Charge for the year	31	29,758	74,536
Reversals during the year		-	(795)
		29,758	73,741
Amounts written off		-	(85)
Closing balance		<u>355,590</u>	<u>325,832</u>
15 BILLS PAYABLE			
In Pakistan		<u>14,122,901</u>	<u>13,543,270</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

16 BORROWINGS

Secured

Borrowings from the State Bank of Pakistan (SBP)

- under export refinance scheme - part I and II	16.1
- under long term financing facility	16.2
- under long term financing facility for renewable power energy (RPE)	16.3
- under scheme of financing facility for storage of agricultural produce	16.4
- under Islamic export refinance scheme - part I and II	16.5
- under refinance scheme for payment of wages and salaries	16.6
- under Islamic financing for renewable energy	16.7
- under Islamic long term financing facility	16.8
- under Islamic temporary economic refinance scheme	16.9
- under Islamic refinance facility for combating COVID-19	16.10
- under Islamic refinance facility for storage of agricultural produce	16.11

Repurchase agreement borrowings

Borrowing from other financial institution

Total secured

Unsecured

Overdrawn nostro accounts

Musharaka acceptances

Other borrowings

Total unsecured

Note	2021	2020
	-----Rupees '000-----	
	614,152	8,623,400
	919,241	1,246,164
	717,788	809,662
	28,783	53,129
	30,993,655	19,400,601
	7,280,953	12,932,302
	5,973,187	1,400,274
	7,733,936	3,599,252
	21,721,871	3,807,141
	314,644	35,400
	145,956	-
	76,444,166	51,907,325
	19,730,756	-
	467,156	500,000
	96,642,078	52,407,325
	2,545,198	1,633,331
16.14	1,500,000	410,000
16.15	10,502,553	3,995,860
	14,547,751	6,039,191
	111,189,829	58,446,516

16.1 In accordance with the export refinance scheme (ERF), the Bank has entered into agreements for financing with the SBP for extending export finance to customers. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finance by directly debiting the current account maintained by the Bank with the SBP. Borrowings from the SBP under the export refinance scheme are secured by the Bank's cash and security balances held by the SBP. The mark-up rates on this facility ranges from 1% to 2% per annum (2020: 1% to 2% per annum) payable on quarterly basis with maturities upto 180 days from the date of grant.

16.2 These represent borrowings from the SBP under scheme for long term financing facility (LTFF). The mark-up rates on these facilities range from 2% to 3.5% per annum (2020: 2% to 3.5% per annum) payable on quarterly basis, with maturities upto February 2027. As per the terms of the agreements, the Bank has granted the SBP a right to recover the outstanding amounts from the Bank at the respective date of maturity of finances by directly debiting the current account of the Bank maintained with the SBP.

16.3 These represent borrowings from the SBP under scheme for long term financing facility for renewable power energy (RPE). The mark-up rates on these facilities range from 2% to 3% per annum (2020: 2% to 3% per annum), payable on quarterly basis, with maturities upto December 2028. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the maturity date of finances by directly debiting the current account of the Bank maintained with the SBP.

16.4 These represent borrowings from the SBP under scheme of financing facility for storage of agricultural produce. The mark-up rates on these facilities range from 2.5% to 3.5% per annum (2020: 2.5% to 3.5% per annum) payable on quarterly basis with maturities upto April 2024. As per the agreements, the Bank has granted the SBP the right to

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the current account maintained by the Bank with the SBP.

- 16.5** In accordance with the Islamic export refinance scheme (IERS), the Bank has entered into musharaka agreements for financing with the SBP for extending export finance to the customers. The average profit rates on this facility range from 1% to 2% (2020: 1% to 2% per annum) payable on quarterly basis with maturities upto 180 days from the date of grant. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the current account maintained by the Bank with the SBP.
- 16.6** In accordance with the Islamic refinance scheme for payment of wages and salaries to the workers and employees of business concerns, the Bank has entered into mudarabah agreements for financing with the SBP for extending salary finance to the customers. The average profit rates on this facility range from 0% to 2% (2020: 0% to 2% per annum) payable on quarterly basis with maturities upto March 2023. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the current account maintained by the Bank with the SBP.
- 16.7** In accordance with the Islamic financing facility for renewable energy, the Bank has entered into mudarabah agreements for financing with the SBP for extending renewable energy finance to customers. The average profit rates on this facility range from 2% to 3% per annum (2020: 2% to 3% per annum) payable on quarterly basis with maturities upto May 2033. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the current account maintained by the Bank with the SBP.
- 16.8** In accordance with the Islamic long term financing facility for plant and machinery, the Bank has entered into mudarabah agreements for financing with the SBP for extending Islamic long term finance to the customers. The average profit rates on this facility range from 2% to 3.5% per annum (2020: 2% to 3.5% per annum) payable on quarterly basis with maturities upto December 2034. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the current account maintained by the Bank with the SBP.
- 16.9** In accordance with the Islamic temporary economic refinance facility (ITERF), the Bank has entered into mudarabah agreements for financing with the SBP for extending long term finance to the customers. The average profit rate on this facility is 1% per annum (2020: 1% per annum) payable on quarterly basis with maturities upto December 2031. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the current account maintained by the Bank with the SBP.
- 16.10** In accordance with the Islamic refinance facility for combating COVID-19, the Bank has entered into mudarabah agreements for financing with the SBP for extending medical equipment finances to the customers. The average profit rate on this facility is 0% per annum (2020: 0% per annum) payable on quarterly basis with maturities upto June 2026. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the current account maintained by the Bank with the SBP.
- 16.11** These represent balances due to the SBP under scheme of Islamic financing facility for storage of agricultural produce (IFFSAP). The profit rate on this facility is 4% per annum payable on quarterly basis with maturity upto December 2028. As per the agreements, the Bank has granted the SBP the right to recover the outstanding amounts from the Bank at the date of maturity of the finances by directly debiting the current account maintained by the Bank with the SBP.
- 16.12** These represent collateralised borrowings against market treasury bills. The mark-up rates on these borrowings are ranging from 9.8% to 10.2% per annum having maturities upto March 2022. There were no such borrowings outstanding as at December 31, 2020.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

16.13 This represents borrowing from Pakistan Mortgage Refinance Company (PMRC). The mark-up rate on this borrowing is 8.75% per annum (2020: 8.75% per annum) having maturity in December 2025.

16.14 This represents Musharaka acceptance on profit and loss sharing basis. The expected rate on this deal is 9.5% per annum (2020: 6.9% per annum) having maturity in January 2022.

16.15 These represent borrowings from foreign financial institutions. The mark-up rates on these borrowings are 1.3% to 1.52% per annum (2020: 1.75% per annum) having maturities in June 2022.

16.16 Details and nature of securities pledged as collateral against borrowings are given in note 10.3 to these unconsolidated financial statements.

16.17 Particulars of borrowings with respect to currencies	2021	2020
	-----Rupees '000-----	
- in local currency	98,142,078	52,817,325
- in foreign currencies	13,047,751	5,629,191
	<u>111,189,829</u>	<u>58,446,516</u>

17 DEPOSITS AND OTHER ACCOUNTS

	2021			2020		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
	----- Rupees '000 -----					
Customers						
Current deposits	184,248,112	24,957,795	209,205,907	144,344,241	20,813,651	165,157,892
Savings deposits	206,181,337	19,665,122	225,846,459	184,980,930	17,643,501	202,624,431
Term deposits	144,979,760	1,950,361	146,930,121	143,287,216	3,141,533	146,428,749
Margin deposits	3,603,873	7,416	3,611,289	3,341,663	15,132	3,356,795
	<u>539,013,082</u>	<u>46,580,694</u>	<u>585,593,776</u>	<u>475,954,050</u>	<u>41,613,817</u>	<u>517,567,867</u>
Financial institutions						
Current deposits	1,739,947	30,445	1,770,392	813,493	49,245	862,738
Savings deposits	45,359,590	-	45,359,590	15,880,218	-	15,880,218
Term deposits	11,365,550	-	11,365,550	6,325,010	-	6,325,010
	<u>58,465,087</u>	<u>30,445</u>	<u>58,495,532</u>	<u>23,018,721</u>	<u>49,245</u>	<u>23,067,966</u>
	<u>597,478,169</u>	<u>46,611,139</u>	<u>644,089,308</u>	<u>498,972,771</u>	<u>41,663,062</u>	<u>540,635,833</u>

17.1 Composition of deposits	Note	2021	2020
		-----Rupees '000-----	
- individuals		138,633,764	129,367,134
- government (Federal and Provincial)		14,345,295	19,873,100
- public sector entities		24,879,734	11,058,521
- banking companies		7,343,227	4,757,627
- non-banking financial institutions		51,152,305	18,310,340
- private sector		407,734,983	357,269,111
	17.1.1	<u>644,089,308</u>	<u>540,635,833</u>

17.1.1 These include deposits eligible to be covered under insurance arrangements amounting to Rs 377.496 billion (2020: Rs 325.147 billion).

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

18 DEFERRED TAX LIABILITIES / (ASSETS)

Taxable temporary differences on

- surplus on revaluation of fixed assets
- surplus on revaluation of non-banking assets
- surplus on revaluation of investments
- fair value adjustment relating to net assets acquired upon amalgamation
- accelerated tax depreciation

Deductible temporary differences on

- provision for diminution in the value of investments
- provision against advances, off balance sheet etc.
- provision against other assets

2021			
At January 1, 2021	Recognised in P&L	Recognised in OCI	At December 31, 2021
----- Rupees '000 -----			
1,602,246	(74,307)	-	1,527,939
14,113	-	-	14,113
1,137,218	-	(1,065,868)	71,350
240,087	-	(32,031)	208,056
97,327	(95,033)	-	2,294
3,090,991	(169,340)	(1,097,899)	1,823,752
(155,137)	123,326	-	(31,811)
(1,215,623)	156,082	-	(1,059,541)
(128,462)	(11,606)	-	(140,068)
(1,499,222)	267,802	-	(1,231,420)
1,591,769	98,462	(1,097,899)	592,332

2020			
At January 1, 2020	Recognised in P&L	Recognised in OCI	At December 31, 2020
----- Rupees '000 -----			
1,676,037	(73,791)	-	1,602,246
14,113	-	-	14,113
2,163,487	-	(1,026,269)	1,137,218
304,285	-	(64,198)	240,087
196,033	(98,706)	-	97,327
4,353,955	(172,497)	(1,090,467)	3,090,991
(182,987)	27,850	-	(155,137)
(1,307,267)	91,644	-	(1,215,623)
(99,703)	(28,759)	-	(128,462)
(1,589,957)	90,735	-	(1,499,222)
2,763,998	(81,762)	(1,090,467)	1,591,769

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

19 OTHER LIABILITIES	Note	2021	2020
		-----Rupees '000-----	
Mark-up / return / interest payable in local currency		2,567,306	3,792,193
Mark-up / return / interest payable in foreign currencies		3,109	6,344
Unearned commission and income on bills discounted		852,715	968,302
Accrued expenses		2,409,168	2,484,143
Acceptances	14	8,343,820	10,726,305
Unclaimed dividends		52,420	45,038
Mark to market loss on forward foreign exchange contracts		989,223	1,907,030
Current taxation (provision less payments)		782,370	58,669
Charity fund balance		1,273	1,070
Provision against off-balance sheet obligations	19.1	104,894	127,569
Security deposits against leases		189,725	586,301
Withholding tax payable		95,756	165,433
Federal excise duty payable		61,446	67,402
Payable to brokers against purchase of shares		522,535	35,001
Fair value of derivative contracts		966,691	964,671
Payable related to credit cards and other products		276,092	1,146,914
Lease liability against right-of-use assets		9,728,175	8,530,893
Advance against disposal of assets		4,366	459,467
Funds held as security		270,227	242,227
Payable to 1Link (Private) Limited		78,572	154,308
Insurance payable		92,807	115,600
Clearing and settlement accounts		5,107,985	2,706,765
Others		293,839	341,489
		<u>33,794,514</u>	<u>35,633,134</u>
19.1 Provision against off-balance sheet obligations			
Opening balance		127,569	113,676
Charge for the year		2,075	25,132
Reversals during the year		(24,750)	(11,239)
	31	<u>(22,675)</u>	<u>13,893</u>
Closing balance		<u>104,894</u>	<u>127,569</u>
20 SHARE CAPITAL			
20.1 Authorised capital			
		2021	2020
		-----Number of shares-----	
		<u>2,200,000,000</u>	<u>2,200,000,000</u>
		Ordinary shares of Rs.10 each	
		<u>22,000,000</u>	<u>22,000,000</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

20.2 Issued, subscribed and paid up

2021		2020		2021		2020	
----- Number of shares -----				----- Rupees '000 -----			
				Ordinary shares			
201,451,420	201,451,420	Fully paid in cash		2,014,514	2,014,514		
1,298,772,879	1,298,772,879	Issued as bonus shares		12,987,729	12,987,729		
17,472,226	17,472,226	Issued for consideration other than cash		174,722	174,722		
<u>1,517,696,525</u>	<u>1,517,696,525</u>			<u>15,176,965</u>	<u>15,176,965</u>		

20.2.1 As at December 31, 2021, Ithmaar Bank B.S.C. (closed) (the holding company of the Bank) directly and indirectly holds 1,013,473,712 ordinary shares of Rs. 10 each (2020: 1,013,473,712 ordinary shares).

	Note	2021	2020
		-----Rupees '000-----	
21 SURPLUS ON REVALUATION OF ASSETS - NET OF TAX			
Surplus on revaluation of:			
- available for sale securities	10.1	182,949	2,915,943
- fixed assets	21.1	7,220,789	7,411,321
- non-banking assets acquired in satisfaction of claims	21.2	1,271,247	1,453,786
		8,674,985	11,781,050
Deferred tax on surplus on revaluation of:			
- available for sale securities	21.1	(71,350)	(1,137,218)
- fixed assets	21.1	(1,527,939)	(1,602,246)
- non-banking assets acquired in satisfaction of claims	21.2	(14,113)	(14,113)
		(1,613,402)	(2,753,577)
		<u>7,061,583</u>	<u>9,027,473</u>
21.1 Surplus on revaluation of fixed assets			
Surplus on revaluation of fixed assets as at January 1			
Recognised during the year		7,411,321	7,600,529
Transferred to unappropriated profit in respect of incremental depreciation charged during the year		-	-
Surplus on revaluation of fixed assets as at December 31		(190,532)	(189,208)
		7,220,789	7,411,321
Less: related deferred tax liability on:			
- revaluation as at January 1		(1,602,246)	(1,676,037)
- revaluation recognised during the year		-	-
- incremental depreciation charged during the year		74,307	73,791
		(1,527,939)	(1,602,246)
		<u>5,692,850</u>	<u>5,809,075</u>
21.2 Surplus on revaluation of non-banking assets acquired in satisfaction of claims			
Surplus on revaluation as at January 1			
Recognised during the year		1,453,786	1,453,786
Surplus realised on disposal during the year		-	-
Surplus on revaluation as at December 31		(182,539)	-
		1,271,247	1,453,786
Less: related deferred tax liability on:			
- revaluation as at January 1		(14,113)	(14,113)
- revaluation recognised during the year		-	-
		(14,113)	(14,113)
		<u>1,257,134</u>	<u>1,439,673</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

	Note	2021	2020
		-----Rupees '000-----	
22 CONTINGENCIES AND COMMITMENTS			
Guarantees	22.1	34,644,920	29,202,222
Commitments	22.2	266,894,554	183,850,529
Other contingent liabilities	22.3	4,122,244	4,122,244
		<u>305,661,718</u>	<u>217,174,995</u>
22.1 Guarantees:			
Financial guarantees		6,686,179	7,810,863
Performance guarantees		9,614,460	5,662,415
Other guarantees		18,344,281	15,728,944
		<u>34,644,920</u>	<u>29,202,222</u>
22.2 Commitments:			
Documentary credits and short-term trade-related transactions - letters of credit		77,150,641	50,571,999
Commitments in respect of:			
- forward foreign exchange contracts	22.2.1	131,320,853	93,025,986
- forward government securities transactions	22.2.2	19,884,976	2,989,036
- derivatives - cross currency and interest rate swaps (notional principal)	22.2.3	6,681,964	8,272,187
- extending credit (irrevocable)	22.5	31,655,235	28,859,840
Commitments for acquisition of:			
- operating fixed assets		115,530	49,303
- intangible assets		85,355	82,178
		<u>266,894,554</u>	<u>183,850,529</u>
22.2.1 Commitments in respect of forward foreign exchange contracts			
Purchase		90,624,579	66,134,904
Sale		40,696,274	26,891,082
		<u>131,320,853</u>	<u>93,025,986</u>
22.2.2 Commitments in respect of forward government securities transactions			
Purchase		19,884,976	-
Sale		-	2,989,036
		<u>19,884,976</u>	<u>2,989,036</u>
22.2.3 Commitments in respect of derivatives			
Sale	23	6,681,964	8,272,187
22.3 Other contingent liabilities			
Suit filed by a customer for recovery of alleged losses suffered which is pending in the Honorable High Court of Sindh. The Bank's legal advisors are confident that the Bank has a strong case		2,510,000	2,510,000
Indemnity issued favouring the Honorable High Court in one of the cases		457,543	457,543
Tax liability of gain on bargain purchase on the acquisition of ex-RBS Pakistan	22.3.1	1,154,701	1,154,701
		<u>4,122,244</u>	<u>4,122,244</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

22.3.1 Income tax assessments of the Bank have been finalised upto the tax year 2019 (accounting year ended December 31, 2018). Income tax return for tax year 2021 (accounting year ended December 31, 2020) has already been filed by the Bank within stipulated timeline.

The department and the Bank has disagreement on a matter relating to taxability of gain on bargain purchase on the acquisition of ex-RBS Pakistan. The additional tax liability on the matter amounts to Rs. 1,154.701 million (December 31, 2020: Rs. 1,154.701 million). The Commissioner Inland Revenue (Appeals) [CIR(A)] had deleted the said additional tax liability, however the income tax department had filed an appeal with the Appellate Tribunal Inland Revenue (ATIR) against the order of CIR(A). During the current period, the ATIR passed an order and maintained the decision of the CIR(A) in favour of the Bank that gain on bargain purchase is not taxable. Subsequently, the department has challenged the order in Honorable High Court of Sindh. However, the management of the Bank is confident that the matter will be decided in the Bank's favour and accordingly, no provision has been recorded in these unconsolidated financial statements in respect of this matter.

22.4 There are certain claims against the Bank not acknowledged as debt amounting to Rs 30,799 million (December 31, 2020: Rs 31,374 million). These mainly represent counter claims filed by the borrowers for restricting the Bank from disposal of assets (such as mortgaged / pledged assets kept as security), cases where the Bank was proforma defendant for defending its interest in the underlying collateral kept by it at the time of financing, certain cases filed by ex-employees of the Bank for damages sustained by them consequent to the termination from the Bank's employment and cases for damages towards opportunity losses suffered by the customers due to non-disbursements of running finance facility as per the agreed terms. The above also includes an amount of Rs 25,299 million (December 31, 2020: 25,299 million) in respect of a suit filed against the Bank for declaration, recovery of monies, release of securities, rendition of account and damages.

Based on legal advice and / or internal assessments, the management is confident that the above matters will be decided in the Bank's favour and accordingly no provision has been made in these unconsolidated financial statements.

22.5 Commitments to extend credits

The Bank makes commitments to extend credit (including to related parties) in the normal course of its business but these being revocable commitments do not attract any significant penalty or expense if the facilities are unilaterally withdrawn except for Rs. 31,655 million (2020: Rs. 28,860 million) which are irrevocable in nature.

23 DERIVATIVE INSTRUMENTS

Cross currency swaps (notional principal)

Interest rate swap (notional principal)

	2021	2020
	-----Rupees '000-----	
	6,417,194	7,792,684
	264,770	479,503

Derivative instruments, such as forward rate agreements, interest rate swaps, cross currency swaps and FX options, are forward transactions that provide market making opportunities / hedge against the adverse movement of interest and exchange rates. Derivatives business provides risk solutions for the existing and potential customers of the Bank. All derivative transactions are governed by "The Financial Derivatives Business Regulations" (FDBR) issued by the SBP.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

23.1 Product analysis

Counterparties	2021			
	Cross currency swaps		Interest rate swap	
	Notional principal	Mark to market loss	Notional principal	Mark to market gain
	----- Rupees '000 -----			
With banks for				
Hedging	-	-	-	-
Market making	2,682,872	(104,219)	264,770	2,080
With other entities for				
Hedging	-	-	-	-
Market making	3,734,322	(862,472)	-	-
Total				
Hedging	-	-	-	-
Market making	6,417,194	(966,691)	264,770	2,080

Counterparties	2020			
	Cross currency swaps		Interest rate swap	
	Notional principal	Mark to market gain / (loss)	Notional principal	Mark to market gain
	----- Rupees '000 -----			
With banks for				
Hedging	-	-	-	-
Market making	3,218,043	62,289	479,503	7,048
With other entities for				
Hedging	-	-	-	-
Market making	4,574,641	(843,878)	-	-
Total				
Hedging	-	-	-	-
Market making	7,792,684	(781,589)	479,503	7,048

23.2 Maturity analysis

Remaining maturity	No. of contracts	Notional principal	2021		
			Mark to market		
			Negative	Positive	Net
			----- Rupees '000 -----		
Upto 1 month	-	-	-	-	-
1 to 3 months	-	-	-	-	-
3 to 6 months	2	529,540	(545,491)	527,068	(18,423)
6 months to 1 year	-	-	-	-	-
1 to 2 years	-	-	-	-	-
2 to 3 years	-	-	-	-	-
3 to 5 years	10	6,152,424	(6,669,504)	5,723,316	(946,188)
5 to 10 years	-	-	-	-	-
Above 10 years	-	-	-	-	-
Total		6,681,964	(7,214,995)	6,250,384	(964,611)

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

Remaining maturity	No. of contracts	2020			
		Notional principal	Mark to market		
			Negative	Positive	Net
----- Rupees '000 -----					
Upto 1 month	-	-	-	-	-
1 to 3 months	-	-	-	-	-
3 to 6 months	1	266,391	(270,158)	179,273	(90,885)
6 months to 1 year	-	-	-	-	-
1 to 2 years	2	959,006	(1,016,477)	1,029,432	12,955
2 to 3 years	-	-	-	-	-
3 to 5 years	6	2,763,964	(2,780,829)	2,228,139	(552,690)
5 to 10 years	4	4,282,826	(5,008,510)	4,864,589	(143,921)
Above 10 years	-	-	-	-	-
Total		8,272,187	(9,075,974)	8,301,433	(774,541)

23.3 Risk management policies related to derivatives are discussed in note 44.5 to these unconsolidated financial statements.

24 MARK-UP / RETURN / INTEREST EARNED

2021
-----Rupees '000-----

On:

Loans and advances	29,054,986	32,393,229
Investments	24,201,945	22,447,486
Lendings to financial institutions	424,153	70,498
Balances with banks	216	15,603
Securities purchased under resale agreements	187,421	995,194
	<u>53,868,721</u>	<u>55,922,010</u>

25 MARK-UP / RETURN / INTEREST EXPENSED

On:

Deposits	20,565,805	25,347,575
Securities sold under repurchase agreements	2,079,731	245,778
Other short term borrowings	71,769	35,934
SBP borrowings	1,023,608	624,885
Short sale of Pakistan Investment Bonds	-	42,219
Bai Muajjal	-	178,419
Musharaka acceptances	121,643	660,508
Lease liability against right-of-use assets	1,258,754	862,115
Cost of foreign currency swaps against foreign currency deposits / borrowings	2,913,374	3,390,511
	<u>28,034,684</u>	<u>31,387,944</u>

26 FEE AND COMMISSION INCOME

Branch banking customer fees	837,552	549,501
Consumer finance related fees	489,793	323,127
Card related fees (debit and credit cards)	2,072,378	1,570,918
Credit related fees	24,749	43,843
Investment banking fees	248,804	248,040
Commission on trade	388,868	275,644
Commission on guarantees	149,980	103,551
Commission on cash management	77,161	69,678
Commission on remittances including home remittances	292,714	216,972
Commission on bancassurance	246,072	314,061
Commission on sale of funds unit	188,655	91,159
Others	77,447	54,776
	<u>5,094,173</u>	<u>3,861,270</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

	Note	2021	2020
-----Rupees '000-----			
27 GAIN / (LOSS) ON SECURITIES			
Realised - net	27.1	319,398	1,697,628
Unrealised - held for trading - net		(9,084)	(584)
		<u>310,314</u>	<u>1,697,044</u>
27.1 Realised gain / (loss) on:			
Federal Government securities		310,579	1,176,657
Shares		(76,640)	484,579
Open end mutual funds		85,459	36,392
		<u>319,398</u>	<u>1,697,628</u>
28 OTHER INCOME			
Rent on property		201,988	188,425
Gain on disposal of fixed assets - net		25,210	21,181
Gain on disposal of non-banking assets - net	14.1.2	47,650	-
Loss on short sale of Pakistan Investment Bonds (PIBs)		(561)	(88,139)
Notice pay		7,981	2,932
Scrap income		4,046	1,574
Gain on lease modifications	12.2.5	-	26,271
Others		405	645
		<u>286,719</u>	<u>152,889</u>
29 OPERATING EXPENSES			
Total compensation expense	29.2	8,115,514	7,578,108
Property expense			
Rent and taxes		438,003	276,954
Insurance		57,574	61,255
Utilities cost		818,416	767,337
Security (including guards)		811,103	754,283
Repair and maintenance (including janitorial charges)		614,414	553,287
Depreciation on owned fixed assets	12.2.3	535,220	491,662
Depreciation on non-banking assets	14.1.1	4,965	5,890
Depreciation on right-of-use assets	12.2.3	1,548,751	1,451,404
Others		94,856	88,690
		<u>4,923,302</u>	<u>4,450,762</u>
Information technology expenses			
Software maintenance		1,379,502	1,604,787
Hardware maintenance		269,982	273,136
Depreciation	12.2.3	354,605	372,528
Amortisation	13.2	148,136	187,399
Network charges		238,609	252,772
Others		304	1,951
		<u>2,391,138</u>	<u>2,692,573</u>
Other operating expenses			
Directors' fees and allowances	38.2	119,920	150,293
Legal and professional charges		127,149	95,667
Outsourced services costs - staff	35.1	430,249	394,700
Travelling and conveyance		108,353	77,578
NIFT clearing charges		56,947	50,586
Depreciation	12.2.3	485,806	441,827
Training and development		47,141	36,570
Postage and courier charges		160,253	176,102
Communication		227,295	149,880
Marketing, advertisement and publicity		567,810	530,470
Donations	29.3	79,917	77,424
Auditors remuneration	29.4	41,616	44,717
Insurance		853,451	872,684
Stationery and printing		359,984	382,176
Bank fees and charges		146,620	133,480
Brokerage and commission		68,809	76,666
Deposit protection premium		520,235	390,656
Credit card bonus points redemption		186,327	183,074
Others		588,348	415,306
		<u>5,176,230</u>	<u>4,679,856</u>
		<u>20,606,184</u>	<u>19,401,299</u>

Notes to and forming part of the Unconsolidated Financial Statements

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29.1 Cost of outsourced activities is Rs. 230.113 million (2020: Rs. 388.401 million). This includes payments other than outsourced services costs, which are disclosed above. Total cost of outsourced activities for the year given to related parties is Rs. Nil (2020: Rs. Nil). Outsourcing shall have the same meaning as specified in Annexure-I of BPRD Circular No. 06 of 2017. Material outsourcings done by the Bank are listed below:

S.No	Name of outsourced agency	Nature of service	Estimated cost (Rupees '000)
1	Euronet Pakistan Private Limited	Credit cards, debit cards, prepaid cards and ATMs switch system host	208,607

29.2 Total compensation expense

	2021	2020
	-----Rupees '000-----	
Managerial Remuneration		
i) Fixed	3,670,993	3,513,433
ii) Variable		
of which;		
a) Cash bonus / awards, etc.	667,831	788,541
b) Commission incentives	780,741	550,400
Charge for defined benefit plan	210,857	210,122
Contribution to defined contribution plan	249,422	232,063
Rent & house maintenance	1,174,289	1,093,122
Utilities	286,242	266,744
Medical	267,381	218,218
Conveyance	805,134	679,561
Others	624	944
Sub-total	8,113,514	7,553,148
Sign-on bonus *	2,000	24,960
Grand Total	8,115,514	7,578,108

* Sign on bonus was provided to 1 employee (2020: 11 employees).

29.3 Donations made during the year were as follows:

Donee

Waqf Faisal (Trust)	79,917	77,424
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29.3.1 The President and Chief Executive Officer of the Bank is acting as trustee of Waqf Faisal (Trust). No other interest of any of the directors or their spouses exists.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

	Note	2021	2020
-----Rupees '000-----			
29.4 Auditors' remuneration			
Statutory audit fee		4,316	4,752
Fee for the consolidated financial statements		1,866	1,728
Fee for other statutory certifications		5,076	5,076
Fee for the quarterly and the annual group reportings		15,303	14,464
Fee for the review of the half yearly financial statements		1,166	1,080
Fee for the audit of employee funds		173	173
Special certifications and sundry advisory services		2,436	6,264
Tax services		9,180	9,180
Out-of-pocket expenses		2,100	2,000
		<u>41,616</u>	<u>44,717</u>
30 OTHER CHARGES			
Penalties imposed by the State Bank of Pakistan		<u>6,927</u>	<u>113,970</u>
31 PROVISIONS AND WRITE-OFFS - NET			
Reversal of provision for diminution in value of investments	10.4	(325,301)	(71,993)
Provision against loans and advances	11.4	804,436	2,278,629
Provision against other assets	14.2.1	29,758	73,741
Bad debts written off directly	11.5	29,262	19,231
Recoveries of written off / charged off bad debts		(467,848)	(59,200)
(Reversal of provision) / provision against off balance sheet obligations	19.1	(22,675)	13,893
		<u>47,632</u>	<u>2,254,301</u>
32 TAXATION			
Current		5,099,205	4,336,629
Prior years		57,990	4,985
Deferred	18	98,462	(81,762)
		<u>5,255,657</u>	<u>4,259,852</u>
32.1 Relationship between tax expense and accounting profit			
Profit before tax		<u>13,408,837</u>	<u>10,770,357</u>
Tax calculated at the rate of 39% (2020: 39%)		5,229,446	4,200,439
Effect of:			
- permanent differences		2,702	44,448
- prior year charge		57,990	4,985
- others		(34,481)	9,980
Tax charge for the year		<u>5,255,657</u>	<u>4,259,852</u>

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

	2021	2020
	-----Rupees '000-----	
33 BASIC EARNINGS PER SHARE		
Profit for the year	8,153,180	6,510,505
	Number of shares in thousands	
Weighted average number of ordinary shares	1,517,697	1,517,697
	----- Rupees -----	
Basic earnings per share	5.37	4.29

33.1 Diluted earnings per share has not been presented as the Bank does not have any convertible instruments in issue at December 31, 2021 and December 31, 2020 which would have any effect on the earnings per share if the option to convert is exercised.

	Note	2021	2020
		-----Rupees '000-----	
34 CASH AND CASH EQUIVALENTS			
Cash and balance with treasury banks	7	58,516,627	59,881,289
Balance with other banks	8	3,517,282	2,878,547
Overdrawn nostros	16	(2,545,198)	(1,633,331)
		<u>59,488,711</u>	<u>61,126,505</u>

	2021	2020
	-----Number of employees-----	
35 STAFF STRENGTH		
Permanent	7,093	6,767
On Bank's contract	27	36
Bank's own staff strength at the end of the year	<u>7,120</u>	<u>6,803</u>

35.1 In addition to the above, 1,073 (2020: 1,016) employees of outsourcing services companies were assigned to the Bank as at the end of the year to perform services other than guarding and janitorial services.

36 DEFINED BENEFIT PLAN

36.1 General description

The Bank operates an approved funded gratuity scheme for all its permanent employees and employees who are on contractual service in non-management cadre. In 2017, the Bank had bifurcated the approved funded gratuity scheme into 2 sub-funds namely conventional and Islamic within a single scheme. The benefits under the gratuity schemes are payable on retirement at the age of 60 years or earlier cessation of service in lump sum. The benefits are equal to one month's last drawn basic salary for each year of eligible service or part thereof. The minimum qualifying eligible service for gratuity is 1 year for employees who became members of the Funds before November 12, 2002. In the case of other members of the Funds the minimum qualifying eligible service is 5 years. The minimum qualifying eligible service for contractual employees not employed under the management cadre is 6 months. The latest actuarial valuation of the Bank's defined benefit plan, based on the projected unit credit actuarial cost method, was carried out as at December 31, 2021.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

36.2 Number of employees under the scheme

2021

2020

-----Number of employees-----

The number of employees covered under the following defined benefit scheme are:

- Gratuity fund

7,120

6,803

36.3 Principal actuarial assumptions

The actuarial valuations were carried out as at December 31, 2021 using the following significant assumptions:

	2021		2020	
	Conventional	Islamic	Conventional	Islamic
	----- % per annum -----			
Discount rate	11.75	11.75	10.25	10.25
Expected rate of return on plan assets	11.75	11.75	10.25	10.25
Expected rate of salary increase	11.75	11.75	10.25	10.25

36.4 Reconciliation of payable to defined benefit plan

Note

	2021			2020		
	Conventional	Islamic	Total	Conventional	Islamic	Total
	----- Rupees '000 -----					
Present value of obligations	300,575	889,309	1,189,884	435,170	607,323	1,042,493
Fair value of plan assets	(744,401)	(573,268)	(1,317,669)	(678,599)	(428,099)	(1,106,698)
	<u>(443,826)</u>	<u>316,041</u>	<u>(127,785)</u>	<u>(243,429)</u>	<u>179,224</u>	<u>(64,205)</u>

36.5 Movement in defined benefit obligations

Obligations at the beginning

of the year

Current service cost

Interest cost

Benefits paid by the Bank

Transfer in

Transfer out

Re-measurement (gain) / loss

Obligations at the end of the year

435,170	607,323	1,042,493	736,210	114,990	851,200
71,861	144,977	216,838	140,083	55,076	195,159
46,706	67,940	114,646	92,638	16,397	109,035
(31,035)	(47,568)	(78,603)	(17,318)	(16,870)	(34,188)
-	172,654	172,654	114	434,181	434,295
(172,654)	-	(172,654)	(434,181)	(114)	(434,295)
(49,473)	(56,017)	(105,490)	(82,376)	3,663	(78,713)
<u>300,575</u>	<u>889,309</u>	<u>1,189,884</u>	<u>435,170</u>	<u>607,323</u>	<u>1,042,493</u>

Notes to and forming part of the Unconsolidated Financial Statements

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36.6 Movement in fair value of plan assets

Note	2021			2020		
	Conventional	Islamic	Total	Conventional	Islamic	Total
	----- Rupees '000 -----					
	(678,599)	(428,099)	(1,106,698)	(372,980)	(359,406)	(732,386)
	(70,469)	(50,158)	(120,627)	(50,508)	(43,564)	(94,072)
	(48,098)	(162,759)	(210,857)	(276,416)	(53,355)	(329,771)
	31,035	47,568	78,603	17,318	16,870	34,188
	21,730	20,180	41,910	3,987	11,356	15,343
36.8.2	(744,401)	(573,268)	(1,317,669)	(678,599)	(428,099)	(1,106,698)

36.7 Movement in (receivable) / payable under defined benefit scheme

	(243,429)	179,224	(64,205)	363,230	(244,416)	118,814
	48,098	162,759	210,857	182,213	27,909	210,122
	(48,098)	(162,759)	(210,857)	(276,416)	(53,355)	(329,771)
	(27,743)	(35,837)	(63,580)	(78,389)	15,019	(63,370)
	(172,654)	172,654	-	(434,067)	434,067	-
	(443,826)	316,041	(127,785)	(243,429)	179,224	(64,205)

36.8 Charge for defined benefit plans

36.8.1 Cost recognised in profit and loss

	71,861	144,977	216,838	140,083	55,076	195,159
	(23,763)	17,782	(5,981)	42,130	(27,167)	14,963
	48,098	162,759	210,857	182,213	27,909	210,122

36.8.2 Re-measurements recognised in OCI during the year

(Gain) / loss on obligation						
- demographic assumptions	-	-	-	-	-	-
- financial assumptions	1,014	2,999	4,013	(1,473)	(2,056)	(3,529)
- experience adjustment	(50,487)	(59,016)	(109,503)	(80,903)	5,719	(75,184)
Return on plan assets over interest income	21,730	20,180	41,910	3,987	11,356	15,343
Total re-measurements recognised in OCI	(27,743)	(35,837)	(63,580)	(78,389)	15,019	(63,370)

36.9 Components of plan assets

Cash and cash equivalents - net	458,762	136,520	595,282	100,718	194,143	294,861
Government securities	285,359	-	285,359	577,601	-	577,601
Shares / mutual funds / ijarah sukuks	280	436,748	437,028	280	233,956	234,236
	744,401	573,268	1,317,669	678,599	428,099	1,106,698

Notes to and forming part of the Unconsolidated Financial Statements

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The funds are primarily invested in Government securities (Pakistan Investment Bonds, Special Savings Certificates and Ijara Sukuks, etc) and mutual funds and accordingly do not carry any credit risk. These are subject to interest rate risk. Cash and cash equivalents includes balances maintained with the Bank which are subject to credit risk. Equity securities are subject to price risk which is being regularly monitored by the Trustees of the employee fund.

36.10 Historical information

	2021	2020	2019	2018	2017
	----- Rupees '000 -----				
Present value of defined benefit obligation	(1,189,884)	(1,042,493)	(851,200)	(710,647)	(650,039)
Fair value of plan assets	1,317,669	1,106,698	732,386	592,795	689,933
Surplus / (deficit)	127,785	64,205	(118,814)	(117,852)	39,894
Remeasurement of plan liabilities	105,490	78,713	49,504	8,344	53,248
Remeasurement of plan assets	(41,910)	(15,343)	42,454	(42,468)	(14,209)

36.11 Sensitivity analysis

The analysis is based on a change in an assumption while holding all other assumptions constant. When calculating the sensitivity of the defined benefit obligation to significant actuarial assumptions the same method (present value of the defined benefit obligation calculated with the projected unit credit method at the end of the reporting period) has been applied as when calculating the gratuity liability recognised within the unconsolidated statement of financial position. The increase / (decrease) in the present value of defined benefit obligations as a result of change in each assumption is summarised below:

	2021		2020	
	Conventional	Islamic	Conventional	Islamic
	----- Rupees '000 -----			
1% increase in discount rate	(26,820)	(84,043)	(199,928)	99,907
1% decrease in discount rate	31,135	98,765	(108,732)	226,541
1% increase in expected rate of salary increase	31,576	100,016	(108,119)	227,399
1% decrease in expected rate of salary increase	(27,659)	(86,549)	(201,175)	98,167
1 year increase in expected life / withdrawal rate	(12,298)	(20,859)	(173,991)	143,828
1 year decrease in expected life / withdrawal rate	11,863	18,645	(142,925)	170,806

36.12 Expected maturity analysis of undiscounted obligation

Less than a year	20,164	46,172	29,842	31,200
Between 1-2 years	51,687	164,621	69,133	112,511
Between 2-5 years	121,207	391,535	177,618	277,572
Over 5 years	5,359,122	39,500,442	9,584,595	20,124,949
Total	5,552,180	40,102,770	9,861,188	20,546,232

Notes to and forming part of the Unconsolidated Financial Statements

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2021	
Conventional	Islamic

-----Rupees '000-----

36.13 Expected contributions to be paid to the scheme in the next financial year

(11,206)	236,760
----------	---------

36.14 Expected charge for the next financial year

(11,206)	236,760
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36.15 Maturity profile

The weighted average duration of the defined benefit obligation is 8.92 years and 10.21 years for conventional and Islamic sub-funds respectively.

36.16 Funding policy

The policy followed by the Bank in respect of the staff retirement benefit schemes is disclosed in note 6.11 of these unconsolidated financial statements.

36.17 The gratuity scheme exposes the Bank to the following risks:

Asset volatility

The defined benefit gratuity conventional fund is largely invested in government bonds with mostly fixed income bonds. The fund has invested 38.3% of the total investments (Rs. 285.359 million) in Pakistan Investment Bonds. This gives rise to significant reinvestment risk. The asset class is volatile with reference to the yield on this class. This risk is viewed together with change in the bond yield risk. On the other hand, the Islamic fund is invested in mutual funds. This investment is almost 43.5% and the rest is invested in Ijara Sukuks 32.7%. Islamic fund has no outstanding investment in any Government bonds, equity or corporate bonds.

Changes in bond yields

There are two dimensions to the changes in bond yields: first, as described above; second, the valuation of the gratuity liability is discounted with reference to these bond yields. Any increase in bond yields will lower the gratuity liability and vice versa, but, it will also lower the asset values.

Inflation risk

The salary inflation is the major risk that the gratuity fund liability carries. In a general economic sense and in a longer view, there is a case that if bond yields increase, the change in salary inflation generally offsets the gains from the decrease in discounted gratuity liability. But viewed with the fact that asset values will also decrease, the salary inflation does, as an overall affect, increases the net liability of the Bank.

Life expectancy / withdrawal rate

The gratuity is paid off at the maximum of age 60. The life expectancy is in almost minimal range and is quite predictable in the ages when the employee is in the accredited employment of the Bank for the purpose of the gratuity. Thus, the risk of life expectancy is almost negligible. However, had a post-retirement benefit been given by the Bank like monthly pension, post-retirement medical, etc., this would have been a significant risk which would have been quite difficult to value even by using advance mortality improvement models.

The withdrawal risk is dependent upon the: benefit structure; age and retention profile of the staff; the valuation methodology; and long-term valuation assumptions.

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Other risks

Though, not imminent and observable, over long term there are some risks that may crystallise. These include:

- retention risk – the risk that employee will not be motivated to continue the service or start working with the Bank if no market comparable retirement benefit is provided.
- final salary risk – the risk, for defined benefit gratuity, that any disproportionate salary merit increases in later service years will give rise to multiplicative increase in the gratuity liability as such increase is applicable to all the past years of service.
- model risk – the defined benefit gratuity liability is usually actuarially valued each year. Further, the assets in the gratuity fund are also marked to market. This two-tier valuation gives rise to the model risk.
- operational risk related to a separate entity - retirement benefits are funded through a separate trust fund which is a different legal entity than the Bank. Generally, the protocols, processes and conventions used throughout the Bank are not applicable or are not actively applied to the retirement benefit funds. This gives rise to some specific operational risks.
- compliance risk – the risk that retirement benefits offered by the Bank do not comply with minimum statutory requirements.
- legal / political risk – the risk that the legal / political environment changes and the Bank is required to offer additional or different retirement benefits than what the Bank has projected.

37 DEFINED CONTRIBUTION PLAN

The Bank operates an approved funded contributory provident fund for all its permanent employees to which equal monthly contributions are made both by the Bank and the employees at the rate of 10% of the basic salary. The financial statements of the fund are separately prepared and are not included as part of these unconsolidated financial statements.

38 COMPENSATION OF DIRECTORS AND KEY MANAGEMENT PERSONNEL

Particulars	2021			
	Members Shariah Board	President & CEO	Key executives	Other material risk takers / Controllers
	----- Rupees '000 -----			
Fees and allowances etc.	-	-	-	-
Managerial remuneration				
i) Fixed	13,022	63,022	173,183	239,822
ii) Total variable	4,355	58,000	112,500	148,508
of which				
a) Cash bonus / awards - paid	3,361	43,500	84,375	119,692
b) Cash bonus / awards - deffered	994	14,500	28,125	28,816
c) Bonus and awards in shares	-	-	-	-
Charge for defined benefit plan	911	5,252	9,587	13,259
Contribution to defined contribution plan	-	6,302	8,713	15,249
Rent & house maintenance	2,050	4,800	51,771	71,338
Utilities	513	400	13,024	15,917
Medical	126	-	1,362	4,805
Conveyance	1,613	-	48,942	78,897
Signing in bonus	-	-	-	-
Others	-	80	3,099	5,438
Total	22,590	137,856	422,181	593,233
Number of persons	5	1	17	60

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Particulars	2020			
	Members Shariah Board	President & CEO	Key executives	Other material risk takers / Controllers
	----- Rupees '000 -----			
Fees and allowances etc.	-	-	-	-
Managerial remuneration				
i) Fixed	10,719	53,694	176,587	252,648
ii) Total variable	3,050	51,660	113,782	143,532
of which				
a) Cash bonus / awards - paid	2,425	38,745	85,336	116,397
b) Cash bonus / awards - deferred	625	12,915	28,446	27,135
c) Bonus and awards in shares	-	-	-	-
Charge for defined benefit plan	987	4,469	9,393	13,600
Contribution to defined contribution plan	-	5,362	7,928	16,320
Rent & house maintenance	2,621	4,800	53,070	77,913
Utilities	655	858	12,606	16,956
Medical	168	-	1,393	5,313
Conveyance	-	-	47,762	79,274
Signing in bonus	-	-	-	3,000
Others	34	31	1,500	6,140
Total	18,234	120,874	424,021	614,696
Number of persons	3	1	16	66

38.1 The President & CEO is provided with the Bank's maintained cars in accordance with the terms of employment.

38.2 Remuneration paid to directors for participation in board and committee meetings

S.No.	Name of director	Board meetings	2021 Meeting fees and allowances paid						Total
			Recruitment, Nomination & Remuneration Committee	Board Strategy Committee	Board Audit & Corporate Governance Committee	Board IT Committee	Board Risk Management Committee	Independent directors meeting	
			----- Rupees '000 -----						
1	Mr. Farooq Rahmatullah Khan	5,760	-	3,720	-	-	-	-	9,480
2	Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	3,200	3,600	2,300	3,800	-	-	-	12,900
3	Mian Muhammad Younis	4,800	3,800	-	4,680	-	2,400	800	16,480
4	Mr. Imtiaz Ahmad Pervez	4,000	-	-	-	-	2,760	-	6,760
5	Mr. Ali Munir	4,800	3,800	-	3,900	4,680	-	960	18,140
6	Mr. Juma Hasan Ali Abul	3,200	3,000	2,300	3,800	-	-	-	12,300
7	Mr. Abdulelah Ebrahim Mohamed AlQasimi	3,200	-	-	-	3,800	2,300	-	9,300
8	Mr. Abdulla Abdulaziz Ali Taleb	3,200	-	-	-	3,800	2,460	-	9,460
9	Ms. Fatima Asad	4,800	3,800	3,100	-	-	-	800	12,500
10	Mr. Mohsin Tariq	4,800	-	3,100	-	3,900	-	800	12,600
	Total amount paid	41,760	18,000	14,520	16,180	16,180	9,920	3,360	119,920

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S.No.	Name of director	Board meetings	2020						Total
			Meeting fees and allowances paid						
			Recruitment, Nomination & Remuneration Committee	Board Strategy Committee	Board Audit & Corporate Governance Committee	Board IT Committee	Board Risk Management Committee	Independent directors meeting	
Rupees '000									
1	Mr. Farooq Rahmatullah Khan	12,951	-	2,679	-	-	-	-	15,630
2	Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	9,318	3,986	2,704	1,400	-	-	-	17,408
3	Mian Muhammad Younis	8,241	3,961	-	4,661	-	-	700	17,563
4	Mr. Imtiaz Ahmad Pervez	7,961	-	-	-	-	2,679	-	10,640
5	Mr. Ali Munir	8,380	3,961	-	4,661	4,661	-	700	22,363
6	Mr. Juma Hasan Ali Abul	6,781	3,986	2,704	3,986	-	-	-	17,457
7	Mr. Abdulelah Ebrahim Mohamed AlQasimi	6,781	-	-	-	3,986	2,704	-	13,471
8	Mr. Abdulla Abdulaziz Ali Taleb	6,781	-	-	-	3,986	2,704	-	13,471
9	Mr. Fuad Azim Hashimi	4,340	2,561	1,279	-	-	-	-	8,180
10	Ms. Fatima Asad	3,205	1,400	1,400	-	-	-	700	6,705
11	Mr. Mohsin Tariq	3,205	-	1,400	-	2,100	-	700	7,405
Total amount paid		77,944	19,855	12,166	14,708	14,733	8,087	2,800	150,293

38.3 Remuneration paid to shariah board members

Description	2021				2020			
	Chairman	Resident member	Non-resident member	Shariah board member	Chairman	Resident member	Non-resident member	Shariah board member
Rupees '000								
Fees and allowances etc.	-	-	-	-	-	-	-	-
Managerial remuneration								
i) Fixed	6,041	3,332	2,377	1,272	5,602	3,348	1,770	-
ii) Total variable	3,500	593	262	-	2,534	550	-	-
of which								
a) Cash bonus / awards - paid	2,625	474	262	-	2,534	550	-	-
b) Cash bonus / awards - deferred	875	119	-	-	-	-	-	-
Charge for defined benefit plan	440	268	151	52	498	157	332	-
Rent & house maintenance	1,578	-	472	-	1,991	-	629	-
Utilities	395	-	118	-	498	-	157	-
Medical	63	-	63	-	84	-	84	-
Conveyance	962	303	-	348	-	-	-	-
Total	12,979	4,496	3,443	1,672	11,207	4,055	2,972	-
Number of persons	1	1	1	2	1	1	1	-

39 FAIR VALUE MEASUREMENTS

The fair value of quoted securities other than those classified as held to maturity, is based on quoted market price. Quoted securities classified as held to maturity are carried at cost. The fair value of unquoted equity securities, other than investments in associates and subsidiaries, is determined on the basis of the break-up value of these investments as per their latest available audited financial statements.

The fair value of unquoted debt securities, fixed term loans, other assets, other liabilities, fixed term deposits and borrowings cannot be calculated with sufficient reliability due to the absence of a current and active market for these assets and liabilities and reliable data regarding market rates for similar instruments.

39.1 Fair value of financial assets

The Bank measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

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Level 1: Fair value measurements using quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Fair value measurements using inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Level 3: Fair value measurements using input for the asset or liability that are not based on observable market data (i.e. unobservable inputs).

The table below analyses financial instruments measured at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

	2021			
	Level 1	Level 2	Level 3	Total
----- Rupees '000 -----				
On-balance sheet financial instruments				
Financial assets - measured at fair value				
Investments				
Federal Government securities	-	286,782,453	-	286,782,453
Shares	7,188,901	1,834,687	-	9,023,588
Non-Government debt securities	47,512,500	5,389,647	-	52,902,147
Financial assets - disclosed but not measured at fair value				
Investments				
Non-Government debt securities (note 10.7.1)	-	6,754,838	-	6,754,838
Non-financial assets - measured at fair value				
Fixed assets (land and buildings)	-	-	11,996,326	11,996,326
Non-banking assets acquired in satisfaction of claims	-	-	2,509,571	2,509,571
Off-balance sheet financial instruments - measured at fair value				
Forward purchase of foreign exchange	-	92,123,357	-	92,123,357
Forward sale of foreign exchange	-	41,314,763	-	41,314,763
Derivatives sales	-	6,681,964	-	6,681,964
2020				
	Level 1	Level 2	Level 3	Total
----- Rupees '000 -----				
On-balance sheet financial instruments				
Financial assets - measured at fair value				
Investments				
Federal Government securities	-	202,016,327	-	202,016,327
Shares	5,631,735	1,477,249	-	7,108,984
Non-Government debt securities	47,510,000	6,092,828	-	53,602,828
Financial assets - disclosed but not measured at fair value				
Investments				
Non-Government debt securities (note 10.7.1)	-	10,029,170	-	10,029,170
Non-financial assets - measured at fair value				
Fixed assets (land and buildings)	-	-	11,259,060	11,259,060
Non-banking assets acquired in satisfaction of claims	-	-	2,683,207	2,683,207
Off-balance sheet financial instruments - measured at fair value				
Forward purchase of foreign exchange	-	64,514,335	-	64,514,335
Forward sale of foreign exchange	-	26,528,182	-	26,528,182
Derivatives sales	-	8,272,187	-	8,272,187

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The Bank's policy is to recognise transfers into and out of the different fair value hierarchy levels at the date when the event or change in circumstances require the Bank to exercise such transfers.

There were no transfers between levels 1 and 2 during the year.

Valuation techniques used in determination of fair values within level 2

Item	Valuation approach and input used
Pakistan Investment Bonds / Market Treasury Bills	Fair values of Pakistan Investment Bonds and Treasury Bills are derived using the PKRV / PKFRV rates.
Ijara Sukuk	Fair values of GoP Ijara Sukuk are derived using the PKISRV rates announced by the Financial Market Association (FMA) through Reuters. These rates denote an average of quotes received from different pre-defined / approved dealers / brokers.
Unlisted ordinary shares	Break-up value determined on the basis of the NAV of the company using the latest available audited financial statements.
Term Finance Certificates (TFCs) and Sukuk Certificates	Fair values of TFCs and Sukuk certificates are determined using the MUFAP or PSX rates.
Forward foreign exchange contracts	The valuation has been determined by interpolating the mark-to-market currency rates announced by the State Bank of Pakistan.
Derivative instruments	The Bank enters into derivative contracts with various counterparties. Derivatives that are valued using valuation techniques with market observable inputs are mainly interest rate swaps, cross currency swaps and forward foreign exchange contracts. The most frequently applied valuation techniques include forward pricing and swap models, using present value calculations.
Mutual funds	Units of mutual funds are valued using the net asset value (NAV) announced by the Mutual Funds Association of Pakistan (MUFAP).

Valuation techniques used in determination of fair values within level 3

Item	Valuation approach and input used
Fixed assets (land and buildings)	Land and buildings are revalued by professionally qualified valuers as per the accounting policy disclosed in note 6.6.
Non-banking assets (NBAs) acquired in satisfaction of claims	NBAs are valued by professionally qualified valuers as per the accounting policy disclosed in note 6.9.

The valuations, mentioned above, are conducted by the valuation experts appointed by the Bank which are also on the panel of the Pakistan Banks' Association (PBA). The valuation experts use a market based approach to arrive at the fair value of the Bank's properties. The market approach uses prices and other relevant information generated by market transactions involving identical or comparable or similar properties. These values are adjusted to reflect the current condition of the properties. The effect of changes in the unobservable inputs used in the valuations cannot be determined with certainty, accordingly a quantitative disclosure of sensitivity has not been presented in these unconsolidated financial statements.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

40 SEGMENT INFORMATION

40.1 Segment details with respect to business activities

	2021					Total
	Retail	CIBG	Treasury	SAM	Others	
Rupees '000						
Unconsolidated profit and loss account						
Net mark-up / return / profit	(11,215,235)	19,142,147	18,136,553	283,888	(513,316)	25,834,037
Inter segment revenue - net	29,121,446	(14,900,367)	(16,931,597)	(94,204)	2,804,722	-
Non mark-up / return / interest income	4,887,937	1,523,327	2,959,155	(8,819)	(852,407)	8,509,193
Total income	22,794,148	5,765,107	4,164,111	180,865	1,438,999	34,343,230
Segment direct expenses	12,399,168	553,629	276,350	142,058	7,515,556	20,886,761
Inter segment expense allocation	6,747,160	624,979	134,074	122,348	(7,628,561)	-
Total expenses	19,146,328	1,178,608	410,424	264,406	(113,005)	20,886,761
Provisions	(6,419)	1,476,691	(314,577)	(1,064,517)	(43,546)	47,632
Profit before tax	3,654,239	3,109,808	4,068,264	980,976	1,595,550	13,408,837
Unconsolidated statement of financial position						
Cash and bank balances	25,719,573	-	36,314,336	-	-	62,033,909
Lendings to financial institutions	-	-	-	-	-	-
Investments	-	12,146,534	344,341,447	3,295,550	1,139,893	360,923,424
- Investment provision	-	-	(1,376,309)	(2,075,678)	-	(3,451,987)
Net inter segment lending	544,748,188	-	-	-	(544,748,188)	-
Advances - performing	44,232,459	299,855,056	-	-	49,291,066	393,378,581
Advances - non-performing	4,468,490	5,552,943	-	13,322,251	63,212	23,406,896
- Advances - provisions	(3,305,409)	(3,915,462)	-	(13,008,111)	(261,133)	(20,490,115)
Others	14,556,574	3,271,446	6,421,470	(1,884,442)	31,446,450	53,811,498
Total assets	630,419,875	316,910,517	385,700,944	(350,430)	(463,068,700)	869,612,206
Borrowings	8,613,513	67,596,975	34,979,341	-	-	111,189,829
Subordinated debt	-	-	-	-	-	-
Deposits and other accounts	597,346,400	46,115,178	-	293,151	334,579	644,089,308
Net inter segment borrowing	-	201,826,122	347,495,914	(642,968)	(548,679,068)	-
Others	24,459,962	1,372,242	1,591,877	(613)	21,086,279	48,509,747
Total liabilities	630,419,875	316,910,517	384,067,132	(350,430)	(527,258,210)	803,788,884
Equity	-	-	1,633,812	-	64,189,510	65,823,322
Total equity and liabilities	630,419,875	316,910,517	385,700,944	(350,430)	(463,068,700)	869,612,206
Contingencies and commitments	17,549,250	128,712,861	157,887,793	1,310,929	200,885	305,661,718
Rupees '000						
Unconsolidated profit and loss account						
Net mark-up / return / profit	(15,617,681)	22,654,079	16,993,528	197,069	307,071	24,534,066
Inter segment revenue - net	31,775,739	(19,720,694)	(17,083,127)	(108,948)	5,137,030	-
Non mark-up / return / interest income	3,811,737	1,161,124	3,876,876	(18,266)	(600,428)	8,231,043
Total income	19,969,795	4,094,509	3,787,277	69,855	4,843,673	32,765,109
Segment direct expenses	11,168,715	553,989	346,768	140,146	7,530,833	19,740,451
Inter segment expense allocation	6,378,043	658,669	140,470	122,626	(7,299,808)	-
Total expenses	17,546,758	1,212,658	487,238	262,772	231,025	19,740,451
Provisions	771,696	1,746,171	(61,841)	(484,881)	283,156	2,254,301
Profit before tax	1,651,341	1,135,680	3,361,880	291,964	4,329,492	10,770,357
Unconsolidated statement of financial position						
Cash and bank balances	29,219,828	-	33,540,008	-	-	62,759,836
Lendings to financial institutions	-	-	2,985,000	-	-	2,985,000
Investments	-	16,430,902	259,865,978	3,298,820	1,111,380	280,707,080
- Investment provision	-	-	(1,688,885)	(2,088,403)	-	(3,777,288)
Net inter segment lending	412,879,111	-	-	-	(412,879,111)	-
Advances - performing	64,171,608	245,899,442	-	-	3,448,811	313,519,861
Advances - non-performing	6,647,456	3,489,249	-	16,049,685	39,035	26,225,425
- Advances - provisions	(5,245,632)	(2,755,805)	-	(13,299,212)	(264,759)	(21,565,408)
Others	10,290,418	3,793,772	4,945,294	(1,881,285)	31,955,249	49,103,448
Total assets	517,962,789	266,857,560	299,647,395	2,079,605	(376,589,395)	709,957,954
Borrowings	5,488,813	46,412,012	6,545,691	-	-	58,446,516
Subordinated debt	-	-	-	-	-	-
Deposits and other accounts	494,881,273	44,326,035	-	201,771	1,226,754	540,635,833
Net inter segment borrowing	-	175,499,595	289,997,780	1,871,334	(467,368,709)	-
Others	17,592,703	619,918	331,518	6,500	32,217,534	50,768,173
Total liabilities	517,962,789	266,857,560	296,874,989	2,079,605	(433,924,421)	649,850,522
Equity	-	-	2,772,406	-	57,335,026	60,107,432
Total equity and liabilities	517,962,789	266,857,560	299,647,395	2,079,605	(376,589,395)	709,957,954
Contingencies and commitments	14,672,741	96,833,686	104,287,209	1,249,878	131,481	217,174,995

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

40.2 Segment details with respect to geographical locations

Segment details with respect to geographical locations are not presented in these unconsolidated financial statements as geographically the Bank is concentrated in Pakistan only.

41 TRUST ACTIVITIES

The Bank acts as trustees and in other fiduciary capacities that result in the holding or placing of assets on behalf of individuals, trusts, retirement benefit plans and other institutions. These are not assets of the Bank and, therefore, are not included in the unconsolidated statement of financial position. The following is the list of assets held under trust:

2021						
Category	No. of IPS accounts	Securities held (face value)				Total
		Market Treasury Bills	Pakistan Investment Bonds	Government Ijara Sukuks	Islamic Naya Pakistan Certificate	
----- Rupees '000 -----						
Corporate	59	2,492,720	1,332,400	872,800	-	4,697,920
Insurance companies	3	-	-	-	-	-
Asset management companies	50	76,000	30,000	-	-	106,000
Employees funds	168	4,701,580	9,317,900	5,000	-	14,024,480
Charitable institution / NGOs	22	651,690	830,300	-	-	1,481,990
Individuals	7,967	1,329,215	501,300	65,100	1,781,789	3,677,404
Related parties	9	10,360	284,600	461,800	-	756,760
Others	6	-	-	-	-	-
	<u>8,284</u>	<u>9,261,565</u>	<u>12,296,500</u>	<u>1,404,700</u>	<u>1,781,789</u>	<u>24,744,554</u>

2020						
Category	No. of IPS accounts	Securities held (face value)				Total
		Market Treasury Bills	Pakistan Investment Bonds	Government Ijara Sukuks	Islamic Naya Pakistan Certificate	
----- Rupees '000 -----						
Corporate	51	3,898,430	456,200	-	-	4,354,630
Insurance companies	3	-	-	-	-	-
Asset management companies	50	326,000	65,000	-	-	391,000
Employees funds	168	4,495,770	12,399,700	60,000	-	16,955,470
Charitable institution / NGOs	22	995,750	1,036,500	-	-	2,032,250
Individuals	4,403	1,942,640	977,300	19,300	1,947,071	4,886,311
Related parties	8	881,590	421,100	-	-	1,302,690
Others	5	-	-	-	-	-
	<u>4,710</u>	<u>12,540,180</u>	<u>15,355,800</u>	<u>79,300</u>	<u>1,947,071</u>	<u>29,922,351</u>

Notes to and forming part of the Unconsolidated Financial Statements

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42 RELATED PARTY TRANSACTIONS

The Bank has related party transactions with its parent, subsidiary, subsidiary, associates, employee benefit plans and its directors and key management personnel.

The Bank enters into transactions with related parties in the ordinary course of business and on substantially the same terms as for comparable transactions with persons of similar standing. Contributions to and accruals in respect of staff retirement benefits and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to the executives / officers is determined in accordance with the terms of their appointment.

Details of transactions with related parties during the year, other than those which have been disclosed elsewhere in these unconsolidated financial statements, are as follows:

	2021					2020						
	Parent	Directors	Key management personnel	Subsidiary	Associates	Other related parties	Parent	Directors	Key management personnel	Subsidiary	Associates	Other related parties
	----- Rupees '000 -----											
Investments												
Opening balance	-	-	-	1,139,893	1,161,872	3,495,158	-	-	-	639,893	961,872	3,614,956
Investment made during the year	-	-	-	-	200,000	15,218,625	-	-	-	500,000	200,000	21,245,000
Investment redeemed / sold during the year	-	-	-	-	(463,625)	(14,809,100)	-	-	-	-	-	(21,364,799)
Closing balance	-	-	-	1,139,893	898,247	3,904,683	-	-	-	1,139,893	1,161,872	3,495,156
Provision for diminution in value of investments	-	-	-	-	-	2,037,337	-	-	-	-	-	2,041,899
Advances												
Opening balance	-	-	255,772	-	-	1,799,681	-	-	226,887	-	-	9,441,893
Addition during the year	-	-	418,843	-	-	483,407	-	-	78,407	-	-	6,496
Repaid during the year	-	-	(237,726)	-	-	(573,154)	-	-	(49,522)	-	-	(5,296,772)
Written off during the year	-	-	-	-	-	-	-	-	-	-	-	(2,351,936)
Closing balance	-	-	436,889	-	-	1,709,934	-	-	255,772	-	-	1,799,681
Provision held against advances	-	-	-	-	-	508,642	-	-	-	-	-	511,816
Fixed assets - right-of-use assets												
Opening balance	-	-	-	7,814	-	-	-	-	-	12,750	-	-
Addition during the year	-	-	-	(4,936)	-	-	-	-	-	(4,936)	-	-
Depreciation for the year	-	-	-	2,878	-	-	-	-	-	7,814	-	-
Closing balance	-	-	-	5,756	-	-	-	-	-	15,628	-	-
Accumulated depreciation	-	-	-	11,927	-	-	-	-	-	6,992	-	-

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

	2021					2020						
	Parent	Directors	Key management personnel	Subsidiary	Associates	Other related parties	Parent	Directors	Key management personnel	Subsidiary	Associates	Other related parties
Other assets												
Interest / mark-up accrued	-	-	512	-	-	63,774	-	-	345	-	-	58,469
Commission income receivable	-	-	-	-	222	37,861	-	-	-	-	72	36,391
Defined benefit plan asset	-	-	-	-	-	127,785	-	-	-	-	-	64,205
Maintenance and other receivables	-	-	-	5,817	-	-	-	-	-	4,755	-	-
Rent receivable	-	-	-	6,984	-	-	-	-	-	6,467	-	-
Sale load receivable	-	-	-	-	-	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-	-	-	-	-	-
Dividend receivable	-	-	-	-	-	-	-	-	-	-	-	1,398
Others	-	-	-	-	-	729,363	-	-	-	-	-	515,944
	-	-	512	12,801	222	958,783	-	-	345	11,222	72	676,407
Deposits and other accounts												
Opening balance	182	44,456	139,814	4,244	14,910	10,509,734	182	37,985	156,482	5,469	-	3,074,185
Received during the year	705,659	90,608	2,583,653	22,955,686	1,427,130	512,144,964	-	46,969	1,723,877	33,796,467	1,178,039	235,409,751
Withdrawn during the year	(377,444)	(83,916)	(2,545,037)	(22,904,694)	(1,424,649)	(512,856,267)	-	(40,498)	(1,740,545)	(83,797,692)	(1,163,129)	(227,974,202)
Transfer in / (out) during the year	-	-	-	-	(2,041)	2,041	-	-	-	-	-	-
Closing balance	328,397	51,148	178,430	55,236	15,350	9,800,472	182	44,456	139,814	4,244	14,910	10,509,734
Other liabilities												
Interest / mark-up payable	-	207	127	-	-	48,212	-	129	217	-	11	38,703
Lease liability against right-of-use assets	-	-	-	-	-	-	-	-	-	5,640	-	-
Other liabilities	-	-	-	18,833	-	78,572	-	-	-	-	-	154,308
	-	207	127	18,833	-	126,784	-	129	217	5,640	11	193,011
Contingencies and commitments												
Guarantees issued favouring related parties or on their behalf *	-	-	-	-	-	-	-	-	-	-	-	4,397
Trade related commitments	-	-	-	-	-	135,898	-	-	-	-	-	90,506
	-	-	-	-	-	135,898	-	-	-	-	-	94,903

----- Rupees '000 -----

* represents outstanding guarantee

42.1 Balances pertaining to parties that were related at the beginning of the year but ceased to be so related during any part of the year are not reflected as part of the closing balance. The same are accounted for through the movement presented above.

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

42.2 Details of outstanding investments in the subsidiary company and donations made during the year relating to related parties are given in notes 10 and 29.3 to these unconsolidated financial statements. Contributions to and accruals in respect of retirement benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan (refer notes 36 and 37 to these unconsolidated financial statements for the details of the plans). Remuneration of the President and Chief Executive Officer, directors' fee, and certain related information are disclosed in note 38 to these unconsolidated financial statements. Such remuneration is determined in accordance with the terms of their employment. Details of shares held by the holding company are disclosed in note 20.2.1 to these unconsolidated financial statements. Details of assets held under trust arrangement on behalf of the related parties are given in note 41 to these unconsolidated financial statements.

42.3 The Bank has entered into a lease arrangement with the subsidiary company. The office premises leased is used for training purposes. The term for the said lease is of 3 years which is further extendable by 3 years.

RELATED PARTY TRANSACTIONS

	2021					2020						
	Parent	Directors	Key management personnel	Subsidiary	Associates	Other related parties	Parent	Directors	Key management personnel	Subsidiary	Associates	Other related parties
Income												
Mark-up / return / interest earned	-	-	17,389	-	-	21,822	-	-	12,730	-	-	131,553
Fee and commission income	-	43	99	53	34	197,222	-	48	171	43	-	111,654
Dividend income	-	-	-	-	57,867	43,965	-	-	-	-	109,991	40,289
Net gain on sale of securities	-	-	163	17	61,520	24,262	-	43	-	11	-	44,581
Net gain on disposal of fixed assets	-	-	11	-	-	-	-	-	-	-	-	-
Maintenance income	-	-	-	7,192	-	-	-	-	-	6,780	-	-
Occupancy and conservancy income	-	-	-	1,871	-	-	-	-	-	1,721	-	-
Rent income	-	-	-	26,556	-	-	-	-	-	25,032	-	-
Other income	-	-	-	1,291	-	-	-	-	-	1,744	-	-
Expense												
Mark-up / return / interest paid	-	1,623	3,664	1,625	1,598	749,814	-	2,096	6,354	2,671	1,319	631,051
Interest expense on lease liability	-	-	-	474	-	-	-	-	-	1,168	-	-
Directors' fee and other expenses	-	119,920	-	-	-	-	-	150,293	-	-	-	-
Remuneration	-	-	560,037	-	-	1,835	-	-	544,895	-	-	1,668
Consultancy fee	-	-	-	-	-	9,286	-	-	-	-	-	4,306
Commission expense	-	-	-	32,959	-	-	-	-	-	-	-	-
Charge for defined benefit plan	-	-	-	-	-	210,857	-	-	-	-	-	210,122
Contribution to defined contribution plan	-	-	-	-	-	249,422	-	-	-	-	-	232,063
Donations made during the year	-	-	-	-	-	79,917	-	-	-	-	-	77,424
Others												
Shares / units purchased during the year	-	-	-	-	-	15,218,625	-	-	-	500,000	200,000	21,245,000
Shares / units sold during the year	-	-	-	-	261,520	14,833,038	-	-	-	-	-	21,328,714
Government securities purchased during the year	-	-	887,718	-	-	3,701,645	-	-	627,067	1,092,728	219,761	6,792,088
Government securities sold during the year	-	-	799,333	495,847	-	6,117,558	-	-	645,099	1,089,048	-	10,331,647
Contribution to defined benefit plan	-	-	-	-	-	210,857	-	-	-	-	-	329,771
Sale proceeds from disposal of fixed assets	-	-	52	-	-	-	-	-	-	-	-	-
Lease rentals during the year	-	-	-	6,114	-	-	-	-	-	5,661	-	-

----- Rupees '000

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

43 CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS

Minimum capital requirement (MCR):

Paid-up capital (net of losses)

Capital adequacy ratio (CAR):

Eligible common equity tier 1 (CET 1) capital

Eligible additional tier 1 (ADT 1) capital

Total eligible tier 1 capital

Eligible tier 2 capital

Total eligible capital (tier 1 + tier 2)

Risk weighted assets (RWAs):

Credit risk

Market risk

Operational risk

Total

Common equity tier 1 capital adequacy ratio (in %)

Tier 1 Capital adequacy ratio (in %)

Total Capital adequacy ratio (in %)

	2021	2020
	-----Rupees '000-----	
Paid-up capital (net of losses)	15,176,965	15,176,965
Eligible common equity tier 1 (CET 1) capital	57,148,341	49,714,043
Eligible additional tier 1 (ADT 1) capital	-	-
Total eligible tier 1 capital	57,148,341	49,714,043
Eligible tier 2 capital	6,750,021	8,503,577
Total eligible capital (tier 1 + tier 2)	63,898,362	58,217,620
Credit risk	276,029,983	238,337,872
Market risk	30,008,658	21,979,018
Operational risk	58,490,426	51,445,036
Total	364,529,067	311,761,926
Common equity tier 1 capital adequacy ratio (in %)	15.68%	15.95%
Tier 1 Capital adequacy ratio (in %)	15.68%	15.95%
Total Capital adequacy ratio (in %)	17.53%	18.67%

Capital adequacy is regularly monitored by the Bank's management, employing techniques based on the guidelines developed by the Basel Committee and as per the requirements of the SBP. The required information is submitted to the SBP on a quarterly basis.

As at December 31, 2021, the SBP requires each bank or banking group to: (a) hold the minimum level of the paid-up capital of Rs 10 billion; (b) maintain a ratio of total regulatory capital to the risk-weighted assets at or above the required minimum level of 10% and (c) maintain common equity tier 1 (CET1) ratio and tier 1 ratio of 6% and 7.5% respectively.

An additional capital conservation buffer (CCB) of 1.5% (to be met from CET1) has to be maintained over and above the minimum required level.

The paid-up capital of the Bank for the year ended December 31, 2021, stood at Rs 15.177 billion (2020: Rs 15.177 billion). As at December 31, 2021, the Bank's CAR stood at 17.53% (December 31, 2020: 18.67%) whereas CET1 and Tier 1 ratios both stood at 15.68% (December 31, 2020: 15.95%).

The Bank is also in compliance with the capital conservation buffer requirements.

Leverage ratio (LR):

Eligible tier-1 capital

Total exposures

Leverage ratio (%)

Liquidity coverage ratio (LCR):

Total high quality liquid assets

Total net cash outflow

Liquidity coverage ratio (Ratio)

Net stable funding ratio (NSFR):

Total available stable funding

Total required stable funding

Net stable funding ratio (%)

	2021	2020
	-----Rupees '000-----	
Eligible tier-1 capital	57,148,341	49,714,043
Total exposures	1,046,913,545	833,578,134
Leverage ratio (%)	5.46%	5.96%
Total high quality liquid assets	327,727,701	265,715,345
Total net cash outflow	153,262,154	125,951,241
Liquidity coverage ratio (Ratio)	2.138	2.110
Total available stable funding	594,201,368	493,425,675
Total required stable funding	345,964,068	291,491,198
Net stable funding ratio (%)	171.75%	169.28%

Notes to and forming part of the Unconsolidated Financial Statements

For the year ended December 31, 2021

43.1 The link to the full disclosure is available at <https://www.faysalbank.com/en/capital-adequacy-ratio-car/>

44 RISK MANAGEMENT

Risk management group (RMG) has been organised under the Chief Risk Officer (CRO). It has been authorised by the Board of Directors (BoD) to monitor the implementation of various risk policies via implementation of an integrated risk management framework across the Bank. As an ongoing exercise to integrate risk related functions, RMG has been expanded, strengthened and entrusted to monitor the risk areas across the organisation, including adoption and convergence towards regulatory and Basel guidelines on risk management.

The primary objective of this architecture is to inculcate risk management into the organisation flows to ensure that risks are timely and accurately identified and assessed, properly documented, approved and adequately monitored and managed in order to ensure that risk taking activities are in line with the guidelines approved by the BoD and to protect the interests of the Bank's depositors and shareholders.

The 'risk management framework' at the Bank encompasses:

- scope of risks to be managed;
- process, systems and procedures to manage risk; and
- roles and responsibilities of individuals involved in risk management.

The Bank has adopted an approach that gives an integrated view of the risks faced by the organisation. This calls for aligning strategic vision, policy objectives and business processes / procedures within the risk management framework. The management of risk is integrated with the Bank's management of capital and strategy. This ensures that risks taken in pursuit of the Bank's strategic objectives are consistent with the policies, translating into targeted shareholder return as well as the Bank's desired credit rating and risk appetite.

With this in view, the risk management framework endeavours to be a comprehensive and evolving guidelines to cater to changing business dynamics. The risk management framework includes:

- clearly defined risk management policies;
- well constituted organisational structure; and
- mechanism for ongoing review of all policies and procedures and risk exposures.

The 'risk management framework' is built on the following elements:

- comprehensive risk governance; and
- effective risk processes.

The Bank has developed and implemented a governance and management structure, processes surrounding each risk area, including credit risk, market risk, liquidity risk, capital management, operational risk, environmental risk and information security risk.

The essential components which contribute in effective management of all these risks are as follows:

- active board / senior management strategic direction and centralised RMG oversight;
- sufficient policies, procedures and limits;
- adequate risk measurement, monitoring and management information systems; and
- comprehensive internal controls.

The Board of Directors (BoD) monitoring and oversight is facilitated through the Board Risk Management Committee (BRMC), comprising of directors including the President & CEO. It is appointed and authorised by the BoD to assist in

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the design, regular evaluation and timely updation of the risk management framework. The BRMC has further authorised management committees such as Country Credit Committee (CCC), Agriculture Credit Committee (ACC), Enterprise Risk Management Committee (ERMC) and Assets and Liabilities Committee (ALCO) to supervise risk management activities within their respective areas.

In order to have an effective and efficient risk assessment, and to closely align its functions with business, RMG has separate risk management functions for credit risk management, based on the specialised skill sets and required specific experience in various business segments. These functions comprise of corporate risk, CBSME, agri and retail risk management.

The common responsibilities of all credit risk management functions include:

- conduct a thorough and an independent due diligence of the proposed / existing exposures in the respective risk portfolios.
- work with compliance department of the Bank to ensure conformity to the relevant Government regulations, the SBP PRs as well as internal policies.
- work with relationship teams to structure exposures such that they mitigate key risks, cater to customer requirements, remain economical in terms of risk weighted assets / capital allocation to ensure adequate risk coverage.

The risk management architecture is further fostered by enterprise risk management, credit administration, risk policy and portfolio management and information security functions.

The enterprise risk management function is responsible for managing and controlling market, operational and liquidity risks at an enterprise level and monitoring regulatory capital requirements of the Bank.

Credit administration department looks after the security, loan documentation, disbursement and post disbursement monitoring aspects of the credit portfolio.

Risk policy and analytics department serves as an independent check in the risk management function. It performs periodic review of all credit related portfolios (corporate, CBSME, retail, agri, SAM) and analyses portfolio compositions, risk rating distributions, emerging trends of NPLs, renewal status of Risk Approvals (RAs) as per policy and other policy related matters. It also formulates / updates credit policies (along with various limits prescribed therein) in line with regulatory environment, business strategy, the BoD approvals and the best practices.

The information security risk function is responsible for information security risk identification, monitoring and reporting.

44.1 Credit risk

Credit risk is the identification of probability that a counterparty will cause a financial loss to the Bank due to its inability or unwillingness to meet its contractual obligation. This credit risk arises mainly from both direct lending activities as well as contingent liabilities.

The Bank's credit risk philosophy is based on the Bank's overall business strategy / direction as established by the Board. The Bank is committed to the appropriate level of due diligence to ensure that credit risks have been properly analysed, fully disclosed to the approving authorities, appropriately rated, appropriately structured, appropriately priced and documented.

The Bank deals with many different types of borrowers and borrowing structures across the corporate, commercial, SME, agriculture and retail segments. The Bank manages customer credit risk exposures within appropriate limits to ensure that it does not provide a disproportionate level of credit to a single customer or group of connected clients. The Bank follows aggregation principles – summing of credit risk limits to the same customer, or group of connected clients – to identify and manage effectively all significant credit risk exposures to a single customer within an individual business and, where appropriate, across other business segments.

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The Bank has well-defined credit approval and review processes under which senior officers with the requisite credit background, critically scrutinise, advise and discuss associated risks and recommend / review / approve credit facilities and financing, through respective credit committees. Besides financial, industry and transaction analysis, in order to quantify risks of counterparty, the credit evaluation also includes risk rating system to evaluate risk rating of the customers which is then monitored on a portfolio basis to gauge the Bank's credit portfolio quality. To avoid risk concentration, counterparty limits, counterparty group limits and industry concentration limits are also established, monitored and assessed in the light of changing counterparty and market conditions.

With a view to develop and effectively manage a diversified credit portfolio within each business segment (as an integral part of the credit risk management process), the Bank has adopted the concept of an industry / sector-wise exposure concentration grid which dictates target market exposures.

As part of the Bank's portfolio strategy and planning activity, these industry concentration limits are continually overseen by the management against the Bank's approved exposures in these sectors and reviewed by the Board Risk Management Committee (BRMC) in its meetings with an aim to monitor the overall risk and to avoid high exposure to a single group or industry.

44.1.1 Segment by class of business

Credit Risk Management (CRM) Framework (non-retail / non-individual portfolio) covers three business segments: corporate risk management, commercial banking and SME (including agri) risk management and retail risk management. Based on overall guidance provided by a recognised and established external consultant, in line with the global best practices while ensuring regulatory compliance and alleviation of any (perceived) conflict of interest, credit management process has been segregated into two distinct categories:

- independent risk advice by risk management function.
- credit approvals by credit committee(s), while taking into consideration the business unit recommendations / approvals and independent risk advice.

With this segregation, the role of risk management function in credit approval process is focused to provide risk advice only, based on key risk parameters; whereas relevant credit committees are responsible for providing credit related approvals.

The common responsibilities of corporate risk management and commercial banking and SME (including agri) risk management include:

- conduct a thorough and an independent due diligence of the proposed / existing exposures in the respective risk portfolios.
- work with relationship teams to advise on structure of exposures such that they mitigate key risks, cater to customer requirements, remain economical in terms of risk weighted assets / capital allocation to ensure risk coverage.
- work with the independent credit risk review team (under internal audit) for effective and periodic review of the credit portfolio.

Retail risk management is responsible for managing the credit risk of consumer finance credit products, with credit facilities extended to individual (non-corporate) customers. The consumer finance / retail finance function operates on a program approach, which are approved by the Country Credit Committee and subsequently by the BoD. The retail risk management provides its input on risk parameters in term of 'risk advice', at the time of approval / changes in product programs. The retail risk management also ensures that all the ongoing individual credit approvals are within pre-defined risk parameters as per the approved product programs.

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44.1.2 Credit risk: general disclosures Basel specific

The Bank has adopted the standardised approach under Basel. According to the regulatory statement submitted under the standardised approach, the portfolio has been divided into claims on public sector entities in Pakistan (PSEs), claims on corporate (excluding equity exposure) and claims categorised as retail portfolio. Claims on corporate constitute 65.11% (2020: 64.42%) of the total credit risk weighted assets, 1.79% (2020: 1.88%) represents claims on PSEs and 14.49% (2020: 15.9%) exposure pertains to claims categorised as retail portfolio.

44.1.3 Credit risk: disclosures for portfolio subject to standardised approach

For domestic claims, external credit assessment institutions (ECAIs) recommended by the SBP, namely Pakistan Credit Rating Agency Limited (PACRA) and VIS Credit Rating Company Limited are used. For claims on foreign entities, ratings assigned by Standard and Poor, Fitch and Moody's are used. Exposures not rated by any of the aforementioned rating agencies are categorised as unrated.

Exposures	PACRA	VIS	Standard and Poor's	Moody's	Fitch
Corporate	✓	✓	-	-	-
Banks	✓	✓	✓	✓	✓
Sovereigns	-	-	✓	✓	✓
PSEs	✓	✓	-	-	-

The SBP's indicative mapping process as instructed in the SBP's circular "Minimum capital requirements for banks and DFIs" (indicated in table below) was used to map alpha numeric ratings of PACRA, VIS, S&P's, Moody's, Fitch ratings, and numeric scores of ECAs, to the SBP's rating grades.

Long term rating grades mapping

SBP rating	ECA scores	PACRA	VIS	S & P	Moody's	Fitch
1	0,1	AA- and above	AA- and above	AA- and above	Aa3 and above	AA- and above
2	2	A+ to A-	A+ to A-	A+ to A-	A1 to A3	A+ to A-
3	3	BBB+ to BBB-	BBB+ to BBB-	BBB+ to BBB-	Baa1 to Baa3	BBB+ to BBB-
4	4	BB+ to BB-	BB+ to BB-	BB+ to BB-	Ba1 to Ba3	BB+ to BB-
5	5,6	B+ to B-	B+ to B-	B+ to B-	B1 to B3	B+ to B-
6	7	CCC+ & Below	CCC+ & Below	CCC+ & Below	Caa1 & Below	CCC+ & Below

Short term rating grades mapping

SBP rating	PACRA	VIS	S & P	Moody's	Fitch
S1	A-1 & above	A-1 & above	A-1 & above	P-1	F1
S2	A-2	A-2	A-2	P-2	F2
S3	A-3	A-3	A-3	P-3	F3
S4	Others	Others	Others	Others	Others

Particulars of the Bank's significant on-balance sheet and off-balance sheet credit risk in various sectors are analysed as follows:

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44.1.4 Lendings to financial institutions

Credit risk by public / private sector

	Gross lendings		Non-performing lendings		Provision held	
	2021	2020	2021	2020	2021	2020
	----- Rupees '000 -----					
Public / Government	-	2,985,000	-	-	-	-
Private	-	-	-	-	-	-
	<u>-</u>	<u>2,985,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

44.1.5 Investment in debt securities

Credit risk by industry sector

	Gross investments		Non-performing lendings		Provision held	
	2021	2020	2021	2020	2021	2020
	----- Rupees '000 -----					
Textile	49,206	51,476	49,206	51,476	49,206	51,476
Chemical and pharmaceuticals	1,537,161	1,914,648	1,518,161	1,528,616	1,518,161	1,528,616
Cement	500,000	500,000	500,000	500,000	500,000	500,000
Sugar	8,311	8,311	8,311	8,311	8,311	8,311
Power (electricity), gas, water, sanitary	54,617,664	58,686,826	-	-	-	-
Financial	750,000	528,571	-	-	-	-
Services	1,732,943	1,780,459	-	-	-	-
	<u>59,195,285</u>	<u>63,470,291</u>	<u>2,075,678</u>	<u>2,088,403</u>	<u>2,075,678</u>	<u>2,088,403</u>
Credit risk by public / private sector						
Public / Government	54,617,664	58,659,556	-	-	-	-
Private	4,577,621	4,810,735	2,075,678	2,088,403	2,075,678	2,088,403
	<u>59,195,285</u>	<u>63,470,291</u>	<u>2,075,678</u>	<u>2,088,403</u>	<u>2,075,678</u>	<u>2,088,403</u>

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44.1.6 Advances

Credit risk by industry sector

	Gross advances		Non-performing advances		Provision held	
	2021	2020	2021	2020	2021	2020
	Rupees '000					
Agriculture, forestry, hunting and fishing	42,384,335	13,223,912	1,231,355	1,285,467	911,977	952,068
Mining and quarrying	8,770,702	9,825,281	3,451	3,451	3,451	3,451
Textile	63,685,273	48,192,672	6,602,501	6,970,425	6,470,270	6,774,726
Chemical and pharmaceuticals	9,664,209	10,160,529	669,993	722,784	549,784	539,710
Cement	10,041,721	8,348,611	41,608	41,608	39,108	39,108
Sugar	7,439,984	8,469,446	633,650	722,146	595,687	653,799
Footwear and leather garments	2,853,225	1,959,600	384,339	388,849	272,763	274,304
Automobile and transportation equipment	7,133,451	3,987,402	173,226	180,226	165,869	164,957
Electronics and electrical appliances	7,053,115	6,436,741	567,004	796,963	454,119	613,140
Construction	7,875,493	3,912,232	351,667	402,609	330,969	373,029
Power (electricity), gas, water, sanitary	69,211,880	69,630,945	1,845,437	1,912,627	1,603,828	1,463,827
Wholesale and retail trade	8,900,872	9,896,465	2,410,202	2,376,685	1,785,724	1,778,353
Transport, storage and communication	31,198,194	30,713,246	119,777	219,883	78,436	183,314
Financial	1,117,517	2,496,069	50,853	50,853	50,309	50,309
Insurance	11,602	465	-	-	-	-
Services	19,558,984	20,607,480	476,309	385,817	337,440	321,972
Individuals	48,699,162	39,498,032	1,787,102	3,195,164	1,136,889	2,706,894
Others	71,185,758	52,386,158	6,058,422	6,569,868	4,757,919	3,756,671
	<u>416,785,477</u>	<u>339,745,286</u>	<u>23,406,896</u>	<u>26,225,425</u>	<u>19,544,542</u>	<u>20,649,632</u>
Credit risk by public / private sector						
Public / Government	93,220,230	66,100,620	-	-	-	-
Private	<u>323,565,247</u>	<u>273,644,666</u>	<u>23,406,896</u>	<u>26,225,425</u>	<u>19,544,542</u>	<u>20,649,632</u>
	<u>416,785,477</u>	<u>339,745,286</u>	<u>23,406,896</u>	<u>26,225,425</u>	<u>19,544,542</u>	<u>20,649,632</u>

44.1.7 Contingencies and Commitments

Credit risk by industry sector

	2021	2020
		-----Rupees '000-----
Agriculture, forestry, hunting and fishing	44,037	129,715
Mining and quarrying	3,261,211	643,156
Textile	21,451,666	16,819,192
Chemical and pharmaceuticals	7,050,986	4,612,636
Cement	8,652,440	1,889,995
Sugar	643,720	141,910
Footwear and leather garments	466,910	971,716
Automobile and transportation equipment	5,645,982	7,898,310
Electronics and electrical appliances	510,289	1,062,536
Construction	1,892,355	701,276
Power (electricity), gas, water, sanitary	10,994,170	8,343,448
Wholesale and retail trade	7,728,377	6,650,570
Exports / imports	243,016	121,662
Transport, storage and communication	772,633	1,470,443
Financial	2,304,557	1,576,753
Services	4,762,588	2,962,296
Individuals	990,992	1,266,835
Others	34,837,175	22,969,315
	<u>112,253,104</u>	<u>80,231,764</u>
Credit risk by public / private sector		
Public / Government	18,505,122	27,213,201
Private	<u>93,747,982</u>	<u>53,018,563</u>
	<u>112,253,104</u>	<u>80,231,764</u>

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44.1.8 Concentration of advances

The Bank's top 10 exposures on the basis of total (funded and non-funded exposures) aggregated to Rs 180,968 million (2020: Rs 143,318 million) are as following:

	2021	2020
	-----Rupees '000-----	
Funded	155,492,328	127,981,622
Non-funded	25,475,404	15,336,103
Total exposure	<u>180,967,732</u>	<u>143,317,725</u>

The sanctioned limits against these top 10 exposures aggregated to Rs 211,207 million (2020: Rs 178,938 million).

There are no classified exposures under this category of advances.

44.1.9 Advances - province / region-wise disbursement and utilisation

Province / region	2021						
	Disbursements	Utilisation					AJK including Gilgit-Baltistan
Punjab		Sindh	KPK including FATA	Balochistan	Islamabad		
	----- Rupees '000 -----						
Punjab	271,037,685	264,677,854	4,718,916	249,972	1,324	1,271,014	118,605
Sindh	489,387,231	204,009,492	285,238,092	18,657	89,087	23,517	8,386
KPK including FATA	1,325,334	119,890	-	1,177,886	-	27,558	-
Balochistan	8,987	-	-	-	8,987	-	-
Islamabad	21,226,128	8,279,867	276,765	587,246	6,125	11,958,767	117,358
AJK including Gilgit-Baltistan	34,511	10,962	-	-	-	-	23,549
Total	<u>783,019,876</u>	<u>477,098,065</u>	<u>290,233,773</u>	<u>2,033,761</u>	<u>105,523</u>	<u>13,280,856</u>	<u>267,898</u>

Province / region	2020						
	Disbursements	Utilisation					AJK including Gilgit-Baltistan
Punjab		Sindh	KPK including FATA	Balochistan	Islamabad		
	----- Rupees '000 -----						
Punjab	349,302,391	337,527,252	11,039,826	273,004	3,108	456,575	2,626
Sindh	462,384,651	29,676,967	432,479,153	23,096	142,926	60,611	1,898
KPK including FATA	1,399,307	-	-	1,399,307	-	-	-
Balochistan	4,134	-	-	-	4,134	-	-
Islamabad	21,520,373	3,384,997	487,909	705,436	124	16,771,842	170,065
AJK including Gilgit-Baltistan	68,512	842	-	-	-	-	67,670
Total	<u>834,679,368</u>	<u>370,590,058</u>	<u>444,006,888</u>	<u>2,400,843</u>	<u>150,292</u>	<u>17,289,028</u>	<u>242,259</u>

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44.2 Market Risk

It is the risk that the value of on-balance sheet and off-balance sheet positions of the Bank will be adversely affected by movements in market rates or prices such as interest rates, equity prices and / or commodity prices resulting in a loss to earnings and capital. Market risks arise generally from trading activities, open foreign currency positions, holding common equity and other products. All such instruments and transactions are exposed to general and specific market movements.

The Bank seeks to mitigate market risk by employing strategies that correlate price, rate and spread movements of its earning assets, liabilities and trading activities. Treasury front office, market risk management and treasury middle office perform market risk management activities within the Bank. The Bank has Enterprise Risk Management Committee which is responsible for recommending market risk policies and strategies for the Board approval and its subsequent implementation and review.

44.2.1 Unconsolidated statement of financial position split by trading and banking books

	2021			2020		
	Banking book	Trading book	Total	Banking book	Trading book	Total
	Rupees '000					
Cash and balances with treasury banks	58,516,627	-	58,516,627	59,881,289	-	59,881,289
Balances with other banks	3,517,282	-	3,517,282	2,878,547	-	2,878,547
Lendings to financial institutions	-	-	-	2,985,000	-	2,985,000
Investments	14,393,686	343,077,751	357,471,437	19,727,736	257,202,056	276,929,792
Advances	396,295,362	-	396,295,362	318,179,878	-	318,179,878
Fixed assets	26,337,967	-	26,337,967	24,038,885	-	24,038,885
Intangible assets	1,743,445	-	1,743,445	1,540,779	-	1,540,779
Deferred tax assets	-	-	-	-	-	-
Other assets	25,730,086	-	25,730,086	23,523,784	-	23,523,784
	<u>526,534,455</u>	<u>343,077,751</u>	<u>869,612,206</u>	<u>452,755,898</u>	<u>257,202,056</u>	<u>709,957,954</u>

44.2.2 Foreign Exchange Risk

Foreign exchange risk / currency risk is the current or prospective risk to earnings and capital arising from adverse movements in currency exchange rates. It refers to the impact of adverse movements in currency exchange rates on the value of open foreign currency positions. Changes in currency rates affect the value of assets and liabilities denominated in foreign currencies and may affect revenues from foreign exchange dealing.

The Bank undertakes currency risk mostly to support its trade services and maintains overall foreign exchange risk position to the extent of statutory Foreign Exchange Exposure Limit (FEEL) prescribed by the SBP.

Exposure limits such as counterparty, gap, net open position, dealer and bucket-wise currency delta limits are in place in accordance with the Bank's approved policies in order to manage associated risk and concentration at the acceptable tolerance levels.

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	2021				2020			
	Assets	Liabilities	Off-balance sheet items	Net currency exposure	Assets	Liabilities	Off-balance sheet items	Net currency exposure
	----- Rupees '000 -----							
United States Dollar	11,909,389	55,055,595	42,400,210	(745,996)	11,685,918	46,504,509	34,045,900	(772,691)
Great Britain Pound Sterling	888,498	5,828,896	4,940,112	(286)	2,576,085	4,666,666	2,101,525	10,944
Euro	662,854	2,701,127	2,042,484	4,211	1,372,956	2,475,788	1,105,389	2,557
Japanese Yen	241	99,829	99,645	57	247	3,212	2,945	(20)
Other currencies	270,061	407,738	145,761	8,084	44,102	18,105	(3,246)	22,751
	<u>13,731,043</u>	<u>64,093,185</u>	<u>49,628,212</u>	<u>(733,930)</u>	<u>15,679,308</u>	<u>53,668,280</u>	<u>37,252,513</u>	<u>(736,459)</u>

Impact of 1% change in foreign exchange rates on

- profit and loss account
- other comprehensive income

	2021		2020	
	Banking book	Trading book	Banking book	Trading book
	----- Rupees '000 -----			
	-	(7,311)	-	(7,365)
	-	-	-	-

44.2.3 Equity position Risk

Equity position risk is the risk arising from unfavourable fluctuations in prices of shares in which the Bank carries long / short positions. It is a risk to earnings or capital that results from adverse changes in the value of equity related portfolios of the Bank. Price risk associated with equities could be systematic or unsystematic. Systematic risk is due to sensitivity of portfolio's value to changes in overall level of equity prices, while unsystematic risk is associated with price volatility that is determined by the specific characteristics of the investee company.

The Bank's equity position is governed by position limits imposed by the SBP for overall investment and per scrip exposure. Additionally, there are internal limits set to manage overall earnings in the form of stop loss limits and maintain a diverse portfolio through sector concentration limits.

Impact of 5% change in equity prices on

- profit and loss account
- other comprehensive income

	2021		2020	
	Banking book	Trading book	Banking book	Trading book
	----- Rupees '000 -----			
	-	30,287	-	-
	4,196	455,127	2,699	404,612

44.2.4 Yield / interest rate risk in the banking book (IRRBB)-Basel II specific

Impact of 1% change in interest rates on

- profit and loss account
- other comprehensive income

	2021		2020	
	Banking book	Trading book	Banking book	Trading book
	----- Rupees '000 -----			
	(1,374,678)	2,553,183	(1,057,450)	2,342,798
	-	(1,026,876)	-	(576,601)

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44.2.5 Mismatch of interest rate sensitive assets and liabilities

		2021									
		Exposed to yield / interest risk									
Effective yield / interest rate (%)	Total	Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years	Non-interest bearing financial instruments
		Rupees '000	Rupees '000	Rupees '000	Rupees '000	Rupees '000	Rupees '000	Rupees '000	Rupees '000	Rupees '000	Rupees '000
On-balance sheet financial instruments											
Assets											
	Cash and balances with treasury banks	58,516,627	-	-	-	-	-	-	-	-	58,516,627
	Balances with other banks	3,517,282	-	-	-	-	-	-	-	-	3,517,282
	Lending to financial institutions	-	-	-	-	-	-	-	-	-	-
7.5	Investments	85,912,948	74,386,367	11,080,787	-	-	160,712,321	-	-	-	15,369,014
8.1	Advances	396,295,362	163,504,430	60,895,039	44,614,728	2,842,339	2,948,423	12,982,289	4,356,624	-	4,086,186
	Other assets	22,505,663	-	2,080	-	-	-	-	-	-	22,503,583
		838,306,371	259,417,378	71,987,906	44,614,728	2,842,339	161,081	183,660,744	12,982,289	4,356,624	103,992,692
Liabilities											
	Blis payable	14,122,901	-	-	-	-	-	-	-	-	14,122,901
7.7	Borrowings	111,189,829	30,221,760	18,921,588	7,394,561	127,515	564,010	2,553,729	29,976,064	4,508,729	2,545,196
3.7	Deposits and other accounts	644,089,308	343,847,429	12,910,472	19,520,599	79,178	670,073	8,638	1,000	-	214,567,589
	Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-
	Subordinated debt	-	-	-	-	-	-	-	-	-	-
	Other liabilities	31,345,375	320,391	20,503	-	-	-	-	-	-	30,378,684
		800,747,413	358,544,487	31,852,573	26,915,160	206,693	1,234,083	2,562,367	29,977,064	4,508,729	261,634,370
		37,568,968	(99,127,109)	90,998,703	40,136,333	17,699,568	2,635,646	(1,073,002)	161,098,377	(17,014,775)	(152,105)
		28,264,364									
		65,823,322									
Net non-financial assets											
Total net assets											
		90,624,579	22,989,453	31,929,618	35,058,118	647,390	-	-	-	-	-
	Commitments in respect of:	40,686,274	17,796,399	13,928,728	8,971,147	-	-	-	-	-	-
	- forward foreign exchange contracts (lending)	-	-	-	-	-	-	-	-	-	-
	- forward foreign exchange contracts (borrowing)	-	-	-	-	-	-	-	-	-	-
	- forward government securities transactions (lending)	-	-	-	-	-	-	-	-	-	-
	- forward government securities transactions (borrowing)	19,884,976	11,925,766	7,969,210	-	-	-	-	-	-	-
	- cross currency and interest rate swaps	6,681,964	-	-	-	-	-	-	-	-	6,681,964
	- forward lending	-	-	-	-	-	-	-	-	-	-
		23,361,365	(6,732,712)	10,041,680	26,086,971	647,390	-	-	-	-	(6,681,964)
		(105,859,821)	101,040,383	66,222,304	18,346,958	2,635,646	(1,073,002)	161,098,377	(17,014,775)	(152,105)	
		(105,859,821)	(4,819,438)	61,402,866	79,749,824	82,385,470	81,312,468	242,410,845	225,336,070	225,243,965	

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Effective yield / interest rate	Exposed to yield / interest risk											Non-interest bearing financial instruments
	Total	Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years		
	Rupees '000											
	59,881,289	-	-	-	-	-	-	-	-	-	-	59,881,289
	2,878,547	-	-	-	-	-	-	-	-	-	-	2,878,547
	2,985,000	2,985,000	-	-	-	-	-	-	-	-	-	-
10.9	274,628,027	46,664,716	124,139,218	88,560,788	1,626,951	-	6,537,375	-	-	-	-	7,108,979
12	318,179,878	118,849,314	98,567,808	47,224,534	39,548,418	2,493,905	724,037	673,740	2,901,997	-	-	5,575,793
	19,987,854	-	-	-	-	-	-	-	-	-	-	19,987,854
	678,540,595	188,499,030	222,707,026	135,775,322	41,175,369	2,493,905	7,261,412	673,740	2,901,997	-	-	95,432,462
	13,543,270	-	-	-	-	-	-	-	-	-	-	13,543,270
11.8	58,446,516	6,986,956	20,223,318	5,624,611	9,076	13,040,638	1,713,088	8,089,555	983,806	-	-	1,633,332
6.8	540,635,833	303,517,995	30,133,139	15,133,747	19,749,212	1,696,738	156,678	5,000	-	-	-	169,702,352
	-	-	-	-	-	-	-	-	-	-	-	-
	32,396,081	-	-	-	-	-	-	-	-	-	-	32,396,081
	645,021,700	310,504,951	50,356,457	20,758,358	19,759,288	14,737,376	673,108	1,869,766	8,104,555	983,806	-	217,275,035
	33,518,895	(142,005,921)	172,350,569	115,016,964	21,417,081	(12,243,471)	947,224	5,391,646	(7,430,815)	1,916,191	(121,842,573)	-
	26,588,537	-	-	-	-	-	-	-	-	-	-	-
	60,107,432	-	-	-	-	-	-	-	-	-	-	-
	66,134,904	26,625,106	25,218,433	14,194,019	97,346	-	-	-	-	-	-	-
	26,891,082	11,491,046	3,871,960	11,418,946	119,130	-	-	-	-	-	-	-
	2,989,036	2,989,036	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	8,272,187	-	-	-	-	-	-	-	-	-	-	8,272,187
	33,960,671	18,133,096	21,346,473	2,775,073	(21,784)	-	-	-	-	-	-	(8,272,187)
	(123,872,825)	193,697,042	117,792,037	21,395,297	(12,243,471)	947,224	5,391,646	(7,430,815)	1,918,191	-	-	-
	(123,872,825)	69,824,217	187,616,254	209,011,551	196,768,080	197,715,304	203,106,950	195,676,135	197,594,326	-	-	-

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Yield curve risk is the risk that a financial instrument will suffer either a decline in income or capital because future changes in prevailing interest rates impact assets more or less than they impact liabilities.

The interest rate risk of the Bank arises when there is a mismatch between contractual maturities, which are subject to interest rate adjustment within a specified period or re-pricing of on and off-balance sheet assets and liabilities. Risk is addressed by Asset and Liability Management Committee that reviews the interest rate dynamics at regular intervals and decides re-pricing of assets and liabilities to ensure that the spread of the Bank remains at an acceptable level.

Major sources of Interest rate risk are;

- i) differences between the timing of rate changes and the timing of cash flows (re-pricing risk);
- ii) changing rate relationships among different yield curves affecting the Bank's activities (basis risk);
- iii) changing rate relationships across the range of maturities (yield curve risk);
- iv) interest-related options embedded in the Bank's products (options risk); and
- v) changes in marked-to-market value of financial instruments which occur when interest rate changes (price risk).

44.3 Operational risk

Operational risk is the risk of direct or indirect losses resulting from inadequate or failed internal processes or systems, human factors or from external events. The Bank's businesses are dependent on the ability to process a large number of transactions efficiently and accurately. Operational risks and losses originate from business / operational process failure, IT security failure, natural disasters, dependence on key suppliers, fraud, service quality compromises, regulatory non-compliance, loss of key staff and social and environmental impacts.

The operational risk management function is primarily responsible for the oversight of operational risk management across the Bank. The operational risk management framework of the Bank is governed by the operational risk management policy and procedures, while the implementation is supported by an operational risk management system and designated operational risk coordinators within different units across the Bank. The framework is in line with international best practices, flexible enough to implement in stages and permits the overall approach to evolve in response to organisational learning and future requirements.

The Bank has implemented an effective operational risk management framework for managing operational risk. Each department has processes and system controls in place to address operational risks within their area. Operational loss data is collected through a well defined program implemented across the Bank. Periodic workshops are conducted for risk and control self assessment and key risk exposures are identified and assessed against existing controls to evaluate improvement opportunities. Key risk indicators are also defined for monitoring of risk exposures. New products, systems, activities and processes are subject to comprehensive operational risk assessments, before implementation. Regular updates on operational risk status is presented to Enterprise Risk Management Committee (ERMC) and the Board of Directors through the Board Risk Management Committee (BRMC).

Operational risk-disclosures Basel II specific

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

The Bank is currently using basic indicator approach for calculating operational risk capital charge.

Under basic indicator approach the capital charge for operational risk is a fixed percentage (denoted alpha) of average positive annual gross income of the Bank over the past three years. Figures for any year in which annual gross income is negative or zero, should be excluded from both the numerator and denominator when calculating the average.

44.4 Liquidity risk

Liquidity risk is the risk that the Bank will be unable to meet its payment obligations associated with its financial liabilities when they fall due and to replenish funds when they are withdrawn.

Notes to and forming part of the Unconsolidated Financial Statements

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Liquidity risk management framework is governed by the liquidity risk management policy. The policy provides specific directives for measuring and managing liquidity risk identifies responsible personnel; and defines their respective roles and responsibilities relating to liquidity risk management.

The management of liquidity risk is accomplished through a formal structure which includes:

- Board of Directors (BoD)
- Board Risk Management Committee (BRMC)
- Asset and Liability Committee (ALCO)
- Enterprise Risk Management Committee (ERMC)
- Treasury
- Risk management (enterprise risk management)
- Finance

The BoD approves the liquidity risk management policy including risk limits and ensures, through quarterly reviews by the BRMC, that the Bank's liquidity risk is being managed prudently. The BRMC plays a strategic role in liquidity risk management by overseeing the liquidity risk profile of the Bank. ERMC defines the risk tolerance levels and setting risk limits for effective liquidity risk management. ALCO ensures adherence with policy requirements and risk limits so that the Bank remains sufficiently liquid at all times.

The market and liquidity risk under enterprise risk management function overseas liquidity risk. The Bank's Asset and Liability Committee manages the liquidity position on a continuous basis.

The Bank ensures to maintain a diversified portfolio of liquid assets and funding base. Sources of funding comprise of a good mix of core deposits. Concentration in deposit, especially large volume deposits, is closely monitored to anticipate any potential liquidity issues in case of their withdrawals.

Various tools and techniques are used to measure and monitor the possible liquidity risk. These include monitoring of different liquidity ratios like liquid assets to liquid liabilities, liquid assets to total deposits, large volume deposits to total deposits, advances to deposit, liquid assets to volatile funding; on a regular basis against defined limits. Further, liquidity gaps over different time bands, are also monitored through maturity profiling of assets and liabilities. The Bank also ensures that statutory cash and liquidity requirements are maintained at all times. In addition, the Bank has also implemented the SBP's Basel III liquidity standards for ensuring compliance with the requirements of LCR, NSFR and other monitoring tools.

The Bank performs liquidity stress testing on periodic basis in order to ensure sufficient liquidity is always available to meet financial obligations / commitments. Stress testing aims to quantify the potential impact of extreme yet plausible events or movements on the value of portfolio. Shocks include withdrawal of deposits, withdrawal of wholesale / large deposits, withdrawal of top deposits, etc. The results of liquidity stress testing are shared with relevant authorities / committees, on periodic basis.

Contingency funding plan (CFP) is a part of liquidity risk management policy of the Bank. CFP provides a set of several early warning indicators of a possible liquidity shortfall situation; describes the actions to be taken to manage it and identifies the roles and responsibilities of ALCO, CFP team or other relevant authorities.

Notes to and forming part of the Unconsolidated Financial Statements

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44.4.1 Maturities of assets and liabilities - based on contractual maturities

2021

	2021											
	Upto 1 day	Over 1 to 7 days	Over 7 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 to 9 months	Over 9 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years
Total												
Assets												
Cash and balances with treasury banks	58,516,627	-	-	-	-	-	-	-	-	-	-	-
Balances with other banks	3,517,282	-	-	-	-	-	-	-	-	-	-	-
Lendings to financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Investments	357,471,437	-	53,694,757	722,503	10,103	17,826,397	7,747,534	2,314,513	3,404,002	45,873,493	3,249,110	170,066,605
Advances	396,295,362	30,081,712	12,149,811	29,077,453	33,648,642	21,340,575	35,959,212	9,801,512	13,437,244	36,820,194	36,169,242	44,883,735
Fixed assets	26,337,967	82,042	95,716	218,779	412,443	417,877	435,757	57,832	110,769	389,719	1,106,294	2,694,063
Intangible assets	1,743,445	29,843	34,817	79,582	149,217	149,217	149,217	-	-	32,876	125,546	334,836
Deferred tax assets	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	25,730,086	1,045,476	1,346,742	3,927,782	4,771,017	2,539,049	7,063,699	560,344	723,736	1,328,889	199,351	-
	869,612,206	31,239,073	67,321,843	34,026,099	39,991,422	42,373,115	51,355,419	12,734,201	17,675,751	84,445,171	40,849,543	217,479,239
Liabilities												
Bills payable	14,122,901	-	-	-	-	-	-	-	-	-	-	-
Borrowings	111,189,829	13,414,094	100,000	472,000	16,687,909	13,533,850	18,921,598	45,376	7,349,184	127,515	564,010	2,553,691
Deposits and other accounts	644,089,308	10,505,757	4,699,300	34,960,297	28,340,728	41,608,503	14,402,808	4,570,031	17,897,790	202,029	805,755	60,350
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	592,332	-	-	-	-	-	-	-	-	-	-	-
Other liabilities *	33,794,514	584,018	813,311	7,626,299	3,920,881	2,676,275	3,727,719	1,364,747	1,292,366	858,671	548,049	2,599,554
	803,769,884	24,503,669	5,612,611	43,056,596	49,949,518	57,820,628	37,052,125	5,960,154	26,539,360	1,188,215	1,917,814	5,213,595
Net assets	65,823,322	6,735,204	61,709,232	(9,032,497)	(9,958,096)	(15,447,513)	(14,303,294)	6,754,047	(8,863,609)	83,256,956	38,931,729	212,265,644
Share capital	15,176,965	-	-	-	-	-	-	-	-	-	-	-
Reserves	12,613,183	-	-	-	-	-	-	-	-	-	-	-
Surplus on revaluation of assets - net	7,061,583	-	-	-	-	-	-	-	-	-	-	-
Unappropriated profit	30,971,591	-	-	-	-	-	-	-	-	-	-	-
	65,823,322	-	-	-	-	-	-	-	-	-	-	-

* These contain maturity analysis of lease liabilities based on contractual maturities which is shown below:

	2021											
	Upto 1 day	Over 1 to 7 days	Over 7 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 to 9 months	Over 9 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years
Total												
Liabilities												
Lease liabilities	9,726,175	-	-	-	468	2,636	2,769	2,769	36,765	161,180	226,608	1,652,322

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2020

Total	Upto 1 day	Over 1 to 7 days	Over 7 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 to 9 months	Over 9 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 years
Assets													
	59,881,289	-	-	-	-	-	-	-	-	-	-	-	-
Cash and balances with treasury banks	2,878,547	-	-	-	-	-	-	-	-	-	-	-	-
Balances with other banks	2,985,000	2,985,000	-	-	-	-	-	-	-	-	-	-	-
Lendings to financial institutions	276,929,792	-	3,953,860	21,335,559	97,353,224	13,760,385	3,945,698	2,419,486	4,988,833	2,701,654	10,536,085	46,735,340	69,172,409
Investments	318,179,878	26,374,505	14,698,389	31,056,315	23,599,224	16,651,206	25,398,011	9,289,704	11,876,941	38,879,202	29,785,101	36,006,026	33,639,074
Advances	24,038,885	26,991	41,673	111,498	209,769	210,139	221,161	52,137	508,710	539,156	685,083	2,326,624	19,087,325
Fixed assets	1,540,779	4,730	28,383	75,688	141,915	142,533	143,964	2,051	39,092	66,604	42,463	204,637	615,606
Intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	23,523,784	2,612,278	950,731	3,811,627	2,747,662	2,525,991	7,425,885	1,128,893	888,647	502,696	966,578	-	-
Other assets	709,957,954	91,805,609	24,947,967	56,390,687	124,051,794	33,290,254	37,134,719	12,892,271	18,302,223	42,889,312	41,229,310	85,272,627	122,484,414
Liabilities													
	13,543,270	-	-	-	-	-	-	-	-	-	-	-	-
Bills payable	58,446,516	4,420,660	440,131	1,138,627	10,352,569	9,870,750	5,624,611	2,613	6,463	13,040,638	132,136	1,713,088	9,083,361
Borrowings	540,635,833	388,083,397	17,185,368	29,008,713	22,420,249	24,714,548	21,182,940	7,995,372	18,504,669	1,794,768	563,191	424,293	5,000
Deposits and other accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	1,591,769	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	35,633,134	906,836	681,528	3,924,313	2,659,426	4,002,089	5,678,429	2,068,964	4,648,162	2,288,831	590,545	967,106	1,591,769
Other liabilities*	649,850,522	404,418,663	22,513,064	34,071,653	35,632,244	38,587,387	32,485,980	10,066,949	23,159,294	17,124,237	1,285,872	3,104,487	17,725,708
Net assets	60,107,432	(312,613,054)	2,434,903	22,319,034	88,819,550	(5,297,133)	4,648,139	2,825,322	(4,867,071)	25,865,075	39,943,438	82,166,140	104,768,706
Share capital	15,176,965	-	-	-	-	-	-	-	-	-	-	-	-
Reserves	11,032,647	-	-	-	-	-	-	-	-	-	-	-	-
Surplus on revaluation of assets - net	9,027,473	-	-	-	-	-	-	-	-	-	-	-	-
Unappropriated profit	24,870,347	-	-	-	-	-	-	-	-	-	-	-	-
	60,107,432	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities													
	8,530,893	-	-	-	964	-	-	3,133	25,347	211,350	280,093	864,496	7,045,510
Lease liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-

2020

* These contain maturity analysis of lease liabilities based on contractual maturities which is shown below.

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		2020									
		Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years	
		Rupees '000									
Assets											
Cash and balances with treasury banks	59,881,289	281,442	568,872	1,146,727	2,341,358	4,649,782	5,709,681	11,257,682	19,551,241	14,374,504	
Balances with other banks	2,878,547	13,529	27,346	55,124	112,551	223,519	274,469	541,167	939,846	690,996	
Lendings to financial institutions	2,985,000	2,985,000	-	-	-	-	-	-	-	-	
Investments	276,929,792	25,316,678	111,113,609	3,945,698	7,408,319	2,701,654	10,536,085	46,735,340	67,680,959	1,491,450	
Advances	318,179,878	28,495,724	50,171,153	39,593,939	55,639,017	41,740,447	32,894,497	36,006,026	26,593,053	7,046,022	
Fixed assets	24,038,885	228,781	419,908	221,161	560,847	539,156	685,083	2,326,624	7,165,456	11,891,869	
Intangible assets	1,540,779	141,914	284,448	143,964	41,143	66,604	42,463	204,637	615,606	-	
Deferred tax assets	-	-	-	-	-	-	-	-	-	-	
Other assets	23,523,784	8,107,432	5,273,653	7,425,885	2,017,540	502,696	196,578	-	-	-	
	709,957,954	65,570,500	167,858,989	52,532,498	68,120,775	50,423,858	50,338,856	97,071,476	122,546,161	35,494,841	
Liabilities											
Bills payable	13,543,270	13,543,270	-	-	-	-	-	-	-	-	
Borrowings	58,446,516	8,620,287	20,223,319	5,624,611	9,076	13,040,638	132,136	1,713,088	8,099,554	983,807	
Deposits and other accounts	540,635,833	56,966,926	50,809,982	28,593,915	41,617,762	31,858,062	37,525,932	73,409,144	126,667,888	93,186,232	
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	
Subordinated debt	-	-	-	-	-	-	-	-	-	-	
Deferred tax liabilities	1,591,769	-	-	-	-	-	-	-	1,591,769	-	
Other liabilities *	35,633,134	5,684,004	6,661,515	5,678,429	6,717,126	2,288,831	590,545	967,106	5,860,078	1,185,500	
	649,850,822	84,814,487	77,694,816	39,896,955	48,343,964	47,187,531	38,248,613	76,089,338	142,219,289	95,355,539	
Net assets	60,107,432	(19,243,987)	90,164,173	12,635,543	19,776,821	3,236,327	12,090,243	20,982,138	(19,673,128)	(59,860,696)	
Share capital											
Share capital	15,176,965	-	-	-	-	-	-	-	-	-	
Reserves	11,032,647	-	-	-	-	-	-	-	-	-	
Surplus on revaluation of assets - net	9,027,473	-	-	-	-	-	-	-	-	-	
Unappropriated profit	24,870,347	-	-	-	-	-	-	-	-	-	
	60,107,432	-	-	-	-	-	-	-	-	-	
Liabilities											
Lease liabilities	8,530,893	-	964	-	28,480	211,350	280,093	964,496	6,032,564	1,012,946	

* These contain maturity analysis of lease liabilities based on expected maturities which is shown below:

		2020									
		Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years	
		Rupees '000									
Total	8,530,893	-	964	-	28,480	211,350	280,093	964,496	6,032,564	1,012,946	

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44.5 Derivative risk management

The Bank's derivatives risk management is performed under market risk management which is an independent unit reporting to the Chief Risk Officer. The risk management policies are governed by the regulatory and internal guidelines. The risk management department of the Bank reviews credit risk, market risk and other risks associated with the derivative transactions or related area of the activity and assigns limits within which the transactions / area of activity can be carried out. Adherence to these limits is ensured through independent monitoring and control functions.

There are a number of risks undertaken by the Bank, which need to be monitored and assessed. The management of risks includes the following primary components:

- comprehensive risk measurement approach;
- detailed structure of limits, guidelines and other parameters used to govern risk taking; and
- strong management information system for controlling, monitoring and reporting risks.

Major risks associated with the derivative instruments are market risk, credit risk and liquidity risk. The Bank uses SunGard-Sierra to measure and manage these risks which provides end-to-end capability with respect to transaction life cycle.

Market risk

Market risk is the risk that the value of a derivative contract will be adversely affected by movements in equity prices, interest rates, currency exchange rates and commodity prices. The authority for approving policies, limits and periodic reviews rest with the Board of Directors. The critical measures used to manage market risks are interest rate delta and currency delta basis. These measures involve extreme shifts in a variety of parameters, such as FX rates, interest rates, equity prices, implied volatility levels and combinations of the above. These measures are calculated through the relevant systems.

Credit risk

Credit risk is the risk that a party to a derivative contract will fail to perform its obligation. There is a settlement risk associated with the derivative transactions. Settlement risk is monitored on a daily basis. Risk management department of the Bank sets the policies and limits for counterparty risk based on a pre-defined criteria linked with the internal risk rating of the customer.

Liquidity risk

Liquidity risk is managed as part of the overall liquidity risk of the Bank. The risk management policies related to liquidity risk are explained in note 44.4 to these unconsolidated financial statements.

45 DATE OF AUTHORISATION FOR ISSUE

These unconsolidated financial statements were authorised for issue on February 23, 2022 by the Board of Directors of the Bank.

46 GENERAL

Comparative information has been re-classified, re-arranged or additionally incorporated in these unconsolidated financial statements, wherever necessary, to facilitate comparison and to conform with changes in presentation in the current year. There have been no significant reclassifications during the year.

47 NON-ADJUSTING EVENTS AFTER THE BALANCE SHEET DATE

The Board of Directors in its meeting held on February 23, 2022 has proposed a final cash dividend of 10% (2020: Nil). These unconsolidated financial statements for the year ended December 31, 2021 do not include the effect of these appropriations which will be accounted for subsequent to the year end.



President & CEO



Chief Financial Officer



Chairman



Director



Director

Annexure I to and forming part of the Unconsolidated Financial Statements

Statement showing written-off loans or any other financial relief of five hundred thousand rupees or above provided during the year ended December 31, 2021 as referred in note 11.5 to these unconsolidated financial statements.

S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year				Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	Total (10+11+12)
						Principal	Interest / Mark-up	Others	Total (6+7+8)				
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	Kohinoor Mills Limited	8 Km Manga, Raiwind Road, Kasur	1. Rashid Ahmed 2. Ismail Aamir Fayyaz 3. Shaibaz Munir 4. Salta Fayyaz 5. Aamir Fayyaz Sheikh 6. Riaz Ahmed 7. Matuddin Siddique	1. 35201-1567987-1 2. 35201-6425619-3 3. 35201-3783694-9 4. 35201-0525957-6 5. 35201-817673-1 6. 35202-2515079-9 7. 42101-1832916-7	1. Chaudhry Muhammad Din 2. Aamir Fayyaz Sheikh 3. Malik Munir Ahmed 4. Muhammad Fayyaz Sheikh 5. Muhammad Fayyaz Sheikh 6. Niaz Muhammad 7. Qazi Abdus Sammi Siddique	54,309	209,403	-	263,712	-	182,937	-	182,937
2	Talat Sultana Peracha	45 True Deal Bakery, Karachi	Talat Sultana Peracha	42301-8273277-6	Muhammad Siddique Peracha	-	100,440	-	100,440	-	100,440	-	100,440
3	Banbhore Ceramic Industries	Plot 14, Sector 16, Korangi Industrial Area, Karachi	1. Mr. Muhammad Ahsan Pervaiz 2. Mr. M. Ammar Pervaiz 3. Mr. Shaikh Pervaiz Subhani 4. Mrs. Naseem Jawaid 5. Mrs. Sharmeen Azeem 6. Mr. Zulfiqar Ahmed Qureshi	1. 42301-11150005-9 2. 42301-1115009-1 3. 42301-1115013-1 4. 42301-5793330-6 5. 42301-8738247-4 6. 42301-9685176-5	1. Shaikh Pervaiz 2. Shaikh Pervaiz 3. M.H. Shaikh 4. Mr. Jawaid Ahmed 5. Mr. M. Azeem 6. Jawaid Ahmed	83,571	60,578	-	144,149	-	69,428	-	69,428
4	H. Wahid Sons Manuf. Corp. (Pvt) Ltd.	Unit 5,6,7 Lane A, Industrial Estate, Sialkot	1. Sh. Aman Ejaz 2. Sh. Muhammad Mushtaq 3. Sh. Arif Hussain 4. Sh. Ali Ijaz 5. Sh. Muhammad Umer Mushtaq	1. 34603-3791831-9 2. 34603-623678-7 3. 34603-6237628-7 4. 34603-8644292-9 5. 34603-9114686-9	1. Sh. Ijaz Ahmed 2. Sh. Abdul Wahid 3. Sh. Abdul Wahid 4. Sh. Ijaz Ahmed 5. Sh. Muhammad Mushtaq	86,370	67,411	-	153,781	-	64,668	-	64,668
5	Bela Flour Mills (Pvt) Ltd.	H.I.T.E.18/3, Mouza Pir Khan Road, Faisal District Lasbela, Baluchistan Hub	1. G. Akbar Lasi 2. Faisal Lasi 3. Meheunisa Lasi	1. 42301-1950172-1 2. 42301-5134246-5 3. 42301-7561471-6	1. Haji Juma 2. Haji Juma 3. Haji Juma	19,998	40,973	-	60,971	-	37,559	-	37,559
6	Global Construction Company	4-Etisham Chamber, Garput Road, Lahore	Muhammad Salman Nasir	35202-2925792-7	Malik Nasir Javed	18,178	36,920	-	55,098	-	37,077	-	37,077
7	Sheikh Kashif Imtiaz	1 Bambino Chambers, 5th Floor, Karachi	Sheikh Kashif Imtiaz	42201-3985973-9	Sheekh Imtiaz Hussain	23,600	42,494	-	66,094	-	31,873	-	31,873
8	Al Amin Impex	54 TS Floor, Latif Cloth Market Saheh Muhammad Karachi	Amin	42000-0411980-1	Ayoub	14,948	30,359	-	45,307	-	29,639	-	29,639
9	Khapad Star International	Sharif Town, Pasnur Road Baedana, Sialkot	1. Muhammad Latif 2. Ali Hussain 3. Muhammad Munir 4. Muhammad Siddiqui	1. 34602-0742668-9 2. 34602-0742667-5 3. 34602-5207191-7 4. 34602-9183214-1	1. Muhammad Sharif 2. Muhammad Sharif 3. Muhammad Sharif 4. Muhammad Sharif	27,500	29,848	-	57,348	-	27,179	-	27,179
10	Chaudhry Plastic Centre	4 K. Model Town, Lahore	Muhammad Tayyab Chaudhry	35202-7537436-3	Chaudhry Muhammad	30,575	27,882	212	58,669	-	25,745	212	25,967
11	Tahir Muhammad Iqbal Hookmani	Plot No. C-177, Block C Nazari Cooperative Housing Society, Kda Scheme No. 2, Nazimabad, Karachi	Tahir Muhammad Iqbal Hookmani	42101-7433320-9	Sheekh M Iqbal Hookmani	13,870	21,574	-	35,444	-	21,602	100	21,702
12	Agha Fabrics (Pvt) Ltd.	29 Khalid Street, P.O Onch Road, Islamia Park, Lahore	1. Agha Asad Nizam 2. Agha Nizamuddin 3. Mrs. Atya Asad 4. Mrs. Sanya Bano	1. 272-87-051857 2. 272-27-051856 3. 272-88-496478 4. 270-32-177695	1. Agha Nizamuddin 2. Ghulam Mohyuddin 3. Agha Asad Nizam 4. Agha Nizamuddin	972	24,970	-	25,942	-	18,968	-	18,968

Annexure I to and forming part of the Unconsolidated Financial Statements

S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year					Interest / Mark-up written-off	Other Financial Reliefs	Total (10+11+12)
						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
13	Dar-Us Salam Textile Mills Ltd.	63 B I, Gulberg III, Lahore	1. Abida Mukhtar 2. Faisal Mukhtar 3. Mahwish Faisal Mukhtar 4. Chaudhry Muhammad Gul Nawaz 5. Muhammad Yousaf 6. Niofar Mukhtar 7. Ejaz Hussain	1. 36200-1492705-4 2. 36200-1561125-1 3. 36201-1523109-0 4. 34201-7079662-5 5. 36202-2682229-7 6. 61101-1836202-0 7. 34201-0593268-7	1. Chaudhry Ahmed Mukhtar 2. Chaudhry Ahmed Mukhtar 3. Faisal Mukhtar 4. Siraj Ud Din Khan 5. Khan Muhammad 6. Chaudhry Ahmed Mukhtar 7. Chaudhry Muhammad Akbar	19,646	19,328	-	38,974	-	-	17,817	17,817
14	Techno Traders	Sadat Market, Thokar Niaz Baig, Mullan Road, Lahore	Ifkhar Ahmed	35202-7600510-5	Shariat Ahmed	7,998	17,573	-	25,571	-	-	16,526	16,526
15	Yousaf Autos	162 B, Phase III, GECHS Link Road, Model Town, Lahore	Malik Muhammad Imran Yousaf	35202-7727416-7	Malik Muhammad Yousaf	-	16,389	-	16,389	-	-	16,389	16,389
16	Mariami Textile (Pvt) Ltd.	6 Aliq Market, Adamjee Haj Dawood Road, Karachi	1. Mrs. Feroza Bano 2. Muhammad Arif	1. 42201-1906783-2 2. 42201-6758174-9	1. Muhammad Arif 2. Mohammad	5,499	14,234	-	19,733	-	-	13,896	13,896
17	Escorts Pakistan Ltd.	Escorts House, 26 Davis Road, Lahore	1. Darakhshan Bashir 2. Muhammad Tahir Awan 3. Usman Shakil Khan	1. 35202-2603002-6 2. 34102-9858767-1 3. 35202-2927471-9	1. Bashir Ahmed 2. Malik Feroze Din Awan 3. Sakil Ahmed Khan	77,977	28,300	-	106,277	-	-	12,211	12,211
18	Modern Jewellers	Goal Chowk, Okara, Distt Okara	Zahoor Ahmad	35302-1322172-7	Noor Ahmad	5,645	12,648	-	18,293	-	-	12,121	12,121
19	Epic Sports	Nishtar Park, Sialkot	Rizwan Tariq	34603-4223840-9	Chaudhry Tariq Masood	-	9,797	-	9,797	-	-	9,795	9,795
20	Amber Seed Corporation	115-A, DHA Lahore	1. Chaudhry Muhammad Khan 2. Farhana Kausar 3. Chaudhry Abdul Ghani 4. Chaudhry Ahmed Mansoor	1. 36200-1514461-3 2. 35201-1349524-6 3. 35201-1430455-5 4. 35201-1459540-7	1. Chaudhry Ghulam Rasool 2. Chaudhry Abdul Ghani 3. Chaudhry Ghulam Rasool 4. Chaudhry Muhammad Khan	9,430	9,430	-	9,430	-	-	9,430	9,430
21	Dawood Jahanian Seeds	Plot No.453 Jhina Colony-3, Near Masjid Al-Qudus, Tehsil Jahania Distt Khanewal	1. Lubna Iqbal 2. Malik Zafar Iqbal	1. 36101-3127058-0 2. 36101-2904893-5	1. Malik Zafar Iqbal 2. Malik Sikandar Khan	14,650	15,128	-	29,778	-	-	8,937	8,937
22	Zain Textiles (Pvt) Ltd.	P-223, Shah Plaza, Tikka Gali No. 2, Montgomery Bazar, Hafipur	1. Ifkhar Ahmad 2. Muhammad Furhan 3. Zulfiqar Ahmed	1. 244-60-059168 2. 244-82-537675 3. 244-86-059169	1. Mukhtar Ahmad 2. Ifkhar Ahmad 3. Sheekh Mukhtar Ahmed	4,115	8,795	-	12,910	-	-	8,724	8,724
23	Ahsin Raza	H.No 20 B II Mohallah New Lalazar Colony Okara	Ahsin Raza	35302-6211285-7	Chaudhry Ghulam Hussain	6,796	9,050	-	15,846	-	-	8,157	8,157
24	Hanza Rice Mills	Main Jhal Pur Jhalta Road, Gujrat	Shaikat Mahmood	34201-1667093-7	Mahmood	10,987	8,605	-	19,592	-	-	8,126	8,126
25	Akhiaq Ahmed	Property No. 627- B, Peoples Colony, Faisalabad	Akhiaq Ahmed	33100-0898936-9	Mushtaq Ahmed	4,469	7,303	-	11,772	-	-	7,335	7,435
26	Saleem Traders	Iqbal Library Road, Jhelum	Chaudhry Akbar Hussain	37301-5819788-9	Mohammad Saleem	13,980	8,329	-	22,309	-	-	7,406	7,406
27	Mashtallah Kayyara Stores	40-E-R-39-1, Fleming Road, Lahore	Maqbool Ahmed	35202-6226310-1	Ghulam Qadir	-	7,464	-	7,464	-	-	7,164	7,164
28	S.A Traders	2nd Floor, 236 Rivaz Garden, Lahore	Sohail Anjad	35202-8879555-5	Manzoor Ebehi	9,996	8,233	-	18,229	-	-	7,094	7,094
29	Shamala Enterprises	A-64, Tariq-Bin Ziad Society, Jinnah Avenue, Karachi	Mohammad Ashraf	42201-8612944-5	Mohammad Asif	3,581	6,891	-	10,472	-	-	6,927	6,927
30	Nosheen Sohail	House No. 367, Block No. H-1, Major Town Scheme, Lahore	Nosheen Sohail	35202-1173151-4	Sohail Ahmed Saleem	4,500	5,920	-	10,420	-	-	6,073	6,173
31	Sultan Ahmed	Plot No. 1, Abad Ahmed Nagar, Mouza Satto Katta, Tehsil & Distt Lahore	Sultan Ahmed	42401-2081862-1	Muhammad Yousaf	3,352	5,278	-	8,630	-	-	5,326	5,426
32	Ashad Construction	320 A, Jhina Road, Rawalpindi	Muhammad Arshad Abbassi	37405-5186752-3	Muhammad Zubair Abbassi	-	6,775	-	6,775	-	-	5,375	5,375
33	Chaudhry Muhammad Sarwar	E-340-24 A 1, Gulistan Colony, Lahore	Chaudhary Muhammad Sarwar	35201-1398131-5	Chaudhary Sher Muhammad	1,700	5,040	-	6,740	-	-	5,111	5,111
34	Malik Irfan Siddique	H.No. 33-34, H Block Model Town Lahore	Malik Irfan Siddique	35202-2559276-9	Malik Muhammad Siddique	4,439	490	-	4,929	-	-	490	4,929
35	Statiq Traders	Jaboka, District Okara	1. Muhammad Statiq Anwar 2. Muhammad Asim	1. 35302-0851689-3 2. 42501-8630668-1	1. Muhammad Anwar 2. Muhammad Anwar	1,500	5,086	-	6,586	-	-	4,678	4,678
36	Satfullah Sattae	House No. A-153 Block No. C Unit No. 2 Shah Latifabad Hyderabad	Satfullah Sattae	42301-8040845-9	Not Available	6,832	4,571	-	11,403	-	-	4,571	4,671

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S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year						Total (10+11+12)
						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	
						Rupees '000						
1	2	3	4	5	6	7	8	9	10	11	12	13
37	Anis Ahmad Safi	House No 194 - J , Eme Society Lahore	Anis Ahmad Safi	35202-950879-7	Naseeb Ahmad Safi	3,693	399	4,092	3,629	594	-	4,213
38	Muhammad Akram	House No. 913, St. No. 8, Model Town Hunsak, Islamabad	Muhammad Akram	61101-7438160-3	Muhammad Saeed	2,460	3,947	6,407	-	4,029	100	4,129
39	Suleman Sharif	Chinid Power Limited-91 - F , Model Town-Lahore	SULEMAN SHARIF	35201-9909439-1	Muhammad Shahbaz Sharif	3,103	818	4,024	3,103	818	103	4,024
40	Abdul Hussain	Chakno.23Nd P.O.Khas Bhalwal Faisal Bhalwal District Sargodha	Abdul Hussain	38401-0350515-1	Nazar Mohammad	3,147	781	3,928	3,147	841	-	3,988
41	Bhatt Zari House	39 Ground Floor, Babar Market, Katchery Road, Lahore	Musa Mahmood	35202-4903204-9	Faisal Mahmood	9,998	3,259	13,257	-	3,983	-	3,983
42	Wazir Oil Mills	Sher-E-Rabani Town, Okara	Hashim Ali Khan	35302-0294418-1	Ilan Din	3,000	4,079	7,079	-	3,832	-	3,832
43	Abid Olch House	678-Karm Block, Allama Iqbal Town, Lahore	Raza Ali	35202-5739941-5	Abad Hussain Shah	1,117	4,389	5,506	-	3,814	-	3,814
44	M.Shaj And Sons	G.T Road, Okara Cantt	Aamer Farid	35302-3064121-3	Muhammad Iqbal	331	4,448	4,779	-	3,782	-	3,782
45	Khalis Logistic Cell (Pvt) Ltd.	786, Shahrah-E-Nazania Pakistan, Johar Town, Lahore	1. Rana Tahir Iqbal 2. Umar Iqbal	1. 35202-6206471-3 2. 35202-6206421-3	1. Rana Iqbal Hussain 2. Rana Iqbal Hussain	103,269	4,133	107,402	-	3,685	-	3,685
46	Abdul Hafeez	Haji Pura, Fateh Garh, Near Christian Graveyard, Sialkot	Abdul Hafeez	34603-4308819-3	Abdul Ghani	1,799	3,637	5,436	-	3,678	-	3,678
47	Faraz Ahmed Qureshi	832 DHA Phase V Main Saba Avenue near Pizza Hut Karachi	Farez Ahmed Qureshi	42301-4756689-9	Maqbool Ahmed Qureshi	2,744	776	3,520	2,744	776	-	3,520
48	Muhammad Tariq	House No 945 Street No 17 Block - D P.W.D Housing Society Islamabad	Muhammad Tariq	16101-4350147-3	Bulliam	1,851	1,328	3,179	1,851	1,375	-	3,226
49	Aftab Hussain	Village Aftab Hussain Theeko, P.O Ghano, Badin	Aftab Hussain	41105-4710517-3	Muhammad Yousef Alias Mir	4,000	4,217	8,217	-	3,224	-	3,224
50	Murtaza Ali Shaikh	House No. 42 Block L North Nazimabad Karachi	Murtaza Ali Shaikh	41308-0481520-5	Haji Muhammad Anwar	3,729	3,008	6,737	-	3,085	100	3,185
51	Falzan Enterprises	290, Block L, Model Town Extension, Lahore	Ifran Khan	35202-6396531-5	Ghulam Rabbani	914	3,106	4,020	-	3,111	-	3,111
52	Javed Alam	1, Justice Inamullah Road D, Hill Park, Karachi	Javed Alam	42000-9445866-5	Ifkhar Ul Haq	1,317	3,696	5,013	-	3,043	-	3,043
53	Tariq Nawaz	Bakan Khura, Vanike Tarar Distt Halizabad, Gujranwala	Tariq Nawaz	34301-5946462-3	Muhammad Nawaz	1,968	3,702	5,670	-	3,025	-	3,025
54	Pacific Agro Chemicals (Pvt) Ltd.	78 Grain Market, Kharewal	1. Muhammad Arshad 2. Tahir Mehmood 3. Shamshad Akhtar	1. 36601-7521070-5 2. 36102-9121893-5 3. 321-88-333399	1. Ch. Bashir Ahmed 2. Muhammad Iqbal 3. Tahir Mehmood	1,593	3,262	4,855	-	2,925	-	2,925
55	Muhammad Azhar Hussain Saleem	Moh Iqbal Nagar, Opp SS Crig, Gojra Road	Muhammad Azhar Hussain Saleem	33202-1427689-3	Mapal Khan	4,000	4,098	8,098	-	2,923	-	2,923
56	Kuwait Chicken Farm	Chak Basawa Road, Chak No.2, Shurrail Mandi Bahauddin	1. Abid Hussain 2. Liaqat Hussain	1. 34402-7748187-5 2. 34402-2477803-3	1. Marzoor Hussain 2. Marzoor Hussain	430	4,601	5,111	-	2,795	80	2,875
57	Qazi Industries	Peiman Shaheed Road Gujrat	Altaf Siddique	34201-0600737-7	Mirza Muhammad Siddique	5,000	3,774	8,774	-	2,853	-	2,853
58	Tariq Waaseem Siddiqui	H.No-B-26 Naval Housing Scheme, Zam Zama, Clifton, Karachi	Tariq Waaseem Siddiqui	42101-0173650-5	Waaseem Ahmed Siddiqui	2,202	648	2,850	2,202	648	-	2,850
59	Insaaf Industries	S.I.T.E G.T. Road, Gujrat	Azhar Ul Haq	34101-2657292-7	Abdul Haq	6,999	2,669	9,668	-	2,785	-	2,785
60	Rana Muhammad Zubair Akram	Chak No 371 Jb Muhammad Pura Gojra	Rana Muhammad Zubair Akram	33100-7348377-1	Muhammad Akram	2,078	617	2,695	2,078	650	-	2,728
61	Ayaz Ahmed	P 755 Sino.11 Liephtabad Faisalabad	Ayaz Ahmed	33100-9818650-5	Nisar Ahmed	1,958	680	2,638	1,958	703	-	2,661
62	Hammad Ahmed Khan	H No. 92-A St No. 3, Officer'S Colony No. 2, Near Khurram Chowk Faisalabad	Hammad Ahmed Khan	33100-9849833-7	Shah Zaman Khan	1,951	612	2,563	1,951	630	-	2,581
63	Sajjad Hussain	H No 117/78 Masoodabad Faisalabad	Sajjad Hussain	33100-3414047-9	Ghulam Rasool	1,900	610	2,510	1,900	629	-	2,529

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S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year					Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	Total (10+11+12)
						Principal	Interest / Mark-up	Others	Total (6+7+8)	9				
						Rupees '000								
1	2	3	4	5	6	7	8	9	10	11	12	13		
64	Amr Siddiq	H No. 5, St No. 1 Mehmoobad Begumpura, Lahore	Amr Siddiq	35202-2928739-7	Muhammad Siddiq	1,883	621	2,504	1,883	621	-	2,504		
65	Print Packages	House No.13, Street No.56-A, Hader Park, Sant Nagar, Lahore	Manzoor Ahmed	35202-7891457-1	Muhammad Ali	1,300	2,713	4,013	-	2,373	-	2,373		
66	Farrukh Imitaz	H. no. P-70 Stro.32 Pariba Nagar Faisalabad	Farrukh Imitaz	33100-7743391-5	Imtiaz Ali	1,817	533	2,350	1,817	550	-	2,367		
67	Ghulam Rasool	Village Fasal Muhammad Talpur Amri Po Khair Muhammad Jarwar Jando Allah Yar	Ghulam Rasool	41307-9047582-3	Ali Muhammad	1,050	2,951	4,001	-	2,304	-	2,304		
68	Tariq Waaseem Siddiqui	H.No. B-26 Naval Housing Scheme, Zam Zama, Clifton, Karachi	Tariq Waaseem Siddiqui	42101-0173650-5	Waaseem Ahmed Siddiqui	1,860	418	2,278	1,860	418	-	2,278		
69	Usman Aslam	H No. 2 St No. 55 Nawaz Street Timber Market Toheed Aباد Ravi Road Lahore	Usman Aslam	35202-2870131-9	Muhammad Aslam Chaudhry	1,710	561	2,271	1,710	564	-	2,274		
70	Awaiz Cotton Factory	Chak No.419/E/B, Chichawathi Road, Tehsil Burewala, Distt Vehari	1. Muhammad Rasheed 2. Naem Anwar 3. Nazir Ahmad 4. Shaabir Ahmad	1. 36601-4523952-5 2. 36601-2009854-1 3. 36601-3190182-5 4. 36601-6006322-7	1. Wali Muhammad 2. Wali Muhammad 3. Wali Muhammad 4. Wali Muhammad	-	5,343	5,343	-	2,207	-	2,207		
71	Hameed Ahmed Siddiqui	H No. B-249 Area Dastagir F.B Area Block-II Karachi	Hameed Ahmed Siddiqui	42101-8511511-5	Kateel Ahmed	1,947	216	2,163	1,947	216	-	2,163		
72	Bashir Ahmed	House No. P-26, Rehman Garden, Satiانا Road, Near Pso Pump Faisalabad	Bashir Ahmed	33100-5242123-9	Siraj Dh	1,486	523	2,009	1,486	553	-	2,039		
73	Chaudhry Muhammad Jibran Bashir	H.No. 124 E, P/A Housing Society, Near Wapda Town, Lahore	Chaudhry Muhammad Jibran Bashir	35201-9286981-9	Chaudhry Muhammad Bashir	825	2,013	2,838	-	2,026	-	2,026		
74	Imtiaz Hussain	Hp-3 Aliq Adir Apartments Behind Lucky Centre near Ubqari Dawakhana Qaraba Chow Hp -3 Alqadir Apartments Behind L	Imtiaz Hussain	35402-2553372-3	Muhammad Ali	1,171	790	1,961	1,171	832	-	2,003		
75	Javed Mansoor	H1 Main Baz Ar Awaan Town Mullan Rd near Gourmet S T1 Bagh Shah Wali Lahore	Javed Mansoor	35202-4634276-9	Muhammad Siddique	1,152	810	1,962	1,152	850	-	2,002		
76	Noor Muhammad Shaikh	T H Muhale Purana Hala, Hyderabad	Noor Muhammad Shaikh	41301-4588088-7	Fateh M Shaikh	876	2,467	3,343	-	1,990	-	1,990		
77	Muhammad Arslan	Chak 211 G Ali Wali Po Khas Tehsil Samndar, Distt Faisalabad	Muhammad Arslan	33105-5898985-5	Muhammad Farooq	1,531	401	1,932	1,531	428	-	1,959		
78	Javald Iqbal	House No. P-23, St No. 8, Zulfiqar Colony near Gulistan Public School Faisalabad	Javald Iqbal	34101-7902663-1	Ghulam Shaibr	1,405	498	1,903	1,405	526	-	1,931		
79	Mumtaz Azam	H No. 71, Nazam Block Alama Iqbal Town Lahore	Mumtaz Azam	35202-7262724-9	Muhammad Anwar Shad	1,507	355	1,862	1,507	380	-	1,887		
80	Naveed Ahmed	Flat B17/02 Blik-2A, OS Arcade Gulshan-e-Iqbal Karachi	Naveed Ahmed	42101-1650087-7	Ahmed Saeed	974	862	1,841	974	908	5	1,887		
81	Muhammad Mateen	St 3 Moh Fatahabad P/J Abdullah Faisalabad	Muhammad Mateen	33100-0352025-5	Muhammad Mosa	1,373	461	1,834	1,373	486	-	1,859		
82	Marijaheen Abdullah	H. No.69/1, Sadi Lane 9, 1st Flr Phase 7 Khayaban-e-Itehad, Opp Rahat Park Karachi	Marijaheen Abdullah	42000-0361063-2	Mumathad Abdullah Zahoor	500	1,314	1,832	500	1,337	18	1,855		
83	Waqeeel Ahmad	Dadhi Kot Khair Singh Kot Fazika Dakhhan Basirpur Teh Depalpur	Waqeeel Ahmad	35301-8338236-1	Muhammad Nawaz	3,040	3,274	6,314	-	1,839	-	1,839		
84	Khaili Marketing Company	1st Floor, Al Aneer Building, Khyber Super Market, Peshawar	Muhammad Yousaf Khaili	17301-1490013-5	Maik Mose Khan	5,876	3,913	9,825	-	1,789	36	1,825		
85	Aarif Khan	House R-1004, 1st floor, Block 15, F.B Area Karachi	Aarif Khan	42201-5693023-7	Abdul Ghafor Khan	493	1,268	1,795	493	1,291	34	1,818		

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
86	Syed Kashif Dlawar	House R-291 St & 2nd Flt Block-05 F.B Area Near Tahir Villas Karachi	Syed Kashif Dlawar	42201-0723701-9	Syed Dlawar Hussain	499	1,269	17	1,765	499	1,291	17	1,807
87	Abdul Khaliq	House No 02-A, Gulshan-e-Oyab West Ridge 2 Lane 06 Opp Army Public School Rawalpind	Abdul Khaliq	37405-0443391-1	Noor Khan	490	1,280	11	1,781	490	1,302	11	1,803
88	Muhammad Bilal	House No 844 R-1 Johar Town Lahore	Muhammad Bilal	35202-4492237-1	Khalid Mahmood	486	1,265	28	1,779	486	1,287	28	1,801
89	Shiraz Shahanshah	House No 3/C Justice Iomullah Road Hill Park Karachi	Shiraz Shahanshah	42201-0371611-5	Shaham Shah Hussain	487	1,254	31	1,772	487	1,276	31	1,794
90	Sheheyyar Shehenshah	House No 3/C Justice Iomullah Road Near Hill Park Karachi	Sheheyyar Shehenshah	42201-0371635-5	Shaham Shah Hussain	487	1,254	31	1,772	487	1,276	31	1,794
91	Rudab Bibi	Hsult -25 7 Brigadier House - Askari 5 Main Cantt near Gate5 Sec-6Mainr Cantt Hsult -257 Brigadier House - Askar	Rudab Bibi	42301-6389104-4	Akbar Shah	961	797	-	1,758	961	817	-	1,778
92	Shakeel Ahmed	H 158, Block G-4, Johar Town Lahore	Shakeel Ahmed	35202-4001603-1	Mumtaz Ali	492	1,225	30	1,747	492	1,248	30	1,770
93	Muhammad Jawwad Feroz Khan	Banglow6/Q Block6 PECHS near Farhan Hotel Karachi	Muhammad Jawwad Feroz Khan	42201-0478752-1	Feroz Uddin Asif Khan	992	751	-	1,743	992	776	-	1,768
94	Syed Zahoor Abbas	House No 9, Street 4 New DHA Rampura, Mustatabad Near Rashedia Hospital Lahore	Syed Zahoor Abbas	35201-1583764-5	Syed Abbas Ali	486	1,210	46	1,742	486	1,232	46	1,764
95	Tanwir Ahmad Khan	House No 272 Block-D, Jhang Road Gulshan Colony Faisalabad	Tanwir Ahmad Khan	33100-0871546-1	Muhammad Ali Khan	495	1,229	17	1,741	495	1,251	17	1,763
96	Abdul Raheem Zahid	H. no. 67A Baber Block Garden Town Lahore	Abdul Raheem Zahid	35201-1695006-9	Zahid Mirza	1,298	464	-	1,762	1,298	464	-	1,762
97	Muhammad Uzair Khan	H No 11, St No 4, Jamia Masjid Blai Al Faisal Town, Joray Pull Lahore	Muhammad Uzair Khan	35202-2481998-3	Abdul Sattar Khan	1,369	361	-	1,730	1,369	361	-	1,760
98	Ahsanullah	Village Fatahpour, P.O Samad Larkhan, Tehsil Distt Ghotki	Ahsanullah	45102-1419889-9	Abdul Fatah	-	3,176	-	3,176	-	1,758	-	1,758
99	Mian Abdul Haq Saleemi	Chan Nawa Mosay Wala Mouza Setal Mari, Budhla Road Mullan	Mian Abdul Haq Saleemi	36201-0583669-7	Ghulam Rasool	1,473	244	-	1,717	1,473	284	-	1,757
100	Iftisham Ul Haq	House No 5 Sit4 Chak202 Rb Bhai Wala Jhumra Road Near City Council Office Faisalabad	Iftisham Ul Haq	33102-9987194-7	Muhammad Yousaf	984	747	-	1,731	984	767	-	1,751
101	Masood Ahmed	House No 679/B Block Sabzazar Scheme Lahore	Masood Ahmed	36401-3909223-5	Manzoor Hussain	481	1,209	39	1,729	481	1,231	39	1,751
102	Ishaq Hameed	House No 117/E, Bk-6, P.E.C.H.S near Leopard Courier Karachi	Ishaq Hameed	42201-7075616-5	Abdul Hameed	488	1,199	39	1,726	488	1,222	39	1,749
103	Umair Khan	Shalmar Apartments Shahrah-e-Iran Flat 108 D Block 5 Clifton near Parktower Karachi	Umair Khan	42301-6603974-1	M Ahsaan Khan	1,589	-	-	1,589	1,562	183	-	1,745
104	Anjum Pevez Saleemi	224-B Uet Housing Society Near Valencia Town Lahore	Anjum Pevez Saleemi	35202-3769185-5	Chaudhry Taj Muhammad	1,211	489	-	1,700	1,211	529	-	1,740
105	Sayeda Shumaila Zaigam	House No 411 Sector-B Askari-10 Cantt Lahore	Sayeda Shumaila Zaigam	34102-0434479-4	Muhammad Sohail Muraza	453	1,200	53	1,706	453	1,221	53	1,727
106	Azzam Musaddiq	House No 11320 Ward No 4 Masjid Road Saddar Bazar Cantt Salkot	Azzam Musaddiq	34603-5482549-7	Sheik Hmuhammad Hussain	466	1,158	82	1,706	466	1,178	82	1,726
107	Muhammad Toiq Mirza	House No 31 New Officer Colony Blai Park Saddar Cantt Lahore	Muhammad Toiq Mirza	35201-3194872-3	Muhammad Shafique Ahmed	456	1,213	27	1,696	456	1,234	27	1,717

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	
						Rupees '000							
						6	7	8	9	10	11	12	13
108	Muhammad Rizwan	House 2 Inamia Colony Feroze Wabad Sitt Sheikhpura	Muhammad Rizwan	35401-6808697-7	Muhammad Iqbal	487	1,169	33	1,689	487	1,191	33	1,711
109	Zubair Ahmad	Bhatti Muhalla Gothiki Karachi	Zubair Ahmad	45102-9194221-7	Muhammad Navaz	1,338	339	-	1,677	1,338	363	-	1,701
110	Moinisn Abbas	House No 295-B Block F Gulshan-e-Ravi Near Govt. Girls Degree College Lahore	Moinisn Abbas	36602-1538605-9	Muhammad Shafi	500	1,156	20	1,676	500	1,179	20	1,699
111	Sheraz Anjum	P-407 Haji Abad Main Sheikhpura Road Near Attock Petrol Pump Faisalabad	Sheraz Anjum	33100-0670933-9	Mian Anjum Yousef	1,310	387	-	1,697	1,310	387	-	1,697
112	Aarif Ullah Khan	H No. 272-E-A 1 Ameen Society Phase II Lahore	Aarif Ullah Khan	11201-0396544-3	Bahadar Sher	1,352	345	-	1,697	1,352	345	-	1,697
113	Saeed Ahmed	H No.351-352 Shamsia Colony, P.O.Same, Distt Okara	Saeed Ahmed	35302-6065538-5	Nazir Ahmed	999	2,018	-	3,017	-	1,695	-	1,695
114	Hinna Eshan Choudhry	Fir 201 2nd Flr Building 25-C Khy E Bukhari Phase 6 DHA Near Master Juice Karachi	Hinna Eshan Choudhry	35202-4309009-4	Choudhry Ehsan Uj Haq	953	712	-	1,665	953	733	-	1,686
115	Rizwan Shaukat	House 40-A, main Saba Avenue Phase 5 DHA Karachi	Rizwan Shaukat	42301-9551807-7	Shoukat Hussain	458	1,181	23	1,662	458	1,202	23	1,683
116	Syed Makhmoor Fayaz Ali	Flat F-9 Park View Apart Block 10 Gulshan-e-Iqbal Karachi	Syed Makhmoor Fayaz Ali	42101-1891108-3	Syed Fayaz Ali Shah	494	1,143	20	1,657	494	1,166	20	1,680
117	Rabat Communication (Pvt) Ltd.	85 Mohi Plaza, Haider Road, Rawalpindi	1. Babra Nasreen 2. Muhammad Nazir Khan 3. Sajida Nazir 4. Shahida Nasreen	1. 701-92-101235 2. 701-51-113113 3. 701-53-101237 4. 210-57-541057	1. Sardar Muhammad Khan 2. Syed Muhammad Khan 3. Muhammad Nazir Khan 4. Muhammad Asghar Khan	1	2,128	-	2,129	-	1,679	-	1,679
118	Salman Saeed	House No 13 Street 2 Madlo Street Mohalla Kachopura Muslim Gunj Lahore	Salman Saeed	35202-9628611-5	Muhammad Anwar Saeed	500	1,099	55	1,654	500	1,121	55	1,676
119	Muhammad Kashif	House No R-925 Sec 16-A, Buffer Zone near Mustafa Masjid Karachi	Muhammad Kashif	42301-7457247-9	Naseem Jalani	475	1,101	72	1,648	475	1,122	72	1,669
120	Athar Ali Qureshi	He-97 Bk 7, Gulshan E Iqbal neaganshaid Ans Ari Karachi	Athar Ali Qureshi	42201-6438614-7	Rashid Ali Qureshi	1,278	345	-	1,623	1,278	388	-	1,666
121	Ashad Ali Abro	Flat M 8 Mez Anime Floor Sea World Residency Apt B1 C Clifton near Shell Karachi	Ashad Ali Abro	41409-8728146-3	Ghulam Ali Abro	1,000	620	-	1,620	1,000	663	-	1,663
122	Muazim Hussain	Flat 204 2nd Flr Building 24-C 25th St Tauheed Commercial DHA Ph-05 near Qomi Bac Karachi	Muazim Hussain	36602-1291969-5	Bashir Ahmed	948	688	-	1,636	948	705	-	1,653
123	Abdur Raheem Khan	Hb-1-162 PECHS Block 3 3 near Kmc Sports Complex Karachi	Abdur Raheem Khan	42201-4428777-9	Sher Afghan Khan	950	688	-	1,638	950	688	-	1,638
124	Dilawar Khan	Flat 408 4-Fr Sheraton Tower Ghulam Hussain Qasim Road Garden West Near Farooq-e-Azam, Karachi	Dilawar Khan	91105-0108903-5	Ameer Muhammad Khan	500	1,099	17	1,616	500	1,121	17	1,638
125	Raza Bilal Khawaja	H D-70, Roof Spring Flowers Sec 16A-5, Scheme-33 Gulzar-e-Hijri Karachi	Raza Bilal Khawaja	42501-1804448-5	Khawaja Muhammad Saleem	494	1,100	18	1,612	494	1,123	18	1,635
126	Mansoor Ijaz	House No 3, St. 2, Asif Jahn Street Karmabad Rehmanpura Lahore	Mansoor Ijaz	35202-7228418-7	Ijaz Hussain	472	1,106	32	1,610	472	1,127	32	1,631
127	Ahmed Naseem Qasim	House No 101 Shab Jamal Lahore	Ahmed Naseem Qasim	35202-7154990-9	Chaudhry Muhammad Qasim	441	1,107	55	1,603	441	1,127	55	1,623
128	Waseem Butt	House No 149 Umar Park Abubakar Street Khudabukhish Road Owanhot Mullan Road Lahore	Waseem Butt	35202-6534518-3	Naseer Ahmad	499	1,086	12	1,597	499	1,108	12	1,619

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off			
Rupees '000													
1	2	3	4	5	6	7	8	9	10	11	12	13	
129	Mansoor Shaharshah	House No. 3-C Justice Inamullah Road Near Hill Park Karachi	Mansoor Shaharshah	42201-0371629-3	Shaham Shah Hussain	444	1,130	26	1,600	444	1,149	26	1,619
130	Hafiz Abdul Jabbar	H No. 10, Usman Bk, Jami Park Multan Chungi Multan Road Lahore	Hafiz Abdul Jabbar	35202-0633851-3	Muhammad Siddique	1,300	282	-	1,582	1,300	306	-	1,606
131	Tahir Mehmood	H 77, Masjid Road Ichraophia Mid Campus School Lahore	Tahir Mehmood	35102-4588082-1	Mian Muhammad Sarwar	500	1,056	18	1,574	500	1,079	18	1,597
132	Muhammad Sharban	House No 5 St. 1 Link Road Muhalla Nishat Colony C Block Lahore	Muhammad Sharban	35202-9349485-9	Bashir Ahmed	468	1,084	19	1,571	468	1,105	19	1,592
133	Chaudhry Abdul Ghafoor	Chak No.111, S.B Po Pulli No 111 S.B, Saqroda	Chaudhry Abdul Ghafoor	38403-6707985-3	Ch Fareed Buksh	800	2,124	35	2,959	-	1,586	-	1,586
134	Syed Khurram Zeeshan	House No. 222 Block N DHA Phase 8 Opp New Airport Lahore	Syed Khurram Zeeshan	35201-5568732-3	Syed Muhammad Sarfaraz	440	995	94	1,529	440	1,015	94	1,549
135	Ibrar Hussain	Nia Abadlari Pco Chowk08 Ali Park Ashiana Rd St. 4Feroz Pur Rd Lahore	Ibrar Hussain	36501-6232230-7	Muhammad Tariq	922	601	-	1,523	922	623	-	1,545
136	Syed Noman Azim	H. no. 176 Street 35 Khataban E Itehad DHA-Phase No.6-Karachi	SYED NOMAN AZIM	42301-0380183-3	Syed Maqsood Ahmed	1,289	213	37	1,539	1,289	213	37	1,539
137	Amjad Sultan Butt	House No 3, Saeed Park All Street Shahdara Lahore	Amjad Sultan Butt	35202-3608485-1	Muhammad Sultan Butt	461	998	58	1,517	461	1,019	58	1,538
138	Syed Farukh Raza	House No. 19-BKhayaban-E-Khalidphase VIII-DHA Near DHA Womens College Karachi.	Syed Farukh Raza	42101-1702927-9	S Waqar Raza	1,040	496	-	1,536	1,040	496	-	1,536
139	Farhan Attab	House No D-76 Falcon Complex Gulberg III Lahore	Farhan Attab	35202-9388854-7	Attab Iqbal	493	1,007	17	1,517	493	1,026	17	1,536
140	Kamran Hassan	House 15 Cap Iial Street near Nust University Gate 03 H-13 Islamabad	Kamran Hassan	61101-2751178-9	Haji Ahmad	857	666	-	1,523	857	676	-	1,533
141	Hassnain Ahmad Javed	H 05, Awan Villas Block Amargazar Colony Sabzazar Lahore	Hassnain Ahmad Javed	35202-9160423-5	Javed Aslam Oureshi	499	912	78	1,489	499	934	78	1,511
142	Syed Zeeshan Akhtar	Bkg 17-C, Aopt 1 Street 2 Shahbaz Commercial Area Ph-5 DHA near Subway Karachi	Syed Zeeshan Akhtar	42301-0458871-5	Syed Sultan Akhtar	453	929	96	1,478	453	950	96	1,499
143	Muhammad Shahbaz	Flat B-17 2nd Floor Shahowaz Heights, Ghulam Hussain Qasim Road, Garden West Karachi	Muhammad Shahbaz	42301-7287951-3	Muhammad Rizaz	473	945	49	1,467	473	967	49	1,489
144	Syed Anwar Yousuf Wasti	H. No. A620, 1st Floor Gulburg Blk 12 FB Area near Aziz Toot Karachi	Syed Anwar Yousuf Wasti	42101-6578214-5	Syed Baqar Yousuf Wasti	469	951	44	1,464	469	973	44	1,486
145	Ejaz Ahmed Wafa	House No 63-C Regal Street 13 Mall Road Lahore	Ejaz Ahmed Wafa	35202-7655622-3	Nazir Ahmad Wafa	400	1,051	17	1,468	400	1,088	17	1,485
146	Ghulam Mohiuddin Ayaz	H.No 15/16, Citizen Colony, Near Glamour Homes, Karachi	Ghulam Mohiuddin Ayaz	41306-7984084-5	Sohrab Khan Jamali	1,349	1,711	-	3,060	-	1,481	-	1,481
147	Ch.M.Naeem Akhtar	House No 10 Zulliger Lane Ext Cavalry Ground Cantt. Lahore	Ch.M.Naeem Akhtar	35201-1341651-7	Chaudhry Muhammad Asghar	398	1,034	30	1,462	398	1,052	30	1,480
148	Shumail Pervez	House A-403, Blk-22, Pioneer Corner, Sch 33, University Road near Sheikhzaidisla Karachi	Shumail Pervez	42201-0440935-3	Pervez Asghar Zia	469	911	76	1,456	469	932	76	1,477
149	Muhammad Ravaid	Flat No C 52, Bawani Madia Flats Gunumandar Karachi	Muhammad Ravaid	42201-0548448-3	Mohammad Qasim	452	929	57	1,438	452	950	57	1,459
150	Harvest Trading Co.	St. No. 3, Nekapura, Sialkot	1. Muhammad Aupal 2. Muhammad Akbar 3. Muhammad Asghar	1. 34603-6667528-5 2. 34603-6648671-3 3. 34603-6884982-0	1. Muhammad Sain 2. Muhammad Sain 3. Muhammad Sain	-	1,455	-	1,455	-	1,455	-	1,455

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off				Other Financial Reliefs						
														Rupees '000							
														6	7	8	9	10	11	12	13
151	Muhammad Ahmad	Chak Muhammad, P/O Haveli Lakha, Tehsil Dappalpur, Dist Okara	Muhammad Ahmad	35301-1198767-5	Haji Muhammad Sharif	2,000	1,981	-	3,981	-	1,451	-	1,451	1,451							
152	Mohammad Faisal	House No B-247 Old Muzaffarabad Colony Landhi Town Near Mehboob Pashan Shop Karachi	Mohammad Faisal	42201-6884357-3	A Sara Jahmed	400	1,005	23	1,428	400	1,023	23	1,446	1,446							
153	Syed Usman Nabi	House No 460 Gulshan Block Allama Iqbal Town Allama Iqbal Town Lahore	Syed Usman Nabi	35202-2840861-3	Syed Sultan Nabi	377	970	82	1,429	377	987	82	1,446	1,446							
154	Muhammad Rashid	P 164 Street No 10 All Housing Jhang Rd Faisalabad	Muhammad Rashid	33102-5695239-5	Manzoor Ahmed	1,112	320	-	1,432	1,112	327	-	1,439	1,439							
155	Maq Communication (Felonor Franchise)	House No 51, Mithala Lelaqat Market, Dist Sheheed Benazirabad, Nawab Shah	Naveed Akram Qureshi	45402-5374656-3	Muhammad Akram Qureshi	2,872	1,976	-	4,848	-	1,434	-	1,434	1,434							
156	Raj Bahadur	House No. D-91 Block-5 Metroville Site Karachi	Raj Bahadur	42401-2071407-5	Ghulam Bahadur	1,103	324	-	1,427	1,103	324	-	1,427	1,427							
157	Mahjabeen Mukhtyar	Housno. 203/1 St. No. 27 Khy-E-Casim DHA Phase-8 Karachi	Mahjabeen Mukhtyar	42301-9473476-6	Wo Mukhtyar Ahmed	1,156	250	-	1,406	1,156	266	-	1,422	1,422							
158	S. Arshad & Or Syeda Talat	Bungalow No. 39 Main Khyaban-e-Buhari Phase VI DHA Karachi	S. Arshad & Or Syeda Talat	42301-1091489-1	Syed Azz Ur Rehman	456	925	20	1,401	456	945	20	1,421	1,421							
159	Muhammad Umar Chhatta	H 33 S.M Villas Dawood Road Near Ismail Markiz Faisalabad	Muhammad Umar Chhatta	33100-0704001-7	Arshad Al Chhatta	940	456	-	1,396	940	479	-	1,419	1,419							
160	Micropoint Graphic Bureau Services	14 F.M. Appt Commercial Area Nazimabad 2, Karachi	Ahmed Jamal Ajazi	42301-8704649-1	Muhammad Hussain Ajazi	1,657	1,456	-	3,113	-	1,417	-	1,417	1,417							
161	Rafaqat Shaizad	Main Road Village Battharakh Sullampur Abalapur near Amir Parshop Lahore	Rafaqat Shaizad	35201-9019898-7	Inayat Ali	499	879	13	1,391	499	899	13	1,411	1,411							
162	Khuram Imtiaz	H No. 311 Margia Road F-10/3 First Floor Islamabad	Khuram Imtiaz	61101-2688004-9	M Imtaz Khalid	1,337	72	-	1,409	1,337	72	-	1,409	1,409							
163	Syed Adeel Danish	Ha 6 Hasr Al Mohani Colony Pak Rd near Opto Pso Pump Karachi	Syed Adeel Danish	42401-2182877-7	Syed Anwer Ali Shah	821	588	-	1,389	821	584	-	1,405	1,405							
164	Zareen Akhtar	100 D-Angoori Bagh Scheme 1 Shalimar town	Zareen Akhtar	35200-1439821-0	Muhammad Nadeem Rafique	904	467	-	1,371	904	494	-	1,398	1,398							
165	Syed Ameer Mehdi	Flat 7 3rd Floor Rock Heaven Bk 08 Kaikhas Han Clifton Karachi	Syed Ameer Mehdi	42301-1085553-7	Syed Baqar Mehdi	1,058	300	-	1,358	1,058	338	-	1,396	1,396							
166	Asif Mahmood	House No 5 St. 4 Takyamundran Wala Ghaziabad near Farani Public School Lahore	Asif Mahmood	35201-1386951-7	Jan Muhammad	454	878	43	1,375	454	899	43	1,396	1,396							
167	Babar Faz	House No P-935, B-Block Ghulam Muhammad Abad Near Islami Chowk Faisalabad	Babar Faz	33100-0996669-1	Khwaja Najamuddin	385	980	13	1,378	385	997	13	1,396	1,396							
168	Syed Hasan Askari	Flat No. OP9, 11th Floor Block O Florida Homes 33 Street Near Mubarak Masjid DHA Phase 5 Karachi	Syed Hasan Askari	42301-1155914-7	Syed Askan Yahya Amir	1,238	60	-	1,298	1,238	157	-	1,396	1,396							
169	Muhammad Rizwan	H No. 55 / 24 - St. No. 46 - D - Bahar Colony Chain Mira Lahore	Muhammad Rizwan	35202-2669424-9	Muhammad Rasheed	1,113	264	-	1,377	1,113	280	-	1,393	1,393							
170	Syed Nad E Ail Zaidi	House No A-236 Mao Zr House Khyabane-e-Malik-e-ashier Rizvia Co-Oper Housing Society Sch-33 Karachi	Syed Nad E Ail Zaidi	42201-0844238-9	Syed Ailed Hussain	379	984	25	1,368	379	981	25	1,385	1,385							
171	Muneer Hussain	Moza ManDHALI P.O Lothran Tehsil Dist Lothran	Muneer Hussain	36203-1072423-7	Muhammad Navaz	1,676	1,559	-	3,235	-	1,373	-	1,373	1,373							

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
172	Irfan Iqbal	P-574, Street no. 3, Marazi Pura Jhang	Irfan Iqbal	33202-2184503-9	Muhammad	1,068	286	-	1,354	1,068	288	-	1,356	
173	Rizwan Rafique	Flr 4 2nd Flr Building No 31-C 21St Commercial Street Phase 2 Ext DHA Karachi	Rizwan Rafique	42301-0497488-7	Muhammad Rafique	732	630	-	1,362	732	634	-	1,366	
174	Muhammad Hussain	H D-V-4, Jahangir Ebad, Usmani Colony, near Usmania View Appt Gulbahr Karachi	Muhammad Hussain	42101-4592505-7	Muhammad Younus	368	946	29	1,343	368	963	29	1,360	
175	Wasif Baboch Ashrafi	Naveed Khan House No. 395-A Block-1 Gulshan E Iqbal Karachi	Wasif Baboch Ashrafi	35202-2796665-7	Khalid Parwaiz Baboch	971	349	-	1,320	971	387	-	1,358	
176	Tasawar Hussain	R 71 Bk-B Millat Garden Malir KHI Karachi Paki Sian R 71 Bk-B Millat Garden Malir KHI	Tasawar Hussain	42501-1453611-1	Muzammil Hussain	793	549	-	1,342	793	564	-	1,357	
177	Mehnaz Riaz Abbasi	H 44, St 59, Sector I-83	Mehnaz Riaz Abbasi	37405-7571028-2	Aamir Akhtar Sheikh	405	879	54	1,338	405	898	54	1,357	
178	Muhammad Shahid	Plot no. 125, Flat no. 5/6, Amir Heights Garden West near Fowara Chowk-Karachi	MUHAMMAD SHAHID	42301-7160418-1	Muhammad Iqbal	385	23	943	1,351	385	23	943	1,351	
179	Qaiser Ali	H3-K-300 Mohalla Wapada Town Phase-1 Laho Re Pakistan	Qaiser Ali	35202-8354509-9	Qurban Ali	739	587	-	1,326	739	608	-	1,347	
180	Salam Ahmad	H No. 126 - H Model Town Lahore	Salam Ahmad	35202-1619539-9	Ch Bilal Ashraf Aqeel	1,114	208	-	1,322	1,114	225	-	1,339	
181	Saeed Khan	Plot No. 48, Kesc 1673, Block A, Near Gulshan-E-Ghazi, Pafly Badda Town Karachi	Saeed Khan	17301-8656176-5	Bahadur Sher	1,067	271	-	1,338	1,067	271	-	1,338	
182	Mirza Amir Baig	Flat B-42 Abdullah Complex North Karachi Sector 5-I Karachi	Mirza Amir Baig	42000-0459047-3	Mirza Naeem Baig	447	846	21	1,314	447	864	21	1,332	
183	Muneer	Housseon A-49 2nd Flr Bkno. J North Nazimabad near Rainbow Bakery KHI Karachi	Muneer	42401-5406376-3	Muhammad Rizaz	956	332	-	1,288	956	375	-	1,331	
184	Irfan Bashir Awi	H157-E St 4 Mohalla Man Mir Colony Near Govt Tanveer Girls School Ltr	Irfan Bashir Awi	35201-1640097-5	Bashir Ahmed Awi	733	575	-	1,308	733	595	-	1,328	
185	Zauddin Ahmed Zia	Saba Avenue Phase V Ext DHA H No. 37/1 Clifton Cantonment Opp Ghazabo Restoient Cht Karachi	Zauddin Ahmed Zia	42000-2217634-5	Ahsan Ghani	1,866	-	-	1,866	1,277	48	-	1,325	
186	Faizan And Co.	Havery Sheesh Mahal Road, Lahore	Muhammad Ilyas	35202-7087577-3	Karam Ilahi	-	1,619	-	1,619	-	1,319	-	1,319	
187	Manzoor Ul Haq	House No. 51-A, Defence Officers Housing Scheme Ph-1, Near Bilal Masjid, Hyderabad	Manzoor Ul Haq	41304-5424786-3	Taj Uddin Rajput	1,254	22	-	1,276	1,254	64	-	1,318	
188	Zulfiqar Ahmed	House No R-10, Al Syed Center Society, Bk No.4, Quaidabad Landhi No.22, Near Nazami Dawakh, Karachi	Zulfiqar Ahmed	42501-5218102-3	Manzoor Ahmed	960	243	-	1,203	960	358	-	1,318	
189	Oussaf Ahmad	H181 Block -P - 1 Valancia Housing Scheme Lahore	Oussaf Ahmad	34101-9117912-5	Oh Muhammad Aslam Butt	870	418	-	1,288	870	439	-	1,309	
190	Abdul Qadir	House No 76 Sabzwari Town Main Street Multan	Abdul Qadir	36302-1963316-3	Muhammad Akram	1,029	267	-	1,296	1,029	270	-	1,299	
191	Muhammad Zohaib Shaitzad	H No 9, Ghalib Street Quaid E Azam Park Kot Lakhpat Lahore	Muhammad Zohaib Shaitzad	35201-7352460-5	Muhammad Nazir Shaitzad	989	290	-	1,279	989	309	-	1,298	
192	Muhammad Owais Naem	Flr 42- Al kulsom Appt Gulshan-e-Zahoor near Laitz Area Karachi	Muhammad Owais Naem	42301-2417434-9	Muhammad Naeem Qureshi	367	869	43	1,279	367	886	43	1,296	
193	Ahmed Irfan Ghatfor	House 92 B, Mohal Eidgah Road, Haroonabad	Ahmed Irfan Ghatfor	31104-1591026-9	Abdul Ghatfor	1,181	1,526	-	2,707	-	1,291	-	1,291	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
194	Nad E Ali Zaidi	H. no.-A-286 Manzair House Khay E. Mak E Asit-Er Rizvia Co-Oper Housing Society Sch-33-Karachi	NAD E ALI ZAIDI	42201-044238-9	Syed Aled Hussain	429	95	767	1,291	429	95	767	1,291
195	Misbah Ul Haq Shahbaz	House No-20, Str. 07, Y-Block, Madina Town Near Gol Masjid Faisalabad	Misbah Ul Haq Shahbaz	33100-7789318-9	Muhammad Rashid	732	543	-	1,275	732	558	-	1,290
196	Syed Razi Ul Hussain	House No. 163/167 St No. 6 Mohalla Ahata Usmania Chung No. 22 Rawalpindi	Syed Razi Ul Hussain	37405-6213475-5	Syed Mumtaz Hussain Shah	939	351	-	1,290	939	351	-	1,290
197	Humayoun Nadeem	House No P-145/5 Block 3 Opp. Account Office Circular Road Faisalabad.	Humayoun Nadeem	33101-5367679-3	Anwar Khan	423	832	13	1,268	423	851	13	1,287
198	Riaz Ahmed Qureshi	B-29 Block 18 Gulshan E Iqbal Karachi	Riaz Ahmed Qureshi	42201-9399579-3	Aqeel Ahmed Qureshi	894	361	-	1,255	894	391	-	1,285
199	Kashif Meemood	H. no.-62, Musa Nagar Paposh 5/C- Nazimbadno.5 near Lal Masjid- Karachi	KASHIF MEMMOOD	38403-2738329-3	Khalid Mehmood	357	96	831	1,284	357	96	831	1,284
200	Wasim Ullah Khan	House No A-145 Sector 11-A North Karachi Falcon House School Karachi	Wasim Ullah Khan	42101-1741791-9	Y Amanullah Khan	408	834	24	1,266	408	851	24	1,283
201	Muhammad Tufail Thakur	Near Masjid Fahim Ul Quran, Kehror Pacca, Lodhran	Muhammad Tufail Thakur	52101-7183488-1	Maik Muhammad Khan	1,829	1,564	-	3,393	-	1,282	-	1,282
202	Syed Burhan Ali	Sanyara Road House No P-57, Street No 2 Mohalla Allaz Colony Faisalabad	Syed Burhan Ali	37405-760826-9	Syed Rashid Ahmad	1,000	276	-	1,276	1,000	278	-	1,278
203	Syed Azhar Inam Naqvi	Crown Tower Flat No. 604 6th Flr Block-6 Gulshan-E-Iqbal Near Ngia Karachi	Syed Azhar Inam Naqvi	42201-5835936-3	Syed Zafar Inam Naqvi	896	348	-	1,244	896	382	-	1,278
204	Imrana Pevaz	House No A-75 Blk-8 K.A.E.C.H.S Batoch Colony near Bismillah Taqi Hospital Karachi	Imrana Pevaz	42201-0427414-2	Muhammad Pevaz Butt	375	867	19	1,261	375	884	19	1,278
205	Syed Mohammad Amir	Hr-49 Sec 11-B North Karachi Bank Al Falah 11-B Branch Karachi	Syed Mohammad Amir	42101-0169978-1	Syed Muhammad Umar	732	522	-	1,254	732	542	-	1,274
206	Riaz Ul Haq	Chak No. 51/D, Tehsil Depal Pur Distt. Okara	Riaz Ul Haq	35301-7519108-3	Muhammad Harif	-	1,271	-	1,271	-	1,271	-	1,271
207	Omar Shah	House No. 24 - P - Phase - 1, DHA- Lahore	OMAR SHAH	35202-8501763-9	Peer Akbar Shah	998	255	12	1,265	998	255	12	1,265
208	Raj Bahadur	House No. D-91 Block-5 Metroville Site Karachi	Raj Bahadur	42401-2071407-5	Ghulam Bahadur	1,112	149	-	1,261	1,112	149	-	1,261
209	Anwar Ul Qamar	House 238- 294 1st Floor Block-09 Dastagir F. B Area near Sangam Ground Karachi	Anwar Ul Qamar	42101-6413781-1	Muhammad Sadiq Bhatti	679	581	-	1,260	679	581	-	1,260
210	Shehzad Ali Shad	House 5*13 Survey 79 Golden Town Near Umar Masjid Karachi	Shehzad Ali Shad	37405-0228283-3	Samsad Ali Shad	881	334	-	1,215	881	369	-	1,250
211	Asad Inman	H No. 7 St No. 3 Akram Park Ghalib Market Gulberg - III Lahore	Asad Inman	38303-0963765-5	Sheikh Muhammad Shaibr	1,000	224	-	1,224	1,000	249	-	1,249
212	Amjad Pevaz	H 215, St R 06, Block-E, Punjab Cooperative Housing Society Lahore	Amjad Pevaz	35202-0434795-9	Muhammad Aslam	338	879	15	1,232	338	894	15	1,247
213	Awais Traders	Near Malik Soap Factory, Burewala	Naeem Anwar	36601-2009854-1	Haji Wai Muhammad	3,000	3,114	-	6,114	-	1,246	-	1,246
214	Muhammad Ikram	H No 319 St No 1 All Housing Colony Jhang Rd Faisalabad	Muhammad Ikram	33102-9571540-9	Muhammad Rafiq	990	243	-	1,233	990	256	-	1,246

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
215	Aziz Saeed Khan	B-64-E, PECHS Bk-13B, Gulshan-e-Iqbal Karachi	Aziz Saeed Khan	42101-4066188-9	Rahim Shar Khan	338	880	10	1,228	338	886	10	1,244
216	Muhammad Dishad Hussain	House No B-22 Block15 Gulshan-e-Jahar Karachi	Muhammad Dishad Hussain	42101-1724555-5	Shamshad Hussain Jatri	456	767	1	1,224	456	787	1	1,244
217	Muhammad Kamal Yousuf	House 3/807, Shah Faisal Colony Karachi	Muhammad Kamal Yousuf	42201-0478203-5	Muhammad Yousuf	339	873	15	1,227	339	889	15	1,243
218	Muhammad Anwar Anjum	H.No. 37, Grouasia Colony, Near Alama Iqbal Town, Lahore	Muhammad Anwar Anjum	35401-8828410-3	Abdul Pezzaq	2,310	1,307	-	3,617	-	1,238	-	1,238
219	Naveed Raza Khan	Hb-806-Kg19 Bk-G.N. Nazimabad near Saffy Olg Karachi	Naveed Raza Khan	42101-1770241-3	Wahid Raza Khan	700	508	-	1,208	700	534	-	1,234
220	Meher Omer	134/2 Khy-E-Tariq DHA Phase 6-Near Masjid Hamza-Karachi	MEHER OMER	42301-0848701-0	Omer Nazir Sheikh	957	-	49	1,006	826	141	264	1,231
221	Arif Ullah Khan	454- G Punjab Small Industry Society Lahore	Arif Ullah Khan	11201-0398544-3	Bahadar Sher	667	557	-	1,224	667	564	-	1,231
222	Syed Atif Abbas Naqvi	D-102 Chappal Luxury Apartment Block-13 Gulshan-Jahar Karachi	Syed Atif Abbas Naqvi	42101-4579480-3	Syed Zulfiqar Hayder N	946	241	-	1,187	946	280	-	1,226
223	Muhammad Hasnain Naqvi	House P/ 175 Sector 11/L North Karachi	Muhammad Hasnain Naqvi	42401-6992902-3	Syed Muhammad Tahir Naqvi	688	504	-	1,192	688	529	-	1,217
224	Ashfaq Ahmed Memon	H No 1/H -118 Alohs Complex New Malir Scheme 33 Karachi	Ashfaq Ahmed Memon	42501-3308395-3	Muhammad Soomar Memon	1,015	187	-	1,202	1,015	201	-	1,216
225	Faisal Mureed	House No 65-B Phase II Kohnoor Housing Scheme Qanochi Feroz Pur Road Lahore	Faisal Mureed	35201-9145040-7	Mureed Hussain	418	489	289	1,196	418	508	289	1,215
226	Muhammad Azhar Memon	Appt B-405 5b-33 Palin Residency Gulshan E Johar Bk 3A near Kamran Chowar Karachi	Muhammad Azhar Memon	41306-3801472-7	Muhammad Umar Memon	814	382	-	1,196	814	400	-	1,214
227	Muhammad Asghar Naeem	House No 2-H 152 Nazimabad 2 Near Aksa Masjid Karachi	Muhammad Asghar Naeem	33100-5160850-9	Wali Muhammad	340	836	19	1,195	340	862	19	1,211
228	Imran Nazir	House No. Su-5 Sector No. B-Main Boulevard Asekeri No. 10 Lahore Cantt-Lahore	IMRAN NAZIR	42301-8735140-1	Muhammad Nazir	535	252	422	1,209	535	252	422	1,209
229	Muhammad Atiab	House No 6/27 Bala Street Habashi Saroto Ghar Lahore	Muhammad Atiab	35202-6792550-9	Muhammad Saadique	388	775	28	1,191	388	793	28	1,209
230	Muneer Ahmed	House No 12-A, Aurangzeb Road Multan Cantt Multan	Muneer Ahmed	36602-0330881-7	Shabir Muhammad	1,054	126	-	1,180	1,054	155	-	1,209
231	Syed Kashif Raza Jaffry	House No 45-G, Punjab Small Industry Society, Lahore	Syed Kashif Raza Jaffry	35201-1676286-3	Razi Muhammad	478	680	28	1,186	478	702	28	1,208
232	Mahjabeen Mukhtyar	House No. 203/1 St No. 27 Khy-E-Qasim-DHA, Phase-8,-Karachi	MAHJABEEN MUKHTYAR	42301-9473476-6	Wali Mukhtyar Ahmed	44	6	-	50	1,067	137	-	1,204
233	Syed Sajid Raza	House327 Imperial-1 Paragon City Barki Road Lahore	Syed Sajid Raza	42101-6128818-3	Syed Hashim Raza	683	505	-	1,188	683	521	-	1,204
234	Mudassar Malik	AI Auto Mobile Shop No. 1 Al-Fiah Market-Near Carrage Factory Iip Road-Isamabad	MUDASSAR MALIK	37405-0627469-7	Malik Muhammad Nawaz	450	249	504	1,203	450	249	504	1,203
235	Ahmad Qasim	C/O Steel Complex Pvt Ltd Offno. 801-805-8th Flr Alqadir Heights New Garden Town-Lahore	AHMAD QASIM	35202-7154990-9	Ch Muhammad Qasim	423	203	575	1,201	423	203	575	1,201
236	Muhammad Tahir Khan Pathan	House/102 Ghazabad Ghazi Abdul Qayyum Road Hyd	Muhammad Tahir Khan Pathan	41303-1535425-7	Abdul Jabbar	650	534	-	1,184	650	548	-	1,198
237	Farhan Mehmood	H.H.118 Felcon Complex Street No 8 Shaheed-E-Millat Road City School Karachi	Farhan Mehmood	42101-8538872-7	Mehmood Hussain Khan	842	325	-	1,167	842	348	-	1,190

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
238	Mobin Ahmed	House No 825 Sector 32-B Korangi 1, near Jamia Masjid Maqina Godhrwall Gali Karachi	Mobin Ahmed	42101-8124616-1	Namat Hussain	332	826	14	1,172	332	841	14	1,187
239	Mohammad Zaki Jaffer	H41 Khyabani-E-Shaheen DHA Phase 5 near Kha Dda Market Karachi	Mohammad Zaki Jaffer	42201-2453289-7	Abdul Wahab Jaffer	950	200	-	1,150	950	234	-	1,184
240	Muhammad Faisal Hashim	Flat 46 V.I.P Palace Khadda Market Memon Society Khairabad Karachi	Muhammad Faisal Hashim	42301-7683335-1	Muhammad Hashim	326	788	55	1,169	326	803	55	1,184
241	Muhammad Awas	Village Lakho Kipo Khass Cantt Lahore	Muhammad Awas	35201-6876831-5	Muhammad Bashir	422	710	29	1,161	422	730	29	1,181
242	Syed Saad Ikram	72 - A2nd Floor Commercial Plaza Agrics Town Raiwind Road Lahore	Syed Saad Ikram	35202-1228933-9	Ikram Ali	655	508	-	1,163	655	521	-	1,176
243	Shahzad Sharif Khan	Flt 303 4th Fr Marey View Appart Bath Island Muhammad Ali Bogra Rd Karachi	Shahzad Sharif Khan	35202-4727077-3	Sharif Ahmad Khan	740	414	-	1,154	740	432	-	1,172
244	Muhammad Taufiq	H3D -18 1 5 Nazimabad03 near Silk Bank Karachi	Muhammad Taufiq	42301-4368295-3	Muhammad Hanif	714	437	-	1,151	714	455	-	1,169
245	Muhammad Owais	Flat 3, 2nd Floor, Razzak Appt Pt No 350 Badann Jeeogar KOHS Karachi	Muhammad Owais	42201-5195588-3	Mohammad Rafiq	312	724	117	1,153	312	738	117	1,167
246	Shahab Akhter Siddique	H5B0c K 4 Agulshan-E-Iqbal Karachi	Shahab Akhter Siddique	42301-8100776-1	Mohammad Akhter Jah Siddique	715	441	-	1,156	715	449	-	1,164
247	Muhammad Jawad	St No. 01 Umer Farooq Colony near Rangar Hsed Cluster Lahore	Muhammad Jawad	35102-3368695-5	Sajjad Ahmed	869	260	-	1,129	869	294	-	1,163
248	Shahban Ali Khan	Flat 5085 Th Fr (Appat Biki) Clifton View A Ppt Bk8 Clifton near 3 Talwar Karaz	Shahban Ali Khan	42101-8002279-9	Saqub Ali Khan	729	406	-	1,135	729	434	-	1,163
249	Sami Ahmed	Flat 1205 C Sea Breeze Plaza Main Shahn-e-Faisal near Faisal House Karachi	Sami Ahmed	42101-7502007-7	Rahim Sher Khan	368	761	15	1,144	368	776	15	1,159
250	Gul Mohammad	Gaji Khura Khuhawar Taluka Warah Dist. Chamer Shahadkot	Gul Mohammad	43207-0851941-5	Qurban Ali Khuhawar	1,500	2,035	-	3,535	-	1,157	-	1,157
251	Farrukh Shaikh	House A169, Sector 11-A, North Karachi, near Hulebla Park Karachi	Farrukh Shaikh	42101-1690895-3	Shaikh Abdul Raazaq	401	730	8	1,139	401	748	8	1,157
252	Mohammad Sabri	Mas Holdings 25/E 2nd Fr Khy-E-Jami-PH, no. II Ext DHA Officeno.3 Beside Agha Lab-Karachi	MOHAMMAD SABRI	42201-4770275-5	Muhammad Ayub Sabri	906	236	13	1,155	906	236	13	1,155
253	Muhammad Asif	House No C-12, Gali No 8, Alhial Cooperative Housing Society, near Numania Masjid Karachi	Muhammad Asif	42201-9623996-7	Sheikh Muhammad Afzal	337	790	11	1,138	337	806	11	1,154
254	Qadeer Hussain Shah	H 4602 St 12, Sateen Villas, Bahria Town Lahore	Qadeer Hussain Shah	34202-8166561-3	Muhammad Hussain Shah	444	657	30	1,131	444	678	30	1,152
255	Iram Ul Haq	H144 / 1 Bock - F Model Town Lahore	Iram Ul Haq	35202-4618410-5	Armin Ul Haq	793	345	-	1,138	793	358	-	1,151
256	Farooq Hadi	House No 15/2 20th Street Khyabani-e-Tauheed DHA Phase 5 Karachi	Farooq Hadi	42301-0879404-3	Hateez Mohomed Nabil	498	625	8	1,131	498	645	8	1,151
257	Mian Mohammad Rafi	H 222A Gulshan Rawi Lahore	Mian Mohammad Rafi	35200-5513858-9	Mian Shaabatin	348	772	15	1,135	348	786	15	1,149
258	Javed Ishaq	H No 179 -D, St No 22 Phase - 1, DHA Lahore	Javed Ishaq	35201-9213520-3	Muhammad Ishaq	965	169	-	1,134	965	183	-	1,148
259	Khalid Raiz	Adabkar Abdul Malik Sheekhupura Road Lahore	Khalid Raiz	35401-4519363-7	Muhammad Raiz	480	641	5	1,126	480	663	5	1,148

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
260	Akhter Ali Umrani	Flat B-402 Eum Shopping Centre Jolar Chowangi Gulistan-e-Johar near Bk-13 Karachi	Akhter Ali Umrani	42201-0472179-3	Wali Muhammad	435	682	9	1,126	435	702	9	1,146
261	Masood Ahmad	H No. 679-B Block-Sabzazar Scheme, -Lahore	MASOOD AHMAD	36401-3909223-5	Manzoor Hussain	487	211	445	1,143	487	211	445	1,143
262	Hasan Shehbaz	Flat 12 Plo T1-43-F Lalazar Apt. Bk-02 P.E.C.H.S near Kmc Sports Complex Karachi	Hasan Shehbaz	42201-9144371-5	Jawed Allah Ditta	758	358	-	1,116	758	378	-	1,136
263	Muhammad Fazil Khan	H No. 92 Block-H Marghazar Housing Society Peco Road Lahore	Muhammad Fazil Khan	35202-6521749-3	Muhammad Asghar Khan	892	232	-	1,124	892	243	-	1,135
264	Muhammad Arshad Chaudhary	House No 558 Block C Faisal Town Lahore	Muhammad Arshad Chaudhary	35202-2505009-7	Chaudhary Muhammad Basir	497	606	7	1,110	497	629	7	1,133
265	Farah Akhtar Sial	Flt 5 2nd Flr Street 17-A Mehmoodabad No 4, Just Oppt Aftab Boot House Karachi	Farah Akhtar Sial	42201-7374892-0	Akhtar Adil Sial	657	466	-	1,123	657	475	-	1,132
266	Abdul Raqiq	House No 451 Mair Ext Colony Khokharapar Opp Al- Habib Masjid Karachi	Abdul Raqiq	42201-6474923-3	Abdul Shaakor	448	624	40	1,112	448	644	40	1,132
267	Mohammad Afzal Khan Yousfi	House No G-2-Kehtastan View Aqpt Block A North Nazimabad Karachi.	Mohammad Afzal Khan Yousfi	42101-8663585-7	Mohammad Shafiq Khan Yousfi	323	784	10	1,117	323	798	10	1,131
268	Yasir Vayam Mughal	Flat 106 1S T Flr Bk-A Ashiyana Aqpt Bk 9 Cii Flon near The From Mall Karachi	Yasir Vayam Mughal	41306-6024690-9	Gulam Nabi Mughal	780	326	-	1,106	780	350	-	1,130
269	Muhammad Rashid Waheed	Plot 39-0 Flr At 2.2nd Floor Shaabaz Comm Street N O 1 DHA 5 Karachi	Muhammad Rashid Waheed	42000-0530846-7	Waheed Ullah	662	442	-	1,104	662	466	-	1,128
270	Shabbir Ahmad	House 175, Nishar Block, Near Nishar Mini Market, Allama Iqbal Town Lahore	Shabbir Ahmad	36302-7970532-3	Faqir Muhammad	350	748	12	1,110	350	765	12	1,127
271	Imtiaz Ashraf	House No 94 St. 32-A Sector I-10/2 Islamabad	Imtiaz Ashraf	61101-7638661-5	Choudhary Muhammad Ashraf	331	769	12	1,112	331	782	12	1,125
272	Muhammad Gulam Ansari	House No L 492 Gali Mohallah 10 Qasimaba near Uzma Middle School Rawalpindi	Muhammad Gulam Ansari	37405-0568662-1	Muhammad Gulzar Ansari	318	772	20	1,110	318	786	20	1,124
273	Muhammad Faheem Khattak	House No R861 Sector 9 North Karachi near Faive Star Bakery Karachi	Muhammad Faheem Khattak	42101-9019776-9	Gul Raheem	645	456	-	1,101	645	478	-	1,123
274	Rizwan Ali	Hason Heights Flat 303 3rd Floor Solder Bazaar 3 Opp Bank Al Habib Karachi	Rizwan Ali	42301-0387752-9	Gulam Mehdi	352	701	53	1,106	352	717	53	1,122
275	Ather Mehmood	H. no. 298 Sro 12 Sector 03 Airport Housing Soc. Ily Jhelum	Ather Mehmood	37405-9287313-5	Mehmood Akhtar	673	428	-	1,101	673	447	-	1,120
276	Muhammad Faizan Butt	Plot No Mille, House No D 1257, Gali No 51, Bk C, Sher Shah, near Jimmah Road Karachi	Muhammad Faizan Butt	42401-5258872-1	Ateeq Ahmad	359	719	25	1,103	359	736	25	1,120
277	Atiya Hassan Rizvi	Flr-110 TSI Flr Bk 4 Bldg Al Khzra Heights Bk 3-A Gulistan E. Johar near K.K Karachi	Atiya Hassan Rizvi	37405-0570596-2	Syed Salman Haider	588	524	-	1,112	588	531	-	1,119
278	Waleed Riaz Shafi	H 520, Block R-2, Johar Town Lahore	Waleed Riaz Shafi	34603-6302805-3	Muhammad Rizaz	346	741	17	1,104	346	755	17	1,118
279	Muraza Muhammad Safri	Banglow No A-2 Block A Shabrabad near New Duty Free Shop Karachi	Muraza Muhammad Safri	42201-0387373-5	Muhammad Yousuf Safri	655	455	-	1,110	655	455	-	1,110

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
280	Muhammad Amjad	House No. 1-A2/2B Arma Gali 1 Nazimabad 1 Karachi	Muhammad Amjad	42101-1897605-5	Sheekh Muhammad Alam	297	782	15	1,094	297	795	15	1,107
281	Adnan Haleem Khan	H. no. 12-13 Lane No 07 Street No 10 Sector H DHA II Islamabad	Adnan Haleem Khan	61101-8841411-9	Muhammad Haleem Khan	868	227	-	1,095	868	237	-	1,105
282	Kamran Ahmed	House 100, Street 28, Khayaban-e- Sehar, DHA Phase 6, Karachi	Kamran Ahmed	42301-2574741-3	Siddique Ahmed	481	587	14	1,082	481	610	14	1,105
283	Khwaja Faisal Ur Rehman	House No D11/83 Firdous Colony Gulbahr No 2 Faz-e-Sheri Sweet Karachi	Khwaja Faisal Ur Rehman	42101-1777704-7	Khwaja Amin Ur Rehman	395	686	6	1,087	395	704	6	1,105
284	Rana Moeen	House#-11 89 Michella Main Bazarinside Bhatt 1 Gate Lahore.	Rana Moeen	35202-9122443-3	Muhammad Fazil	764	320	-	1,084	764	340	-	1,104
285	Faysal Janshaid	H. No.333, St.No 16 G-10/2 Islamabad	Faysal Janshaid	61101-6899601-9	Janshaid Khan	371	660	56	1,087	371	675	56	1,102
286	Muhammad Saleem	House No 1089 Qayumabad Dhoke Kala Khan near Masjid Ahnoor Hanifa Rawalpindi	Muhammad Saleem	37405-0608652-9	Muhammad Miskeen	341	721	23	1,085	341	737	23	1,101
287	Muhammad Aslam Pardesi	House No D-53 Block 6 FB Area Near Bao Palace Karmabad Karachi	Muhammad Aslam Pardesi	42101-6511114-9	Ismael Pardesi	320	741	25	1,086	320	755	25	1,100
288	Mohammad Ashraf	P.O Khass Dhoke Kasab Tehsil & District Mandi Bahaudin	Mohammad Ashraf	91103-0115547-5	Saeed Muhammad	994	102	-	1,096	967	127	-	1,094
289	Zeeshtan Qaiser	Flat No. 105 1st Floor Euro Apartment North Nazimabadik M near Nadra Mega Karachi	Zeeshtan Qaiser	42101-4523125-3	Ghulam Qaiser	853	217	-	1,070	853	240	-	1,093
290	Ibrahim Patel	Flat 302 3 Rd Flr Qadir Terrace 14 C Plot 1st Upper Gizri near Govt Gizri Karachi	Ibrahim Patel	52101-3677088-5	Niaz Ahmed	910	159	-	1,069	910	183	-	1,093
291	Fahad Khan	Flat no.603 Block-G Creek Vista Apartment-DHA Phase 08-Karachi	FAHAD KHAN	42301-0888570-3	Munir Hasan Khan	1,050	27	15	1,082	1,050	27	15	1,092
292	Mohammad Nadeem Qureshi	House- 14CBlock -Jorhth Nazimaba Adhear Sakhi Hassan Karachi	Mohammad Nadeem Qureshi	42101-8570497-7	M Qutubuddin Qureshi	677	412	-	1,089	677	415	-	1,092
293	Zeeshtan Yousaf	House No 276-D Phase-Y DHA Lahore	Zeeshtan Yousaf	35202-2830890-5	Muhammad Yousaf	328	684	63	1,075	328	699	63	1,090
294	Haider Rabani	House No 619/6X- Block Phase3 DHA Lahore	Haider Rabani	42301-9890252-5	Ahmed Rabbani	499	563	7	1,069	499	583	7	1,089
295	Bilal Ali	H No 6577-E St No 02 Shwab Colony Near Mda Chowk Multan	Bilal Ali	36302-8644968-1	Ghulam Ali	607	455	-	1,062	607	475	-	1,082
296	Malik Tahir Ameer Awan	House No 14 A, Lawan House Muslim Colony Nursery Chowk Jeyamocosa Shahdara Lahore	Malik Tahir Ameer Awan	35202-4513974-7	Malik Ameer Ali Awan	301	757	9	1,067	301	771	9	1,081
297	Amr Hamza Goya	Plot 13 Block-3 Maryia Cooperative Housing Society PECHS near Danish Motors Karachi	Amr Hamza Goya	42301-2337108-9	Ahmed Haji Mohammad Goya	414	636	10	1,060	414	655	10	1,079
298	Abdul Hameed	House No. 121-P, St.No. 02 Sarfraz Colony Faisalabad	Abdul Hameed	33102-1821506-3	Muhammad Siddique	855	200	-	1,055	855	221	-	1,076
299	Mian Musarat Ali	Mouzi Oranot, District Pakpattan	Mian Musarat Ali	36402-1441614-7	Mian Akbar Ali	887	1,381	-	2,268	-	1,073	-	1,073
300	Fouad Nabeel Khawaja	House In-5 Falcon Complex Kalma Chowk Culberg II Lahore	Fouad Nabeel Khawaja	35201-4194483-3	Zaheeruddin Khawaja	423	627	6	1,056	423	644	6	1,073
301	Abdul Waheed	H No 437142 Anoushka Villa Defence Officers Housing Society Phase 1 Hyderabad	Abdul Waheed	41202-3018167-3	Ghulam Rasool Jamali	829	207	-	1,036	829	237	-	1,066

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off					Interest / Mark-up written-off	Other Financial Reliefs					
														Rupees '000							
														6	7	8	9	10	11	12	13
302	Syed Dilwar Hussain	Housero, R-29 1st & 2nd Floor Block 5-FB, Area Near Tahir Villa-Karachi	SYED DILAWAR	42201-0723701-9	Syed Dilwar Hussain						464	203	398	1,065	464	203	398	1,065			
303	Muhammad Shahid	Plot 125, Flat 5/6A, Mir Heights Garden West, near Fowara Chowk Karachi	Muhammad Shahid	42301-7160418-1	Muhammad Iqbal						292	743	16	1,051	292	757	16	1,065			
304	Sumaira Azam	Azam Darajati Tandoozi Jamia Masjid Sulia Badattari Saobia Ferozpur Road Lahore	Sumaira Azam	35202-3823542-4	Muhammad Azam						377	628	40	1,043	377	643	40	1,060			
305	Mohammad Adnan Farooq	Plot C-22 Plot 3, 3rd Flr, Lane 2 Rahat Commercial Ph-VI DHA Karachi	Mohammad Adnan Farooq	35102-6127417-5	Mohammad Farooq						468	562	9	1,039	468	583	9	1,060			
306	Syed Muhammad Auon Jafri	Flat-3-301 Al Ghaffar Avenue Fb Ave A Bk.07 near Nazeeer Hussain Hospital Karachi	Syed Muhammad Auon Jafri	42301-7334573-1	Syed Muhammad Hur Jafri						595	445	-	1,040	595	461	-	1,056			
307	Ashad Rehman Sangal	House No. 391, Block F, Phase IV, DHA Lahore.	Ashad Rehman Sangal	35202-2050496-5	Navab Dn Sangal						2,392	1,523	-	3,915	-	955	100	1,055			
308	Aman Kotak	Flat A8 1st Flr And Heaven Apartment Clifton Block-8 near Chartered Institute Karachi	Aman Kotak	42301-6371387-5	Eheru Lal Kotak						500	515	19	1,034	500	535	19	1,054			
309	Nabeel Ahmed	House No. 7 St. 14 Hifaq Colony Muslim Road Sandkhurd near Tariq Building Lahore	Nabeel Ahmed	35202-2768551-7	Abdul Ghafoor						300	726	8	1,034	300	740	8	1,048			
310	Ashad Rehman Sangal	House No. 391, Block F, Phase IV, DHA Lahore.	Ashad Rehman Sangal	35202-2050496-5	Navab Dn Sangal						2,404	1,521	-	3,925	-	946	100	1,046			
311	Abdul Moaz Mujtaba	House#4/2 Street31 Saba Avenue Ktv E Sakar Phase 5 DHA near Royal Rodale Club Karachi	Abdul Moaz Mujtaba	42000-4110890-5	Waqi Mehmood						627	414	-	1,041	627	417	-	1,044			
312	Hasan Ali Gondal	Gondal House, Gondal Pura Wazirabad, Teh Wazirabad, Distt Gujranwala	Hasan Ali Gondal	34104-2328215-3	Ch. Ghazanfar Ali Gondal						2,995	763	-	3,758	-	1,041	-	1,041			
313	Adil Yousufzai	Housero, 136/1 Khayaban E Ghazi-DHA Phase 6-Karachi	ADIL YOUSUFZAI	41303-1534614-7	Atakhan Yousufzai						758	316	8	1,082	717	316	8	1,041			
314	Javed Iqbal	H No 113 A, Block S New Multan Multan	Javed Iqbal	35202-7453647-3	Chaudhry Inayat Ali						647	369	-	1,016	647	393	-	1,040			
315	Asif Zafar Chaudry	Zafar House 300 Chandri Chowk Rawalpindi	Asif Zafar Chaudry	37405-9542754-3	Ch Rehmat Ali Izalar						289	661	77	1,027	289	674	77	1,040			
316	Amanat Ali Shanzad	Soroba Gard En Main Ferozpur Road near Krisco Bak Ery & Hof Burger Lhr	Amanat Ali Shanzad	35202-2203039-3	Hakim Ali						665	352	-	1,017	665	374	-	1,039			
317	Khwaja Awais Amir	St-15 House No 9/11 Y Block Peoples Colony Gujranwala	Khwaja Awais Amir	34101-9528637-1	Khwaja Amir Shakir						300	711	14	1,025	300	724	14	1,038			
318	Sheeba Irum	Flat-16 3rd Flr Alliance Arcade Bk-15 Gulistan-E-Johar near Johar Chowran Karachi	Sheeba Irum	42201-8107902-4	Atiq Ur Rehman						742	267	-	1,009	742	290	-	1,032			
319	Samson Peter	Flat-1 Floor-2 Plot 221-E P.E.C.H.S Girls College Block-2 Karachi	Samson Peter	42301-4929920-5	Peter Joseph						421	572	21	1,014	421	589	21	1,031			
320	Rafaqat Sarfaraz	House/14 St. 5 Saddiqiya Colony Multan Road Near Sodivali Quarters Lahore	Rafaqat Sarfaraz	35202-3456089-5	Sarif Ahmad						302	688	26	1,016	302	701	26	1,029			
321	Syed Kazim Reza Gillani	House D/198, NHS Clifton Near Ocean Tower Karachi	Syed Kazim Reza Gillani	42301-2916720-5	Syed Mazhar Hussain Gillani						300	701	11	1,012	300	715	11	1,026			

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
322	Muhammad Faheem Qureshi	House No A-140 Blk J North Nazimabad Near Modern Palace Karachi	Muhammad Faheem Qureshi	42101-8148611-3	Muhammad Qatabuddin	350	648	8	1,006	350	664	8	1,022	
323	Nasser Mahmood Aslam	House No 175-B Street 20 Gulzar-e-Quaid Rawalpindi	Nasser Mahmood Aslam	37405-0298023-5	Malik Muhammad Aslam	360	634	12	1,006	360	648	12	1,020	
324	Fahim Gul	International Education-B-97 1st Floor Block 8 Gulshan E Iqbal-Karachi	FAHIM GUL	91409-0100170-1	Said Gul Shah	402	205	412	1,019	402	205	412	1,019	
325	Muhammad Imtiaz Ul Islam	H No. 294 St.No. 5, Vip Block-AI Noor Garden Faisalabad	Muhammad Imtiaz Ul Islam	33100-4290096-5	Muhammad Islam	861	143	-	1,004	861	156	-	1,017	
326	Muhammad Saeed Akhtar	H. no. 131 St No 26 Sector G-10 1 Islamabad	Muhammad Saeed Akhtar	37101-1663935-3	Muhammad Amin	645	352	-	997	645	372	-	1,017	
327	Nasrullah Khan	House No 64-F Askari VII Adjala Road Rawalpindi	Nasrullah Khan	61101-1985399-3	Chaudhary Abdul Qayyum	319	675	10	1,004	319	688	10	1,017	
328	Faraz Ahmed	83/II Saba Avenue DHA Phase-5- Near Pizza Hut-Karachi	FARAZ AHMED	42301-4756669-9	Maqbool	798	207	11	1,016	798	207	11	1,016	
329	Malik Ameer Khizar Adnan Awan	90-C Sector A Askari XI Badliam Rd Lahore	Malik Ameer Khizar Adnan Awan	38302-5360249-3	Skander Hayat	667	329	-	996	667	348	-	1,015	
330	Muhammad Yousaf	H 149, Nishar Block, 1st Floor Alama Iqbal Town Lahore	Muhammad Yousaf	36202-0807807-5	Fazal Ebhi	399	590	6	995	399	610	6	1,015	
331	Zia Ratiq Ahmed Qureshi	House A-494, Blk I, North Nazimabad, near Madras Bakery Karachi	Zia Ratiq Ahmed Qureshi	42101-8863266-5	Ratiq Ahmed Qureshi	372	615	10	997	372	633	10	1,015	
332	Muhammad Fahad Faz Ahmed	H-292/293 Blockh-2 Johar Town Lahore	Muhammad Fahad Faz Ahmed	35202-0557630-5	Malik Faz Ahmed	487	525	-	1,012	487	525	-	1,012	
333	Owais Jaffry	House L-824 Sector 5A-3 North Karachi near Usmania Masjid Karachi	Owais Jaffry	36304-1345346-2	Syed Wajid Ali	701	296	-	997	701	311	-	1,012	
334	Muhammad Atzal Malik	23/10B Area Liaqatabad, 1st Flr Karachi	Muhammad Atzal Malik	42101-2367443-5	Malik Abouli Satar	275	708	15	998	275	721	15	1,011	
335	Syed Anshad Ali	House No. 36-37 Sector 5-C-3 North Karachi	Syed Anshad Ali	42101-2818230-3	Syed Ihsad Ali	265	693	42	1,000	265	704	42	1,011	
336	Wajid Ali	House No. Zb-2070, St.No. 6 Mohalla Gulshan Data Dhoke Hassan Rawalpindi	Wajid Ali	17301-3956589-7	Saif Ul Malook	895	115	-	1,010	895	115	-	1,010	
337	Manzoor Hussain	H-41 St12 Nagra Town near Sabzar Sch Erme Bund Road Lahore	Manzoor Hussain	34602-3104204-1	Nazar Hussain	571	424	-	995	571	437	-	1,008	
338	Humayun Tahir	Flat No. F Stno.2 Blk-95 Old Askari No. 4 Appt Rashid Mirhas Road near Millennium Mall Karachi	Humayun Tahir	42201-5324469-9	Tahir Rasool Malik	652	333	-	985	652	355	-	1,007	
339	Muhammad Nasir	Khasra Salim Kehwat No. 210, Boddy Street, Opposite Chaudhary Street, Ayub Colony Bostan Khan Road, Ext Chakala Scheme 3, Rawalpindi	Muhammad Nasir	37405-1260417-1	Muhammad Anwar	1,438	1,981	-	3,419	-	906	100	1,006	
340	Sohail Arif	House No. 16 Street No. 12-A Zakria Town Multan	Sohail Arif	36302-6751038-7	Malik Ahmed Yar	808	195	-	1,003	808	195	-	1,003	
341	Jamshed Akhter	House R-5 Asma Villas Scheme 33 Gulzar-e-Hijri Sector 34-A near Sofara Chowrangj Karachi	Jamshed Akhter	42501-1500018-3	Khurshid Alam	499	474	9	982	499	494	9	1,002	
342	Asif Rasheed	House No128 Street No.08, Tariq Abad, Near Rehman Karyana Store Faisalabad	Asif Rasheed	33100-0884013-1	Abdul Pasheed	500	488	8	976	500	493	8	1,001	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
343	Hussain Pirwani	Flat K-8 Prince Al-S.Khan Colony Prince Al Khan Street Garden East, K Block, Karachi	Hussain Pirwani	42201-0589528-3	Pyar Ali Pirwani	916	-	-	916	894	-	107	1,001	
344	Shahzad Khan Gahro	H No. C/16, St No. 6, GECH Society, Qasim Abad Hyderabad	Shahzad Khan Gahro	41409-4590730-9	Sahib Dino Gahro	799	1,356	-	2,155	-	-	989	989	
345	Tanveer Haider Khan	House No 49 Block E 1 Johar Town Lahore	Tanveer Haider Khan	38101-0651507-5	Ghulam Abbas	415	505	61	981	415	-	523	989	
346	Asif Zaman Khan	Khan Tyers Near Gill Hotel Sher-Shah Road Multan	ASIF ZAMAN KHAN	36302-3355572-9	Muhammad Zaman Khan	795	190	13	998	795	-	190	998	
347	Sathif Iftikhar Rasool	House No P-780, St 13, 1st Floor Alghaabad 1 near Bakmandi Chowk Faisalabad	Sathif Iftikhar Rasool	33100-7395010-3	Gulam Rasool	400	575	5	980	400	-	583	988	
348	Amir Khan	H. no..175Z-A, Mohalla Hazara Colony Heji Road Rawalpindi	Amir Khan	13101-9489059-7	Shoukat Khan	689	305	-	994	689	-	305	994	
349	Abdul Kareem Khan	House No 167 St 9-D Gulberg III Malah Colony Lahore	Abdul Kareem Khan	36200-6839638-5	Muraza Khan	269	685	18	982	269	-	707	984	
350	Tahir Hameed Siddique	House No 225 Askari-II Housing Cantt Gulranwala	Tahir Hameed Siddique	34101-3099217-7	Muhammad Hameed Ghar	298	672	11	981	298	-	685	984	
351	Sikandar Agro	H 89, Civil Line Defence near Defence Park Cantt Hyderabad	Sikandar Agro	41303-0437649-5	Ghulam Shabbir Agro	347	624	5	976	347	-	640	982	
352	Abdul Rehman	House No 103, Kikkan Society G-Fir Alamgir Road near Alamgir Masjid Karachi	Abdul Rehman	42000-6780617-3	Noor Ahmed	297	663	27	977	297	-	667	981	
353	Mian Muhammad Shahzad	House No 05 Street No 02 Mohala Chan Hazara Fatehgarh Mughal Pura Lahore	Mian Muhammad Shahzad	35201-9642251-9	Mian Muhammad Jamil	435	521	14	970	435	-	541	980	
354	Adnan	H No. 1/1496, Chota Muffi Baqar Akbari Mandi near Bank Alalagh Lahore	Adnan	35202-8627344-7	Muhammad Ilyas	829	160	-	989	829	-	160	989	
355	Sheikh Rehman Yousef	House No 264 Block E Gulshan Ravi Lahore	Sheikh Rehman Yousef	35202-6249389-1	Sheikh Muhammad Yousef	350	618	5	973	350	-	634	989	
356	Shahzad Ashraf	H No. 120/C/1 Block - 2 Kda Scheme - 5 Clifton Near Blawal House Karachi	Shahzad Ashraf	13302-2098859-5	Muhammad Ashraf Awan	886	102	-	988	886	-	102	988	
357	Kashif Mehmood	House No 62 Misa Nagar Paposh 5/C, Nazimabad 5, near Lal Masjid Karachi	Kashif Mehmood	38403-2738329-3	Khalid Mehmood	268	678	29	975	268	-	691	988	
358	Tayyeb Raza	House R-57, Sector-20, Jacob Line, Near Sano Clinic Karachi	Tayyeb Raza	34101-6640214-7	Muhammad Sarwar	277	681	12	970	277	-	694	983	
359	Hanif Akber Marwat	House No 22-B2 Mainitool Highway Phase-II DHA Karachi	Hanif Akber Marwat	42301-1049078-3	Ghulam Akbar	261	695	11	967	261	-	707	979	
360	Farukh Sher Khan	Flat No B-5, Ambreen Appt. Bk 2, Gulshan-e-Iqbal, near Moti Mahal Karachi	Farukh Sher Khan	42201-6943338-5	Sharafat Sher Khan	285	662	18	965	285	-	674	977	
361	Mansoor Ahmed Khan	House No 7 - A , Sector - B , Askari - 11 Lahore	Mansoor Ahmed Khan	35302-5325664-9	Khan Matlab Khan	821	121	-	942	821	-	156	977	
362	Burhan Arif	House B25, Railway Society, Block 4, Abulqasim Road Gulshan-e-Iqbal Karachi	Burhan Arif	42201-6782657-1	Arif Hussain Aghai	259	681	23	963	259	-	693	975	
363	Kashif Sial	H No 284/7 Block X-Defence Housing Society-Lahore	KASHIF SIAL	36201-7628725-9	Muhammad Nawaz Syal	235	133	604	972	235	-	133	972	
364	Amr Nisar	House No A505 5th Floor Habb Pirdivsal Line Karachi	Amr Nisar	42301-5455535-1	Nisar Ahmed Punu	295	655	10	960	295	-	666	971	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
365	Waqar Saleem	House No. 8, Sreet 18 Kotli Pih Abdul Rehman near Bilu General Store Shwari Baghbanpura Lahore	Waqar Saleem	35201-1869402-3	Muhammad Saleem	500	425	17	942	500	448	17	965
366	Shahzad Ul Hassan	H No. 230 Shuja Road Clifton Colony Alama Iqbal Town Lahore	Shahzad Ul Hassan	42201-4129004-3	Shams Ul Hassan	595	348	-	943	595	369	-	964
367	Nawaz Ahmed	H 28/2, St-10, Mohallah Shahid Parkoshta R Town Daroghawala Lahore	Nawaz Ahmed	35201-2105345-3	Bashir Ahmed	456	482	3	941	456	503	3	962
368	Muhammad Usman Khan	House 15 U, Block B, Street 4, Eden Value Homes, Thokar Naz Bagh Lahore	Muhammad Usman Khan	35202-2911514-3	Muhammad Ifan Khan	367	565	8	940	367	584	8	959
369	Aamir Bari	Garden Street Mohallah Power House Near Mir Hassan School Sialkot	Aamir Bari	34603-7047736-5	Mohammad Abdul Bari	300	642	3	945	300	656	3	959
370	Syed Danish Ullubok Hashmi	S-11 Tariq Street-7, Phase 7 Ext DHA Fatma Masjid Karachi	Syed Danish Ullubok Hashmi	42000-1883806-5	Syed Akhtar Ali Hashmi	345	591	6	942	345	606	6	957
371	Muhammad Kawish Mon	H No A-441 Bk 15, Gulistan-e-Johar, Behind Darul Sehat Hospital Karachi	Muhammad Kawish Mon	42501-6311343-3	Muhammad Moyn	344	588	7	940	344	605	7	956
372	Muhammad Yousaf	House 17 S, Treet 32 Mohalla Muhammad Sq Ure Gawali Mandi Lahore	Muhammad Yousaf	35202-2516683-7	Muhammad Ala Ud Din	615	340	-	955	615	340	-	955
373	Syed Furqan Zafer	House No A-106 Long Live Banglows Block 17 Gulistan-e-Johar near Hilltop Lawn Karachi	Syed Furqan Zafer	42201-4897186-5	Zafer Sultan	296	601	46	943	296	613	46	955
374	Rafiq Ahmed	R1171 Ground Floor Federal B Area Block 16 Near Norman Masjid, Karachi	Rafiq Ahmed	42101-8783680-5	Rasheed Ahmed	444	474	12	930	444	498	12	954
375	Ejaz Saeed Mughal	H-476, Jinnah Street, Airport Housing Society, near Gulzar-e-Quaid Rawalpindi	Ejaz Saeed Mughal	37405-0786511-9	Muhammad Saeed Mughal	451	474	8	933	451	495	8	954
376	Masood Hussain	House No 20D B Street 2 Begumpura Lahore	Masood Hussain	35202-6392040-1	Maqbool Hussain	280	647	11	938	280	659	11	950
377	Fayyaz Hussain	House No. 128 St. No.3 Lalthrar Road Khana Rd Falcon Complex near Opp Par Jinnah Camp Rawalpindi	Fayyaz Hussain	33104-2110272-3	Rehmat Ali	674	246	-	920	674	272	-	946
378	Khalid Hussain	H13977 Liaqatabad 07 Near Qadri Masjid Karachi	Khalid Hussain	42101-5238824-7	Khadim Hussain	541	392	-	933	541	405	-	946
379	Zahid Hussain	Flat No. A-2 6 1st Flr Bk 13-E Fahad Garden Gul- E-Noman Complex Karachi	Zahid Hussain	45206-4416872-3	Muhsaque Ali	612	313	-	925	612	333	-	945
380	Hamid Uddin Bajwa	Aqpt K-5, Karakorum Enclave II, F-11 Markaz Islamabad	Hamid Uddin Bajwa	61101-5707921-7	Obauidhy Bashir Ahmed Bajwa	298	578	56	932	298	591	56	945
381	Pervaiz Suleman	Plot. No 94 02 Floor Alyabadcolony Bk B Fb, Area Near Abba Heart Hospital Karachi	Pervaiz Suleman	42101-1718624-3	Suleman	301	601	26	928	301	615	26	942
382	Aarif Khan	House R-1004 1st Floor Block 15 FB Area Karachi	Aarif Khan	42201-5693023-7	Abdul Ghalat Khan	486	455	-	941	486	455	-	941
383	Soulat Masood Khan	House No 74A, Carnar Garden Caol Road Faisalabad	Soulat Masood Khan	33100-4757069-9	Masood Alam Khan	400	423	103	926	400	438	103	941
384	Omar Alavi	House No 12/18th Street Khyaban-e- Tauheed Defence Phase 5, Karachi	Omar Alavi	42301-3572490-3	Abulfaiz Mohammad Alavi	295	626	8	929	295	637	8	940

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
385	Ghulam Fareed Naz	House No 21E Block Ccoi Gardens Near Bania Town Lahore	Ghulam Fareed Naz	35202-9605596-7	Muhammad Bashir Nazz	325	583	7	925	325	607	7	939
386	Nadeem Sarwar	C-28, 7th Floor, Sunearise Apartment, Clifton Block-01, Karachi	Nadeem Sarwar	33100-0417321-9	Muhammad Sarwar	445	463	9	917	445	484	9	938
387	Ali Zahid Saqlat	House No A-370 Block No 2 Gulistan-e-Johar Karachi	Ali Zahid Saqlat	42201-9148526-1	Saukat Zahid	299	619	8	926	299	631	8	936
388	Muhammad Raza Khalid	H 1, St 48, Near Moon Public Girls High School Timber Market Pavi Road Lahore	Muhammad Raza Khalid	35202-6673355-1	Chaudhary Khalid Iqbal	296	609	17	922	296	623	17	936
389	Sheikh Muhammad Ashraf	House No 13 St 35 Ghani Road Saadogor Lahore	Sheikh Muhammad Ashraf	35202-1071657-3	Sheikh Muhammad Sharif	399	499	20	918	399	517	20	936
390	Faiza Ali	H No 155-A St No 88 Sector F-11/4 Islamabad	Faiza Ali	61101-3875505-4	Syed Ali Imran Naqvi	570	350	-	920	570	364	-	934
391	Aiman Ullah Yousuf	H No. 51-B Gulistan Colony No. 2 Near Ayesha Park Faisalabad	Aiman Ullah Yousuf	33100-1483171-1	Ch Yousuf Ali	700	230	-	930	700	233	-	933
392	Muhammad Asif Khan	H No 35-A St No 2 Islamabad Compounds Sector E-11/4 Islamabad	Muhammad Asif Khan	37101-2722921-7	Jamal Khan	581	339	-	920	581	352	-	933
393	Fawad Ali	Flat 103 1st Flr Ruby Beach Pride Blk-01 Clifton near Za Utd/Dn Hosp Karachi	Fawad Ali	41303-1854889-3	Mueed Alam	684	226	-	910	684	248	-	932
394	Abu Usama Siddiqui	House L 8 18 Sector 5C 2 North Karachi Near B Ara Market Karachi	Abu Usama Siddiqui	42101-1490625-7	Wasi Ahmed Siddiqui	493	439	-	932	493	439	-	932
395	Muhammad Ashraf	House2 Bara Sanda Stop Purani Chungi Main Band Road Lahore	Muhammad Ashraf	35202-2709540-9	Muhammad Ashraf	489	442	-	931	489	442	-	931
396	Usman Zafar	House No 55B, St 16 Arzal Street Mohallah Gul Gasht Colony Rustam Park Gulshan Pavi Lahore	Usman Zafar	35202-7407196-9	Zafar Iqbal	250	657	13	920	250	668	13	931
397	Muhammad Kamran	H41 - A St3 Waseem Block Hassan Town Multan Rd near Rang Wali Facr Lahore	Muhammad Kamran	35202-8425579-1	Muhammad Yaseen	488	433	-	921	488	439	-	927
398	Tasif Memnon	House D-16-17, Gulistan-e-Sajjad, Qasimabad Hyderabad	Tasif Memnon	41303-1327150-5	Ishad Memnon	289	602	19	910	289	615	19	923
399	Khwaja Naveed Ahmed	House No 4 Rasheed Colony Chirah Road Sadqapabad Rawalpindi	Khwaja Naveed Ahmed	37405-0389639-9	Khwaja Nasser Ahmed	365	530	10	905	365	547	10	922
400	Syed Umar Qadir	House No 475 Street 13 Sector L Phase 5 DHA Lahore	Syed Umar Qadir	42301-9032836-1	Syed Badaruddin Qadir	356	537	15	908	356	551	15	922
401	Zameer Hussain	Flat B3B1 Ock 2 Afrah Sultan Residential Comp/ Ex Clifton near Za Uddin Hospit Karachi	Zameer Hussain	43203-9231041-7	Mir Muid Kahoro	580	322	-	902	580	339	-	919
402	Muhammad Ali	House No 7, 1st Flr Parassrampari Mill Bldg Opp Golden Height Gargo near Custom House Karachi	Muhammad Ali	42301-7566699-7	Muhammad Hanif	498	387	10	895	498	410	10	918
403	Wasi Mirza	House No A-39 Rizvia Society Phase 02 Sector 34 Scheme 33 Opp Krian Hospital Karachi	Wasi Mirza	42201-5839094-7	Mirza Moin Ali Baig	394	504	5	903	394	519	5	918
404	Azhar Muhammad Khan	Flta 3 Ground Flr Asor Kaf Apt Bk 6 FECHS Shahrah-e-Faisal Karachi	Azhar Muhammad Khan	42401-1903673-7	Nazar Muhammad Khan	494	392	8	894	494	415	8	917

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off					Other Financial Reliefs	Total (10+11+12)					
															Rupees '000							
															6	7	8	9	10	11	12	13
405	Shahzad	Ha-246 Ph-01 Gulshan-E-Hadeed near Bank Al-Habb Karachi	Shahzad	41101-4595179-7	Muhammad Hassan	478	435	-	913	478	435	-	913									
406	Sameer Ali	House 13 C, St 6, Sultan Ahmad Road, Ichhra Lahore	Sameer Ali	35202-9136768-5	Tehseen Ali	293	585	21	899	293	589	21	913									
407	Muhammad Faaz Khan	Flat C-302, Chapal Apartment, Block 13, Gulistan-e-Johar, Karachi	Muhammad Faaz Khan	42201-2699541-7	Muhammad Irfan Khan	360	530	8	898	360	545	8	913									
408	Syed Zafar Hassan Zafar	C/o Habb Bank Ltd S.Zafn. B.Ltd Commercial Exchange Centre Habb Square	Syed Zafar Hassan Zafar	42101-9614463-7	Syed Manzoor Ul Hassan Rizvi	437	427	27	891	437	445	27	909									
409	Syed Mehdi Hassan	Street Kashmiri Mohallah Surf Pura Mandi Bahauddin Mandi Bahauddin	Syed Mehdi Hassan	34402-1667580-7	Atzaal Hussain	721	177	-	898	721	185	-	906									
410	Basharat Ali	House No 7/8 Sarway 79 Golden Town near Wireless gate Karachi	Basharat Ali	42201-8520178-7	Ali Ahmed	247	635	11	893	247	647	11	905									
411	Nadia Waseem	H1 S11 Theme Wall Galibank Stop 17-Km Ferozepur Rd near Madina Mlek Shop Lahore	Nadia Waseem	35201-0178954-8	Waseem Butt	489	415	-	904	489	415	-	904									
412	Syed Muhammad Jawwad Riaz	H 370/561, St-4 Michallah Karnal Abad near Prince Marriagehall /Rawal Land A Center Rawalpindi	Syed Muhammad Jawwad Riaz	36302-6044928-3	Riaz Hussain Shah	293	584	15	892	293	596	15	904									
413	Rehan Ahmed	A-3 Alhabib Garden B/9 Clifton 2nd Floor Clifton Block 9 Karachi	Rehan Ahmed	42301-2716691-3	Mohammad Asmet	239	626	28	893	239	637	28	904									
414	Syed Kashif Dlawar	House R-2 9 TSI & 2nd Flr Bk - 05 F-B Area N Ear Tahir Villas Karachi	Syed Kashif Dlawar	42201-0723701-9	Syed Dlawar Hussain	485	418	-	903	485	418	-	903									
415	Muhammad Akhtar Malik	Flat 19-4th Floor/ifaal Centre Urdu Bazar Near Sabri Nihari Karachi	Muhammad Akhtar Malik	37101-4089474-7	Karam Khan	482	417	-	899	482	417	-	899									
416	Osman Naseer	Flat no.18 3rd Flr Raza Apt 4D/147 Nazmabadno.4 near La-Rosh Khil Karachi	Osman Naseer	35201-3418125-5	Naseer Ahmed	650	223	-	873	650	247	-	897									
417	Ghulam Ali	H424- B Satellite Town near Billa Chowk Pan Shop Wala Gujranwala	Ghulam Ali	34101-7957792-5	Noor Ahmad	484	400	-	884	484	412	-	896									
418	Aurangzab	House No 8628, Street No Melaozr Mohallah Police Chowky Dhoker Attaamal Rawalpindi	Aurangzab	33100-8440304-5	Muhammad Ramzan	339	504	38	881	339	519	38	896									
419	Tariq Qadri	R-160 Block 16 Fb Area Near Noman Masjid Karachi	Tariq Qadri	42101-6003272-1	Abu Al Hassan Qadri	480	409	-	889	480	415	-	895									
420	Sultan Mahmood	H37- D Magazr Colony Multan Road near E - Block Market Lahore	Sultan Mahmood	35202-9550671-7	Ashiq Hussain	603	274	-	877	603	291	-	894									
421	Muhammad Baber Ishaad	House No 58 Street 59F-11/4 Near Nizamud-Din Road Islamabad	Muhammad Baber Ishaad	33303-0180910-5	Muhammad Ishaad	238	601	44	883	238	612	44	894									
422	Muhammad Imran Rathore	House No 2710-C Mehmood Park Main Shahdria Town Shahdria Bus Stop Wapda Wall Gali Lahore	Muhammad Imran Rathore	35202-2413757-3	Ch Muhammad Ishaad	482	411	-	893	482	411	-	893									
423	Shumaila	Flt 36-C Rahat Commercial Lane-1 DHA Phase 6 3rd Flr near Kfc & Koz Karachi	Shumaila	42301-5532731-2	Ahmer Hasrini	488	400	-	888	488	405	-	893									

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1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
424	Dilawar Khan	Flat 408 4-FH Sheraton Tower Ghulam Hussain Qasim Rd Garden West Near Farooq-E-Azam Masjid Karachi	Dilawar Khan	91105-0108903-5	Ameer Muhammad Khan	479	414	-	893	479	414	-	893
425	Sheikh Naveed Ahmed	House No 957 St. No 15 G-11/1 Islamabad	Sheikh Naveed Ahmed	61101-1977016-9	Sheikh Basit Rahmed	480	385	10	875	480	403	10	893
426	Abdul Mahir	House No. 61/1 Street No. 20 Khayaban-E-Badban DHA Phase 5 KH-Karachi	ABDUL MAHAR	42301-3402577-5	Chand Mahar	713	144	34	891	713	144	34	891
427	Shafaqat Ali	House No. 276 Shrc. 37 G-9/1 Islamabad	Shafaqat Ali	34501-2024680-3	Amyad Iqbal	716	175	-	891	716	175	-	891
428	Fahad Ghani	Flat No C-58 5th Floor Empire Centre Block 18 Gulistan-e-Johar near Jhotar more Karachi	Fahad Ghani	42201-5976009-9	Abdul Ghani	258	584	36	878	258	596	36	890
429	Shaikh Abdul Khalid	H. no. A-534 Sector 11 A North Karachi Karachi	Shaikh Abdul Khalid	42101-8152361-5	Abdul Raheed	750	117	-	867	750	138	-	888
430	Syed Nayyer Imran Hassan	House No 604- E-2 Wapda Town Lahore	Syed Nayyer Imran Hassan	12101-5855677-5	Syed Mushtaq Ali Shah	244	622	10	876	244	633	10	887
431	Ayaz Ahmed Mallah	H 60476 H Abb Shah Mphalan Hussainabad Hyderabad	Ayaz Ahmed Mallah	45303-4489761-9	Muhammad Bachtal	682	177	-	859	682	204	-	886
432	Abdul Wahaed	House No 627 Kairm Block Alama Iqbal Town Karachi	Abdul Wahaed	35200-1471867-9	Nazir Ahmad	259	607	10	876	259	617	10	886
433	Khalid Mahmood Shah	H. No. 121 B/1 Street 8, Bhattaland Clifton near Faysal Mosque Karachi	Khalid Mahmood Shah	42301-4670820-9	Altair Hussain Shah	308	534	29	871	308	548	29	885
434	Muhammad Farid Aslam Khan	Property No. 199/A, Known As Banglow No. 26/A, Survey No.317/199/A, Street No. 01, Cavalry Ground, Lahore	Muhammad Farid Aslam Khan	35201-7051569-3	Muhammad Aslam Khan	1,834	705	-	2,539	-	783	100	883
435	Syed Muhammad Asif	H-60 Sec-11-B North Karachi near Unite D Hotel North Nazimabad Karachi	Syed Muhammad Asif	42101-3580567-3	Syed Muhammad Omar	500	365	-	865	500	383	-	883
436	Intezar Ahmed Abbasi	H. no.a-2537 Area Gulshan-E-Habed Phase2 Bn Qasim Near Jangneer Hotel Karachi	Intezar Ahmed Abbasi	45504-1027530-1	Mustaq Ahmed Abbasi	478	405	-	883	478	405	-	883
437	Waqar Ahmad Becha	H 806 St.2, Babar Colony Khaopul near Zong Bostar Rawalpindi	Waqar Ahmad Becha	16101-4117325-7	Nihar Ahmad Becha	481	371	5	857	481	395	5	881
438	Jawaid Rehmat	House 9, Street 1-A, Habib Park near Tarpal Factory Maskeenpura (Mugheburaj) Lahore	Jawaid Rehmat	35202-2255448-9	Rehmat Khan	499	354	5	858	499	377	5	881
439	Bahadur Khan	H-80-E S15 Phase - VIIDHA Lahore	Bahadur Khan	35201-1299594-3	Muhammad Ayub Khan	570	290	-	860	570	305	-	875
440	Jamal Khalid Saleemi	H 289-A3, Johar Town Muhammad Ali Chowk, Lahore	Jamal Khalid Saleemi	31104-7599099-1	Abdul Khaqir Saleem	451	347	55	853	451	369	55	875
441	Zulfiqar Ali	House No 881 PIA Housing Society Near Hakim Chowk Lahore	Zulfiqar Ali	35103-0721469-7	Muhammad Ismail	372	476	10	858	372	493	10	875
442	Muhammad Masood Alam	H-82-A Sector 5 A/2 North Karachi Nearqadr Masjid Karachi	Muhammad Masood Alam	42401-3783077-1	Muhammad Matloob Hussain	492	368	-	860	492	382	-	874
443	Zaheer Babar	H. no. 400/14 K Lane 07 Chour Chowk Peshawar Road Rawalpindi	Zaheer Babar	35202-3924833-3	Muhammad Nazir	652	201	-	853	652	221	-	873
444	Majid Hameed	House 61/A Gulshane Jami Model Colony Opp Check Post2 Malik Cantt Karachi	Majid Hameed	44103-1920014-5	Abdul Hameed	484	376	-	860	484	387	-	871

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1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
445	Fida Hussain	House 29/A03, Valencia Town Lahore	Fida Hussain	34301-7652635-9	Muhammad Malik	300	548	8	856	300	562	8	870
446	Mehboob Alam	Flat 06 3rd Flr Plot244 Sheet1 Upper Gizri near Gzri Bridge & Total Pump Karachi	Mehboob Alam	42301-6729838-5	Muhammad Yaqoob	496	355	-	851	496	373	-	869
447	Nadeem Farooqui	Flate-20 4th Flr Iqbal Plaza Phase 1 Nagan Chowrangj near Al Hajrestaurant Karachi	Nadeem Farooqui	42101-4541081-3	Farooq Ahmed	492	360	-	852	492	376	-	868
448	Hammad Ahmad Baig	H203-C Abadialan Society Johar Town Lahore	Hammad Ahmad Baig	35201-9183819-5	Mirza Mushtaq Ahmed Baig	470	395	-	865	470	395	-	865
449	Sarfraz Siddiqui	House No R 10 Gulshan E Tayyabi Society-Jamay Milva Road Malir City near Revaryy Sw-Karachi	SARFARAZ SIDDIQUI	42201-4638938-7	Feroz Alam Siddiqui	287	12	565	864	287	12	565	864
450	Saima Irfan	827 F-2 Wapoda Town Lahore	Saima Irfan	35202-6366593-4	Mian Irfan Qadir	492	371	-	863	492	371	-	863
451	Syed Adbel Akhtar	H.N.R-514, Sec-15-A-3, Buffer Zone near Jamia Mehmodia Masjid Karachi	Syed Adbel Akhtar	42101-0135460-3	Syed Jawad Akhtar	345	490	12	847	345	506	12	863
452	Muhammad Moinis Tariq	House No P-1 57 Street No 8 Gohrd Pura Faisalabad	Muhammad Moinis Tariq	33100-3466134-7	Muhammad Tariq Ramzan	475	377	-	852	475	385	-	860
453	Syed Muhammad Azam Almadni	House No.MC1085, Green Town Near Alkhalik Bank Karachi	Syed Muhammad Azam Almadni	42201-5921187-1	Syed Muhammad Younus Almadni	287	549	9	845	287	562	9	858
454	Ahsan Ishaad Qureshi	H 881, S411, Sector-B Askari-X Ibedian Road, Lahore	Ahsan Ishaad Qureshi	35201-4271698-1	Ishad Ahmad Qureshi	500	322	9	831	500	348	9	857
455	Ashfaq Ahmad	H 705, Neelam Block, Alama Iqbal Town Lahore	Ashfaq Ahmad	35202-8562532-7	Muhammad Ishaq	299	535	11	845	299	547	11	857
456	Faheem Muhammad	House784-Doris Phase01 Malir Cantt Near Airport Karachi	Faheem Muhammad	42201-6355342-7	Muhammad Hamid	484	357	-	841	484	372	-	856
457	Faisal Hoda	H412 Block D Phase 6 DHA Lahore	Faisal Hoda	42201-0355294-1	Norul Hoda	620	236	-	856	620	236	-	856
458	Muhammad Azhar Memon	Appt B-405 St-33 Palm Residency Gulshan-e-Johar Bk 3A, near Kamran Chowar Karachi	Muhammad Azhar Memon	41306-3801472-7	Muhammad Umar Memon	497	331	6	834	497	353	6	856
459	Muhammad Zakir Khan	Bhayani View Flat No A15 4 Floor Bk M, North Nazimabad Karachi	Muhammad Zakir Khan	42101-0151776-9	Samullah	261	492	92	845	261	503	92	856
460	Muhammad Idrees	House No 27848 ST 01 Kot Fareed, Sargodha	Muhammad Idrees	38403-2244044-3	Abdur Rehman	233	581	30	844	233	592	30	855
461	Malik Muhammad Mubashir Rasheed	Hp-5 1 S Beel Town Bin Qasim Town near Farooq E Zam Masjid Khi	Malik Muhammad Mubashir Rasheed	42501-9524885-7	Malik Mubashir Rasheed	492	343	-	835	492	362	-	854
462	Najum Ul Hassan	H-656 Ctr 3 1St Floor North Karachi near K Hizra Masjid Karachi	Najum Ul Hassan	42101-7860240-3	Anwar Hassan	481	363	-	844	481	372	-	853
463	Khuram Hafeez	41-C, Officers Colony Zarar Shaheed Road Cantt Lahore	Khuram Hafeez	35201-1303668-7	Muhammad Hafeez	232	547	63	842	232	557	63	852
464	Asim Vaqar Malik	H No. 29, Davis Road, Lahore City, Lahore.	Asim Vaqar Malik	35202-2439312-7	Vaqa Ahmed Malik	1,993	279	-	2,272	-	851	-	851
465	Muhammad Nadeem Anjum	P-03 Bhai Street Kahayaban Colony No-3 208 Chak Road Near Bushra Medicare Faisalabad	Muhammad Nadeem Anjum	35403-4139908-9	Inayat Ali	686	146	-	832	686	165	-	851
466	Raza Ali Khan	Flat 7 3rd Flr Al Ahmed Lodge Plot5b-51 Bk-13-B Gulshane Iqbal near Almusta Karachi	Raza Ali Khan	42101-5243740-9	Saif Allah Khan	492	341	-	833	492	358	-	850

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
467	Ali Gohar	Flat A-012 Saimao City, 16D/3, near Wassem Bagh, First Flr Gulshan-e-Iqbal Karachi	Ali Gohar	51505-7222983-1	Alam Khan	334	485	6	835	334	510	6	850
468	Ghulam Muraza	Flat No 02 2nd Floor Defence Plaza Near Defence Park Hyderabad	Ghulam Muraza	31303-5290564-5	Muhammad Shafi	622	206	-	828	622	227	-	849
469	Naveed Ahmed	Pt No. E-435 ISI Ft Khudad Cobyn/ Liaqat Mahmood General Store/ Saama Beauty Parl Karachi	Naveed Ahmed	42301-6713632-7	Rukan Uddin	647	178	-	825	647	201	-	848
470	Abdul Rehman	House No 11 St. 5 Aotabadligat Road Shahira near Charat Pan Shop Lahore	Abdul Rehman	35202-7559819-9	Muhammad Hanif	235	563	39	837	235	574	39	848
471	Farooq Nadeem Akbar	78-J Block Model Town Lahore	Farooq Nadeem Akbar	33100-3201003-7	Muhammad Akbar	252	572	14	838	252	582	14	848
472	Syed Shariq Hasan	Flat no.C-8 Zeeshan Blessing Block-16 Gulshan-E.Iqbal near Noor Masjid Karachi Karachi	Syed Shariq Hasan	42201-9966501-3	Syed Muhammad Aleyhasan	524	304	-	828	524	322	-	846
473	Nand Lal	House No C-250 Gulshan-e-Zeel Pak Housing Society SITE Area near Mehran State Agency Hyderabad	Nand Lal	42501-2460824-1	Himmraj Mall	252	571	12	835	252	582	12	846
474	Ehsan Saeed Khan	Bima Capital 8th Flr Uni Tower-I1 ChungiRgr Rd near Habb Bank Plaza-Karachi	EHSAN SAEED KHAN	42301-6673673-3	Saeed Muhammad Khan	481	167	197	845	481	167	197	845
475	Feroz Amir Prizada	FH-6231 St Floorblock17FB Area Karachi	Feroz Amir Prizada	42201-4647947-5	Amr Ahmed Przada	574	255	-	829	574	270	-	844
476	Atif Zaman	House 350 Street 7 Sec A Kashmir Colony-Korangi near Dubai Hotel-Karachi	ATIF ZAMAN	42301-6277756-5	Ali Zaman	675	156	12	843	675	156	12	843
477	Nabeel Sajjad	H 33 Bk-Babuljallah Town Thokar Niaz Bagh Near Aliraza General Store Lahore	Nabeel Sajjad	35202-0116871-9	Sajjad Ahmed	389	416	8	823	389	436	8	843
478	Qaiser Mehmood	House No 22 Rasool Park Farooq Road Ichra Lahore	Qaiser Mehmood	35202-2991013-7	Ch M Latif	241	559	31	831	241	570	31	842
479	Ramesh Kumar	Flt 202, Bk-C, OZ Plaza Majroh Road Saddar, Karachi	Ramesh Kumar	42000-7790515-1	Ajrun Das	308	509	9	826	308	524	9	841
480	Muhammad Tahir Ghouri	House 309/1, KBR Bk16 -ANIR Masjid Ali, Buffer Zone Karachi	Muhammad Tahir Ghouri	41304-3592041-1	Sagheer Ahmed Ghouri	300	521	8	829	300	533	8	841
481	Muhammad Yousuf	HG-4 Hassan Mujtaba, Town Malir Halt Near Shamsi Hospital Karachi	Muhammad Yousuf	42501-4045839-3	Rasheed Ahmed	404	405	13	822	404	423	13	840
482	Akhtar Adil Sial	Building1002 Flat 05 2nd Flr Street 17 Mehmoodabad4 near Altah Boot House Karachi	Akhtar Adil Sial	42201-6106487-7	Muhammad Bilal Sial	471	357	-	828	471	368	-	839
483	Inran Khan	H 670 Sep 15-B Bufferzone near Usmania Masjid Karachi	Inran Khan	42201-8179026-3	Tajuddin	488	332	-	820	488	350	-	838
484	Muhammad Shaque	House No 218 St 2/B Judicial Colony Airport-Rawalpindi	Muhammad Shaque	37405-2380001-3	Hakeem Muhammad Jamil	200	434	196	830	200	442	196	838
485	Kamran Sajid	House A-112 ISI Ft Block 03 Gulistan E Johar near Kamran Chowring / Saadqan Schol Karachi	Kamran Sajid	42201-9833332-3	Ma Sulayan Sajid	480	343	-	823	480	356	-	836
486	Badar Nasseer	House No 106-A Sul Nothem Cooperative Housing Society Cantt Phase 4 DHA Lahore	Badar Nasseer	35202-2684071-5	Naseer Ahmad	270	546	8	824	270	558	8	836

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						Rupees '000							
						6	7	8	9	10	11	12	13
487	Kamran Badar	Flat B-55 Abdullah Terrace Block 16 Gulistan E Johar near Continental Bankary Karachi	Kamran Badar	42201-3432149-1	Muhammad Badar	637	175	-	812	637	197	-	834
488	Sher Muhammad Keerio	H-2042/Fr Baitul Rakhi Aptt Plot20 11 N R Cale Hasan Zai Patel Karachi	Sher Muhammad Keerio	42005-3003339-3	Muhammad Soomar Keerio	544	311	-	855	532	302	-	834
489	Fauzeef Rashed	H-D-18-19/Meen Moodabad 3 Karachi	Fauzeef Rashed	42301-9371095-7	Abdul Pashheed Khan	463	370	-	833	463	371	-	834
490	Sabir Hussain Jaffery	Flat No 32 May Fair Center 100 Seedar near Karachi Grammar School Karachi	Sabir Hussain Jaffery	42301-0839228-9	Sabah Sadq Jafri	247	565	11	823	247	576	11	834
491	Muhammad Hamid	H-256, Sikandria Colony, Akhtar Paoool Chowk Sodhwal Lahore	Muhammad Hamid	35202-4859992-9	Chaudhry Abdul Haq Chishti	241	570	11	822	241	581	11	833
492	Zeeshan Iqbal	House No 13-B Shadmam-Colony Backside Of Stadium-Batawabur	ZEEESHAN IQBAL	31202-2329621-1	Muhammad Iqbal	678	137	17	832	678	137	17	832
493	Imran Hussain Awan	H. no. 954/4/5 Mohalla Nawababad Wah Cantt Taxila Rawalpindi	Imran Hussain Awan	37406-4917103-3	Malik Fida Hussain Awan	463	363	-	826	463	368	-	831
494	Sara Abbas	M-42/Feridia Homesphase- 5 DHA Street 33 Karachi	Sara Abbas	33100-7630314-4	Shaikh Abbas Ghani	470	355	-	825	470	361	-	831
495	Abdul Rehman	House No B101 Block 2 Metroville SITE near Qubba Masjid Karachi	Abdul Rehman	42000-0379605-7	Gul Shah	243	571	6	820	243	582	6	831
496	Zeeshan Amin Malik	Hc - 187 National Bank Colony Samnabad Lahore	Zeeshan Amin Malik	35202-9130629-7	Muhammad Amin Malik	479	340	-	819	479	351	-	830
497	Khuram Hameed	H 61/A Gulshan-E-Jami Model Colony Opp Cheekpost 2 Malir Halt Karachi	Khuram Hameed	44103-5665735-5	Abdul Hameed	466	356	-	822	466	364	-	830
498	Alif Rehman	House No 451 / A Block-7 Kaechts Karachi	Alif Rehman	42201-2349143-5	Shams Ur Rehman Mandoori	720	110	-	830	720	110	-	830
499	Tahir Naeem	House No.12,Circular Road Rahim Yar K	Tahir Naeem	31303-8639192-3	Mushtaq Ahmed	606	222	-	828	606	222	-	828
500	Sapna Faina	F11 401 4th Flr Oasra E Ameen Build Begam Gall I I Chundrigar Rd Karachi	Sapna Faina	42201-0191055-4	Dilwar Khan	470	347	-	817	470	356	-	826
501	Ifkhar Ahmed Chouhan	Peeli kothi 7H245, LDA Block-B Mills Area Shaadia Lahore	Ifkhar Ahmed Chouhan	35202-9666292-7	Muhammad Ashiq Chohan	468	306	27	801	468	328	27	823
502	Ali Iqbal Ansari	Houser-42 Bk-20 Fb Area near Gali08 Anchoh I Society Karachi	Ali Iqbal Ansari	42101-6426057-3	Iqbal Ahmed Ansari	488	317	-	805	488	334	-	822
503	Saleem	Flat No10 Bukhari Mantion, 3rd Flr New Neham Road Kharadar Karachi	Saleem	42301-2284238-5	Haji Sattar	301	491	17	809	301	503	17	821
504	Muhammad Imran	Bridge View Bldg Flat 102 D-5 Bk 7/8 Co Area Kchts near Baloch Colony Bridge Karachi	Muhammad Imran	42000-5274427-5	Muhammad Qasim	468	335	-	803	468	352	-	820
505	Naveed Ishaq Butt	House 1036/E, Shaily Vally Range Road, Near Hekeem Plaza Rawalpindi	Naveed Ishaq Butt	37405-4796676-5	Muhammad Ishaq Butt	298	501	6	805	298	515	6	819
506	Muhammad Akhtar Malik	Flat 19, 4th Floor, In Faal Centre Urdu Bazar Near Sabri Nihari Karachi	Muhammad Akhtar Malik	37101-4089474-7	Karam Khan	241	551	16	808	241	562	16	819
507	Khalid Khan Ghauri	House No 3 St 13 Qayyumabad Defence Block A, Near Ghausia Masjid Karachi	Khalid Khan Ghauri	42201-0331478-1	Abdul Fauf Ghauri	255	510	41	806	255	521	41	817

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
508	Muhammad Arshad	Falrah Telecom P-28 Commercial Kohinoor-Town Near Hockey Stadium College Road-Faisalabad	MUHAMMAD ARSHAD	33100-4187946-5	Abdul Hameed	787	216	13	1,016	387	216	13	816	
509	Umar Iqbal	H-286-D PIA Society PIA Road Lahore	Umar Iqbal	36302-9869679-3	Sheikh M Iqbal Amin	608	186	-	794	608	207	-	815	
510	Chaudhary Aarif Masood	H03 S07 Baghban Pura near Sunny Pan Sh Op Lahore	Chaudhary Aarif Masood	35201-1978533-5	Chaudhary Abdul Ghani	467	336	-	803	467	348	-	815	
511	Musa Raza Akram	H638 Block - F Ghishan - E - Ravi Lahore	Musa Raza Akram	35202-2622576-1	Shaikh Muhammad Akram	507	293	-	800	507	307	-	814	
512	Naveed Ali Shah	Plot26/1 Off 8th Street Khy-E-Bukhari Phs 6DHA near Misari Shah Mazar Karachi	Naveed Ali Shah	45203-3718978-7	Syed Mazhar Ali Shah	456	348	-	804	456	358	-	814	
513	Naseem Akhtar Shahid	House No 42, St 4 Altah Park near Tyton Factory Bund Road Lahore	Naseem Akhtar Shahid	35202-3044462-3	Roshanuddin	228	545	31	804	228	555	31	814	
514	Shabir Ahmed	House No 182 J-Street Off Khyabani-e-Muhafiz Ph VI DHA Karachi	Shabir Ahmed	42301-1498869-5	Mohammad Shafiq	380	410	8	798	380	426	8	814	
515	Umar Shahzad	H. no. A-511 S Ector 14 B Shadman Town North Kh Karachi	Umar Shahzad	42101-9281236-7	Muhammad Ahmed Khan	497	297	-	794	497	315	-	812	
516	Intezar Ahmed Abbasi	H. No.A-2537 Area Gulshan-e-Hadeed, Phase 2, Binqasin Near Jangneer Hotel Karachi	Intezar Ahmed Abbasi	45504-1027530-1	Mustaq Ahmed Abbasi	272	520	7	799	272	533	7	812	
517	Syed Ahmed Raza Bukhari	House No 81 Block R, DHA Near DPS Boys Campus Lahore	Syed Ahmed Raza Bukhari	35200-2560898-1	Syed Liaqat Ali Bukhari	238	549	15	802	238	559	15	812	
518	M Tariq Ghani	H No. 1224 3 S Iddqabad near Ronak islam School Fb Area Karachi	M Tariq Ghani	42000-0561624-3	Abdul Ghani	500	290	-	790	500	311	-	811	
519	Gulzar Ahmed	H No. L-319 Sector 5B/1 North Karachi near Millat Un-Smania Masjid Karachi	Gulzar Ahmed	42101-0531126-7	Jameel Ahmed	492	303	-	795	492	319	-	811	
520	Altab	Plot178 Bk 9 Street6 Suba Nagar Dastgir Christian Colony FB Area Karachi	Altab	42101-2623238-5	Mansha	484	309	-	793	484	327	-	811	
521	Naeem Ur Rehman	House No R 913 Bufferzone Sector 15/A-1 North Nazimabad Buffer Zone Karachi	Naeem Ur Rehman	42101-9039252-9	Inayat Ullah	288	493	15	796	288	506	15	809	
522	Haider Ali	H No.R-45 Sect Or 11 B North Karachi near Bank Alaj Ah Karachi	Haider Ali	42201-5619493-1	Akbar Ali	497	292	-	789	497	311	-	808	
523	Faheem Uddin	H No. R-63 Sec Tor 11-B North Karachi near Bank Alfa Lah Karachi	Faheem Uddin	42101-5309579-7	Moen Uddin	497	292	-	789	497	311	-	808	
524	Muhammad Atzaaf Awan	H No. R 493 Sa C 9 North Karachi near Nagoni Milk Sh Op Karachi	Muhammad Atzaaf Awan	38403-7167257-3	Maik Muhammad Razzak	497	292	-	789	497	311	-	808	
525	Majid Hussain	H No.R-29 Sect Or 11-B North Karachi Near Bank Al Falah Karachi	Majid Hussain	42401-6623606-3	Abdul Majeed	497	292	-	789	497	311	-	808	
526	Salman Malik	House F-69, Metrovill T S.I.T.E Block 4, near KESC Complein Office Karachi	Salman Malik	42401-2598992-1	Aman Malik	292	440	63	795	292	453	63	808	
527	Muhammad Akhter Waighra	Mouza Shaam Din Waighra, Tehsil Depal Pur Distt. Okara	Muhammad Akhter Waighra	35301-1983370-3	Muhammad Amin Waighr	600	1,240	-	1,840	-	807	-	807	

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						Rupees '000							
						6	7	8	9	10	11	12	13
528	Muhammad Anisbad	Flat No. 7B-7T H Fr Building No. 89 Asken-5 Sector -E Malir Cantt. near Royal Mart KHI	Muhammad Anisbad	42501-2886635-5	Ghulam Muhammad	500	288	-	789	500	307	-	807
529	Syed Waqhat Abbas	Hb-10 Row -T B-10 Keneez Fatma Society Bk-1 Kdiny Foundation Khatme Nabawat Chk. Karachi	Syed Waqhat Abbas	42101-0962439-7	Syed Muhammad Hassan Abbas Zaid	480	309	-	789	480	327	-	807
530	Muhammad Faizan	Flata-4/003 Ground Fr Abul Hasan Asif Ahani Road Babia Patel Paradise Bakery Karachi	Muhammad Faizan	42201-8201921-5	Muhammad Hameed	480	309	-	789	480	327	-	807
531	Muhammad Nalees Kamani	A/15 4th Floor Zeeoth Arcade Gromandr, near Edhi Centre Karachi	Muhammad Nalees Kamani	42000-0551984-1	Abdul Ghaifar Kamani	277	505	11	793	277	518	11	806
532	Syed Shahbaz Ali	House No A-14 Sheet RKV Mominabad Model Colony Mehran Depo near Rangers Head Otr Karachi	Syed Shahbaz Ali	42201-0527688-9	Syed Shamshad Ali	699	-	-	699	699	107	-	806
533	Rizwan Shaukat	Fazal & Co Office 05 Mezzine Fr Bombay Plaza Bohri Road-Karachi	RIZWAN SHAUKAT	42301-9551807-7	Shoukat Hussain	354	139	312	805	354	139	312	805
534	Zahid Ali	P-101 St No-07 Fateh Abad Saitana Road Near Dr Iram Clinic Faisalabad	Zahid Ali	33100-9123754-9	M Amin	493	283	-	786	493	312	-	805
535	Rana Mubeen Qadir	248 - Hirmir Town Multan Road Lahore	Rana Mubeen Qadir	35200-1474390-1	Rana Abdul Qadir	576	227	-	803	576	229	-	805
536	Syed Ibone Hassan Naqvi	House No R-277 Block-1 Metroville 3 Road Sector 14 -A KDA Scheme 33 Abul Hassan Asphani Road Karachi	Syed Ibone Hassan Naqvi	42101-1700925-1	Syed Azz Ahmed Naqvi	273	515	6	794	273	526	6	805
537	Nadeem Khalid	H.No. Ne 1263 St. Sabar Master Chak Road Dhoke Ferman Ali Rawalpindi	Nadeem Khalid	34101-2476108-9	Sabir Ali	598	206	-	804	598	206	-	804
538	Mohammad Wazruddin Ansari	H R-16 2 Pst 18 1 Fr Bk 2 Behind Geolo Gical Servy Of Pakistan Gul H R-16 2 P St 18 1 Fr Bk 2 Karachi	Mohammad Wazruddin Ansari	42101-6320656-9	Muhammad Naeem Uddin Ansari	523	270	-	793	523	281	-	804
539	Sabir Hussain Jaffery	No. Fr-3 2nd Floor Mayfair Center 100 Saddar near Karachi Grammar School Karachi	Sabir Hussain Jaffery	42301-0839228-9	Sabah Sadiq Jafri	397	405	-	802	397	405	-	802
540	Javed Mehmood	House No S-Z-13 Madia Town Near Govt. Girls College Faisalabad	Javed Mehmood	33100-0806728-5	Mehmood Ahmed	493	280	7	780	493	302	7	802
541	Muhammad Munir	House No 29 St F Sector-W Madia Town Faisalabad	Muhammad Munir	33100-3880210-9	Muhammad Rafique	258	522	11	791	258	533	11	802
542	Abdul Rasheed	3-D 5/1 Aaresha Arcade 3rd Floor Nazimabad near Noor Ul Islam Masjid Karachi	Abdul Rasheed	42101-9821854-9	Abdul Razaq	467	320	-	787	467	334	-	801
543	Prince Abid Tahir Qadri	Ha-28B1 Oak B Saima Vilas North Nazimaba D near Rangar Head Quar Karachi	Prince Abid Tahir Qadri	42101-1892407-9	Tahir Zahid Qadri	467	320	-	787	467	334	-	801
544	Farhatullah	House 59 St 06 Alwajid Town Metroville SITE, Sector 4F, Karachi	Farhatullah	42401-6674089-3	Yousuf Khan	223	565	12	790	223	566	12	801
545	Muhammad Saeed Ahmed	Flat No. D-404 5th Fr Ruffi Green City Gulshan-e-Johar Bk-18 near Perfume Chowk Karachi	Muhammad Saeed Ahmed	42201-7271752-3	Syed Anis Ahmed	726	-	-	726	708	93	-	801

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
546	Asif Ishaque	H209 1st Flr Garden Housing Society Gulshan E I Qbal Bk 10A near Aladipark Srinbad	Asif Ishaque	42201-0617874-5	Mohammad Ishaque	566	217	-	783	566	234	-	800
547	Faiza Fatima	H No B-10 Row-T Bk-1 1st Flr Kaniz Fatima Society Gulr-E-Hiji KHi	Faiza Fatima	42101-2800860-2	Syed Akhter Hussain	500	283	-	783	500	289	-	799
548	Abdull Raheem Khan	H B-11/62, PECHS Block 33, near KMC Sports Complex Karachi	Abdull Raheem Khan	42201-4428777-9	Sher Afghan Khan	232	537	18	787	232	548	18	798
549	Chaudhary Akhtar	Dara Travels G9 Hill View-Arcade 5 Davis Road-Lahore	OHAUDHARY AKHTAR	35201-1341651-7	Chaudhary Muhammad Asghar	429	241	125	795	429	241	125	795
550	Nazar Fareed	Mouza Jandu Wai, P.O Satho Wai, Tehsil Depal Pur Distt. Okara	Nazar Fareed	35301-6510838-5	Malik Noor Hassan	427	959	30	1,416	-	792	-	792
551	Ishfaq Hameed	H. no. 117/E Bk-6 P.E.C.H.S.near Leopard Courer-Karachi	ISHFAQ HAMEED	42201-7075616-5	Abdul Hameed	397	155	240	792	397	155	240	792
552	Malik Muhammad Saleem Awan	House No 98-B Shamsheer Road Near Old Civil Line Sargodha	Malik Muhammad Saleem Awan	38403-2265782-3	Haji Muhammad Sharif Awan	221	549	11	781	221	559	11	791
553	Syed Jaffer Hussain Jaffri	Ha-3 Bk9 Rashid Goth Scheme 33 Gulistan E. Johar near Pioneer School Karachi	Syed Jaffer Hussain Jaffri	42101-5815809-5	Syed Zia Hussain Jaffari	552	221	-	773	552	238	-	790
554	Ijaz Hussain	House No 113-A Mullan Road near Chowky Ateem Khao Opp Rubi Photo Studio Lahore	Ijaz Hussain	35202-3010829-7	Ikhtlaq Hussain	294	478	6	778	294	490	6	790
555	Imran Ali Bajwa	Flat No C 28, Jason VIP Apartment, Block 7, Clifton Boat Basin Karachi	Imran Ali Bajwa	42301-6457342-3	Salemat Ali	312	461	3	776	312	474	3	789
556	Muhammad Ismail	House 118 Street 11 Shah Khtald Colony near Airport Road Rawalpindi	Muhammad Ismail	35202-3741598-9	Muhammad Abbas	231	503	44	778	231	513	44	788
557	Hanif Muhammad	Flat 302 Building C-12 South Park Avenue-DHA Phase-2 Ext Near By Rahat Milk Cor-Ner Karachi	HANIF MUHAMMAD	42201-5161752-9	Muhammad Sharif	538	72	11	621	609	168	10	787
558	Muhammad Riaz	Flat 609 8th Flr Beach Residency Bk-3 Clifton Adjacent Bkwal House Karachi	Muhammad Riaz	42301-1102188-1	Haji Muhammad Ramzan	486	288	-	774	486	301	-	787
559	Zafar Iqbal	B-404th Flr Shumail Heaven Gulshan-E-Johar Bk16 Near Kesc Grid Station Kara B-404th Flr Shumail Heaven Gulst	Zafar Iqbal	42301-3803939-9	Muhammad Umer Khan	601	167	-	768	601	186	-	787
560	Shayan Ahmed	App 07-2 7th Floor Florida Homes DHA Phs V Ext Karachi	Shayan Ahmed	42301-9877998-1	Sarf Uddin Ahmed	469	317	-	786	469	317	-	786
561	Jai Ram	Flat/2 Ground Flr Bed Rock Appt Clifton near Teen Talwar Karachi	Jai Ram	45102-1213104-7	Nam Dew	452	327	-	779	452	333	-	785
562	Waqas Syed	House 3C, Niaz View Scheme Rivaz Garden, Near Atfalah Bank Chuburji Lahore	Waqas Syed	35200-1551657-9	Syed Kaiser Mansoor	235	510	29	774	235	521	29	785
563	Sana Abbas	M-42 Florida Homes, Phase-5 DHA Street 33, Karachi	Sana Abbas	33100-7630314-4	Shaikh Abbas Ghani	337	422	8	767	337	438	8	783
564	Sobia Bano	H. no. A-94 Sec D6 Mohalla Sharifabad Mill Area KHi-I. no.	Sobia Bano	42201-2052194-8	Gulfaraz	496	268	-	764	496	284	-	780
565	Masood Hamid	House No 2222 Khyaban-e-Munhaliz Phase-VI D.H.A. Karachi	Masood Hamid	42301-1113006-1	Syed Hamid Ali	278	483	8	769	278	494	8	780
566	Iqbal Anjum Butt	House 95 Street 32 Kh E Sahar Phase V Ext DHA Karachi	Iqbal Anjum Butt	42301-7040605-7	Mohammad Anjum Butt	572	207	-	779	572	207	-	779
567	Nadeem Shaukat	House No 20 Fahnran St No 4 Nishtar Road Lahore	Nadeem Shaukat	35202-2698646-1	Shoukat Ali Marhoon	237	522	8	767	237	533	8	778

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
568	Tahir Mahmood	Capital Jewellers Shop No. 5 Moosa Market-Shah Abdul Ghani Road Baghbanpura-Lahore	TAHIR MAHMOOD	35102-4588082-1	Mian Muhammad Sarwar	494	125	158	777	494	125	158	777
569	Muhammad Adeel	H No.B-3 Hussa in Mujtaba Town Malir Haat Karachi	Muhammad Adeel	42101-1298443-7	Muhammad Saleem Khan	496	264	-	760	496	281	-	777
570	Moinis Mon	Flo-34 4th Fir Own Plaza Nazimabad 01 Near Chawla Market Karachi	Moinis Mon	42501-8209403-9	Moin Uddin	466	288	-	764	466	311	-	777
571	Syed Fayyaz	tech. nologies international 703 7- Fir-Mashrif Center Bk-14 Gulshan E Iqbal-Karachi	SYED FAYYAZ	42101-1891108-3	Syed Fayaz Ali Shah	466	117	192	775	466	117	192	775
572	Syed Wajid Hussain Shah	Flat 913, 9th Fir, Marine Drive Clifton near Blawal House Karachi	Syed Wajid Hussain Shah	42201-5466153-1	Syed Nazir Hussain Shah	245	483	35	763	245	494	35	774
573	Main Abrar Ahmad	House No. 63/11 Khyabab E Muhafiz-Phase-6 DHA near Nisbad Park DHA-Karachi	MAIN ABRAR AHMAD	42301-8934277-1	Main Riaz Ahmed	370	158	245	773	370	158	245	773
574	Maimoona Farhan	H No.109 A, Jha Ngr Rd Near Total Petrol Pump De Hmanata Masjid Karachi	Maimoona Farhan	42201-1434831-4	Farhan Hussain	585	163	-	748	585	188	-	773
575	Saimana Sarfraz Naqvi	House No. 226 D Block Upper Portion DHA, Phase-1 Lahore	Saimana Sarfraz Naqvi	42101-9800059-6	Syed Sarfraz Hassan Naqvi	226	525	13	764	226	534	13	773
576	Syed Abdul Karim	H 197, Owab Town Raiwand Road, Opp Lahore University Lahore	Syed Abdul Karim	35202-8074584-1	Syed Adee Zair	225	535	2	762	225	545	2	772
577	Syed Muhammad Sajjad Haider Shah	House/133 Askari 3 Bedyan Road Lahore Pakist An House/133 Askari 3 Bedyan Road Lahore	Syed Muhammad Sajjad Haider Shah	37405-0635574-9	Syed Muhammad Naseem Azher	572	176	-	748	572	199	-	771
578	Syed Muhammad Baqar Reza	Housed-4 Saadat Society Shah Faisal Colony Dist East near Chistia Masjid Karachi	Syed Muhammad Baqar Reza	42201-0177872-9	Syed Naq Raza Kazmi	462	283	-	755	462	307	-	769
579	Muhammad Waseem	H-076 1st Floor Latif Co Housing Society Bk B Gulistan E Johar Bk 17 A Karachi	Muhammad Waseem	42101-3824196-3	Noor Muhammad	458	288	-	756	458	311	-	769
580	Noman Gul	House No 547-46 Block No 33 tara Chand Rd Keamari Karachi	Noman Gul	42401-6061350-3	Hakeem Qari Gul Rehman	452	316	-	768	452	316	-	768
581	Sohail	Faisal Carpets , 19-A-Abbot Road near Tv Station-Lahore	SOHAIL	34601-9670689-3	Abdul Saitar	161	42	47	250	675	55	37	767
582	Shabbir Ali	H. no..B 1 68 Fir St Floor Mahmoodabad Karachi	Shabbir Ali	45501-1862697-3	Shahbaz Uddin	496	255	-	751	496	271	-	767
583	Muhammad Riaz Ahmad	H 101 C Valancia Town Lahore	Muhammad Riaz Ahmad	35202-6225191-9	Muhammad Saeed	300	450	5	755	300	482	5	767
584	Saiman Abid	H. no. R-28 Ashraf Compound Bk-E North Nazimabad 3rd Fl St 5/2 Bk E North Naz Karachi	Saiman Abid	42101-9317159-9	Shulam Abid	447	303	-	750	447	318	-	765
585	Muhammad Arif Khan	H. No. 95/7/134 Street, DHA Phase 5, Khyabab-e-Sahar Karachi	Muhammad Arif Khan	42001-7672423-1	Mohammad Mohsin Khan	378	364	5	747	378	382	5	765
586	Noman Ali Khan	House D-101, Bk-K-4, Gulshan-e-Iqbal, Near Patel Hospital, Karachi	Noman Ali Khan	42201-0816444-3	Liaquat Ali Khan	282	442	17	751	292	456	17	765
587	Amir Hussain Butt	H 515-K, Nizam Block Allama Iqbal Town, Near Kairam Market Lahore	Amir Hussain Butt	35202-2747312-5	Khalid Hussain Butt	247	498	10	755	247	508	10	765
588	Basir Ahmed	Village Sardar, Basir Ahmed Katchar, Po Pathoro Jaago, Hyderabad	Basir Ahmed	53402-1957970-7	Abdul Karim	1,500	1,779	14	3,293	-	764	-	764

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						Rupees '000							
						6	7	8	9	10	11	12	13
589	Imran Mahmood	H-115 Street 8, Airforce Housing Scharohs, Shaheed-e-Millat Road, Karachi	Imran Mahmood	42101-5328938-5	Mahmood Hussain Khan	457	268	15	740	457	282	15	764
590	Muhammad Amjad	H 860 Q-Block, Johar Town Near Emporium Mall Lahore	Muhammad Amjad	35301-0275414-3	Zahoor Ahmad	423	322	1	746	423	340	1	764
591	Shahid Nazir	House No 33/A St R 32 Fazalpurkot Khawaja Saeed Lahore	Shahid Nazir	35201-1579798-1	Nazar Ahmed	375	340	32	747	375	357	32	764
592	Rana Moeen	C/O B-1189, Main Bazar Inside Bhatti Gate, Lahore	Rana Moeen	35202-9122443-3	Muhammad Fazil	975	580	15	1,570	145	603	15	763
593	Pervaiz Suleman	Plot No 9402 Floor Alyabad Colony Bk Bf B Area near Tabba Heart Hospital Karachi	Pervaiz Suleman	42101-1718624-3	Suleman	444	319	-	763	444	319	-	763
594	Zahra Shiraz	House No T-E1516 near Nazimabad Underpass, Nazimabad 31 Karachi	Zahra Shiraz	42301-2795777-8	Shiraz Riaz	236	457	58	751	236	468	58	762
595	Muhammad Saad Mehmood	H. no., 38, Stro. 3, Askari X Rawalpindi	Muhammad Saad Mehmood	37201-9033558-7	Zahid Mehmood	573	188	-	761	573	188	-	761
596	Sultan Khan	Plno.357B G Round Ff Stret 04 Fahad Plaza Mehri Oadabad Geat Sevr 12 3 Karachi	Sultan Khan	45205-7398948-3	Nasir Khan Gopang	492	252	-	744	492	289	-	761
597	Tarveer Ahmed Ali Ahmed	H. no., B-60 Al Abbas Housing Society Dandani Paro Wehdat Colony Hyd Hyderabad	Tarveer Ahmed Ali Ahmed	41203-0335789-5	Mir Ahmed Laghari	537	204	-	741	537	224	-	761
598	Ahmad Khan	Chak No. 53 W/B Vehari	Ahmad Khan	36603-685572-5	Muhammad Hussain	-	760	-	760	-	760	-	760
599	Sheikh Yasir Perviz	Rumel Sports Nauli More Wazirabad-Road Gulshan iqbal Town-Slaktot	SHEIKH YASIR PERVIZ	34603-2273484-3	Sheikh Perviz Iqbal	263	148	349	760	263	148	349	760
600	Muhammad Ozair U Haq	H-28 St 10 Bk-C Eden Value Homes Multan Ro Ad Lahore	Muhammad Ozair U Haq	35404-9626808-5	Muhammad Anwaar U Haq	471	271	-	742	471	289	-	760
601	Sumera Ghazanfar	Houseno.D-10 Bk-A Kazimabad Model Colony Malir near Beacon House School Karachi	Sumera Ghazanfar	42201-0597269-4	Humayun Tahir	481	262	-	743	481	279	-	760
602	Syed Musharrar Ali	H No. R-16 Rahimabad Bk-17 Fb Area Askari Bank Gulberg Chowranghi Karachi	Syed Musharrar Ali	42101-3644535-5	Syed Muhammad Ali	476	267	-	743	476	283	-	759
603	Ali Jahangir	H.N. B-04, Bk-15 Gulistan-e-Johar Karachi	Ali Jahangir	42101-8250235-5	Jahangir Alam	284	440	22	746	284	453	22	759
604	Ghulam Muraza Anjum	H. No. BM/37, Mandi Market Satellite Town Rawalpindi	Ghulam Muraza Anjum	35202-5761412-9	Muhammad Rasheed Bhatti	217	522	10	749	217	532	10	759
605	Muhammad Anees	1/6 88 Shan Faisal Colony Near Usmania Masjid Karachi	Muhammad Anees	42201-3997179-7	Abdul Aziz	497	239	-	736	497	261	-	758
606	Rauf Azam Khan	H No.1807/G-3-Johar Town-Lahore	RAUF AZAM KHAN	35202-1898734-9	Mohammad Azam	264	100	393	757	264	100	393	757
607	Asim Khan	Flat A 101 1st Floor Lakhani Arcade Millat Garden Society Kaia Road Karachi	Asim Khan	41304-3282592-9	Waseem Khan	486	252	-	738	486	271	-	757
608	Silas	H No 2 4 Sur Vey No 87 Golden Town Airport Near Shamsi Masjid Karachi	Silas	42201-9798952-9	Rehmat	481	260	-	741	481	276	-	757
609	Qumber Hussain	Flt No 211 Jubilee E Rehmat Tower Bk. 16/A Karachi	Qumber Hussain	42201-7887308-3	Itrat Hussain	457	287	-	744	457	300	-	757
610	Syed Muhammad Naseem Ali	Flt No C-6 Good Earth Apt F/84, Gulshan-e-iqbal, near Disco Bakery Karachi	Syed Muhammad Naseem Ali	42101-4943759-9	Syed Muhammad Kafil Alvi	230	466	50	746	230	477	50	757

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	
						Rupees '000							
						6	7	8	9	10	11	12	13
611	Muhammad Hashim Raza	Flat no. B-103, 1st Floor Maryam Residency Sector 11-C/2 North Karachi Karachi	Muhammad Hashim Raza	42101-7117201-3	Muhammad Essa Khan	577	171	-	748	577	179	-	756
612	Muhammad Tahir Khan	House F102, Ghazi Abad, Ghazi Abdul Qayyum Road, Hyderabad	Muhammad Tahir Khan	41303-1539425-7	Abdul Jabbar	347	300	5	742	347	404	5	756
613	Sheikh Muhammad Kashif Zia	H80- P. Johar Town Lahore Pakistan 80- P. Johar Town Lahore	Sheikh Muhammad Kashif Zia	35202-8412169-9	Sheikh Asif Zia	458	280	-	738	458	297	-	755
614	Ifkhar Haider	H OB-930, St. 24, Rawalpindi Cantt Alama Iqbal Colony near Shining Star School Rawalpindi	Ifkhar Haider	37405-5354545-5	Muhammad Aslam	367	362	9	738	367	379	9	755
615	Muhammad Amjad	House No. 72 Street 05 Mohalla Syed Abad Faisalabad Ghulam Muhammad Abad Faisalabad	Muhammad Amjad	33100-7708758-9	Muhammad Afzal	656	98	-	754	656	98	-	754
616	Gul Akbar	House No. 2021 Kasba Metroville Sector 6 Site Town Karachi	Gul Akbar	42401-3919951-5	Habib Akhtar	444	308	-	752	444	310	-	754
617	Noushaba	House A/222 Doulatabad Govt College Road Hiraabad Ibrahim Ktrail Ullah Masjid Hyderabad	Noushaba	41302-4066523-4	Muhammad Shahid	451	303	-	754	451	303	-	754
618	Amm Ur Rehman Siddiqui	D-5 Noor Centre Shah Faisal Colony Karachi	Amm Ur Rehman Siddiqui	42201-0585617-3	Khaill Ur Rehman Siddiqui	336	393	9	738	336	409	9	754
619	Muhammad Shahid	House No-257 St. 5 Mohalla Hameedabad No-2 Faisalabad	Muhammad Shahid	33100-3733172-3	Malik Abdul Rashid	300	435	5	740	300	449	5	754
620	Azhar Hashim	125/1 Street No 27 Kiteyabhi E-Phase-6 DHA-Karachi	AZHER HASHIM	42301-0949500-9	Mirza Abul Hasim	236	132	385	753	236	132	385	753
621	Nazar Farid	Jando Wal, P.O. Hujra Shah Mueqam, Tehsil Deppal Pur	Nazar Farid	35301-1030370-7	Muhammad Hussain	447	882	19	1,348	-	752	-	752
622	Kousar Khan	House 99, St. 37, Shereen Jinnah Colony 3 Clifton, near Alahwal Masjid Karachi	Kousar Khan	42301-0707595-5	Habib Jan	201	536	6	743	201	545	6	752
623	Muhammad Parvaiz	House no.02 Bkno. N Labour Square Korangi 3 1/2 Kth Karachi	Muhammad Parvaiz	42201-0347899-1	Muhammad Hanif	496	234	-	730	496	255	-	751
624	Ejaz Ahmed	Ft102 1st Flr Shah Manzil St F-25 Taj Masjid Rd Agra Taj Opp Naval Flats Karachi	Ejaz Ahmed	42401-6811092-5	Manzoor Hussain	438	306	-	744	438	313	-	751
625	Khurram	2-Flr Adam Plaza, House 204 Jamsheed Road Karachi	Khurram	42000-9180493-3	Abdul Sattar	268	455	16	739	268	467	16	751
626	Azhar Ali	House No 135-B Gulberg Near Baghbad Park Faisalabad	Azhar Ali	33100-4664287-1	Shouket Ali	440	287	5	732	440	306	5	751
627	Muhammad Akbar Maneka	House No 132 Eden Avenue Airport Road Lahore Cantt	Muhammad Akbar Maneka	36402-0736211-9	Mian Ghulam Dastagir	267	429	43	739	267	440	43	750
628	Aurangzeb Butt	Abdullah Auto Mobles 1- Rehmat Market-109 Lytton Road-Lahore	AURANGZEB BUTT	35202-0867379-7	Abad Ullah Butt	262	135	352	749	262	135	352	749
629	Muhammad Bilal	Flat No. A-404 Kishwar Highs Bk 6 Gulistan-E-Johar Near Muhammad Masjid K Karachi	Muhammad Bilal	42301-6998212-5	Muhammad Naseem	458	273	-	731	458	291	-	749
630	Syed Wajid Hussain Shah	Flat 913 9th Flr Marne Drive Clifton near Bawal House Karachi	Syed Wajid Hussain Shah	42201-5466153-1	Syed Nazir Hussain Shah	446	303	-	749	446	303	-	749
631	Chaudhary Furqan Bashir Ahmed	H 1, Near Shaheen Restaurant Jallo Park Road Lahore	Chaudhary Furqan Bashir Ahmed	35201-7974602-1	Haji Bashir Ahmed	492	223	12	727	492	245	12	749
632	Syed Zahid Hussain	Flat 408, 4th Flr Block Aabdullah Palace, Qasimabad Hyderabad	Syed Zahid Hussain	41203-2544562-1	Syed ShamsulArfeen Shah	380	334	14	728	380	352	14	746

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						Principal	Interest / Mark-up	Others	6	7					
1															
633	Masood Khan	Bella-De-Fashion Office No 601 6th Floor Anum Estate Shahrak E Faisal-Karachi	MASOOD KHAN	42000-0571346-5	Muhamammad Abdullah Khan	236	126	383	745	236	126	383		745	
634	Muhammad Saleem Babar	P-33 Street No.2 Khyaban Colony No.3 Jinnah Block near Noor Garden Faisalabad	Muhammad Saleem Babar	33100-2523515-9	M Al Ch	478	251	-	729	478	267	-		745	
635	Sumair Ahmed Siddiqui	House No. A-233 Bk H Street No. 10 North Nazimabad KHi Karachi	Sumair Ahmed Siddiqui	42101-4492194-7	Shabbir Ahmed Siddiqui	482	244	-	726	482	263	-		745	
636	Ejaz Butt	H No. 01 St No. 06 Al Muhammadpark Tajpura Scheme Lahore	Ejaz Butt	35200-1523956-3	Abdul Hameed Butt	490	231	-	721	490	254	-		744	
637	Nadim Ahmed Siddiqui	Housoo A-233 Block H Street 10 North Nazimaba D Near Jim Khana KHi Karachi	Nadim Ahmed Siddiqui	42101-9933215-5	Shaabeer Ahmed Siddiqui	485	241	-	726	485	259	-		744	
638	Syed Shamail Mehd Rizvi	HL-215 T Floor Alamin Society Behind Pole E Hq Saudabad Karachi	Syed Shamail Mehd Rizvi	42201-0634682-7	Syed Nayyar Hussain Rizvi	438	292	-	730	438	304	-		742	
639	Muhammad Faraz Ahmed Khan	13 E, Sunset Lane 08, Flat 5 and 6, Phase 2 Ext. DHA Karachi	Muhammad Faraz Ahmed Khan	42000-3147344-1	Ifkhar Ahmed Khan	293	427	9	729	293	440	9		742	
640	Syed Zaidi	World Travel Maker Shop No. 04 Zohra-Garden Soldier Bazarno.3 near Nashtar Park-Karachi	SYED ZAIDI	42301-5885034-7	Syed Sharafat Hussain	612	-	-	612	598	129	14		741	
641	Asim Saghir	156-G Street O, Askari 4 Main Rashid Minhas Road Opp Millium Mall Karachi	Asim Saghir	42201-5770982-3	Saghir Ahmed Khan	332	374	21	727	332	388	21		741	
642	Margarte	He-668 St.7 Bhattaabad Gulistan-E-Johar BK9 near Navaz Shareef Scheme Karachi	Margarte	42201-9538927-8	Majeed Gul	441	290	-	731	441	298	-		739	
643	Syed Abous Salam	H C 26 Bk13-D-1 Gulshan-e-Iqbal Karachi	Syed Abous Salam	42201-7668373-5	Syed Shoukat Ali	238	471	19	728	238	482	19		739	
644	Ali Waqar Azeem	House No 305 Street No 64 Sector E-11/3 Opposite To House No 302 Islamabad-Islamabad	ALI WAQAR AZEEM	17301-1141295-3	Waqar Ishaq Jan	691	40	6	737	691	40	6		737	
645	Muhammad Sarifaz	H821 -C Canal View Housing Society Lahore	Muhammad Sarifaz	34603-2222756-3	Muhammad Sharif	540	178	-	718	540	197	-		737	
646	Muhammad Jahangir Badar	H764 Kashmir Block Alama Iqbal Town Lahore	Muhammad Jahangir Badar	35302-5692144-3	Ahmad Ali Ural Ahman	391	338	-	729	391	346	-		737	
647	Rehmat Elahi	H1 S13Chandhi Chowk Dholanwal Bund Rd near Ashraf Numberdar Panshop Lahore	Rehmat Elahi	34101-2616275-9	Ashraf Ali	391	338	-	729	391	346	-		737	
648	Khtaili Shahzad	Flt 702 7th Flr Bk-C Phase 8 DHA Creek Vista Apprt near Moim Khan Sport Club Karachi	Khtaili Shahzad	42301-6269454-9	Shaikh Aleah Bux	433	302	-	735	433	304	-		737	
649	Ghulam Abbas Jafri	House 185-B Block-I North Nazimabad near IOM Clinic near Khadija market Karachi	Ghulam Abbas Jafri	42101-15175078-7	Nasir Hussain Jafri	249	464	14	727	249	474	14		737	
650	Tahir Saleem	Flat No 520 5th Floor Al-Mustafa Tower Sector F-10 3 Islamabad	Tahir Saleem	81301-2562321-3	Khan Gul Khattak	497	216	-	713	497	238	-		735	
651	Saeed Ahmed	Flat 3 Sana Centre near Meezan Bank Main Road Qasimabad Karachi	Saeed Ahmed	41306-1677821-3	Meer Muhammad	441	285	-	726	441	294	-		735	
652	M. Javeed Alam Faisal	Solera Luxuri Apartment, House 602/8 Bk13, Johar Chowrangli Karachi	M Javeed Alam Faisal	38403-2116450-7	Faqir Muhammad	437	269	6	712	437	292	6		735	

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1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
653	Syed Rizvi	Bungalow No. 39 Main Khyabam-E-Budhar-Phase V DHA-Karachi	SYED RIZVI	42301-1091489-1	Syed Aze U Rehman	501	131	102	734	501	131	102	734
654	Sajjad Haider Dogar	H/2/1 Raja Karnia Siat Gulberg - II near Forces Academy Lahore	Sajjad Haider Dogar	33100-9547200-1	Charagh Dn	436	289	-	725	436	289	-	733
655	Sadia Shamal Masud	Banglow/38/2 S31 Khyabam-E-Muhafiz DHA Ph06 near Sea View Karachi	Sadia Shamal Masud	42301-1064722-6	Shamail Masud	576	136	-	712	576	157	-	733
656	Syed Kashif Naqvi	H. no. R-732 Sector 9 North Karachi Babul Islam Masjid near Yunus Masjid Karachi	Syed Kashif Naqvi	42101-8464453-5	Syed Mashood Naqvi	470	246	-	716	470	262	-	732
657	Muhammad Nadeem Khan	A-683, Bk-12, Gulberg FB Area Karachi	Muhammad Nadeem Khan	42101-6886168-3	Muhammad Ayub Khan	237	474	10	721	237	485	10	732
658	Saeed Uddin Khan	House No A-471 Ground Floor Block 12 FB Area Gulberg Karachi	Saeed Uddin Khan	42101-7478542-1	Jameel Uddin Khan	487	192	31	710	487	214	31	732
659	Ajmeed Pervaz	Mashta International-9-K DHA Near Ptd Exchange-Lahore	AMJAD PERVAZ	35202-0434795-9	Muhammad Aslam	217	35	479	731	217	35	479	731
660	Barkat Ali	Flat-6 Labour Square Sector 32-A Korang 1 1/2 Near Vita Chowringi Karachi	Barkat Ali	34602-6513929-3	Muhammad Sain	438	288	-	731	438	293	-	731
661	Sheikh Muhammad Imtiaz	Hs-377 Bk-H North Nazimabad Haiden Market Old Karachi	Sheikh Muhammad Imtiaz	42101-1853788-5	Sheikh Muhammad Riaz	498	216	-	714	498	232	-	730
662	Naeem Akhtar	Christian House No 6-136 Rangpura Near Ali Masjid Awao Sialkot	Naeem Akhtar	34603-1180321-1	Saleem Akhtar	194	515	13	722	194	523	13	730
663	Muhammad Yousuf	Houseno. 3/807 Shah Faisal Colonyno. 3-near Chowringi-Karachi	MUHAMMAD YOUSUF	42201-0478203-5	Muhammad Yousuf	298	125	306	729	298	125	306	729
664	Muhammad Afif Moqsem	P-67 Noor Uj Amin Colony Chak No 121 Jb Gokhuval Milat Rd Near Sadiq College Faisalabad	Muhammad Afif Moqsem	33100-0886517-5	Sheikh M Moqume	474	237	-	711	474	255	-	729
665	Farasat Ali Khan	C O/H12 1 Sh43 -A Afzaalroad Sarda K Alan Lahore	Farasat Ali Khan	35202-5052250-7	Muhammad Akram Khan	388	336	-	724	388	341	-	729
666	Ahsan Ishrat	House No C-14, 1st Floor, Khan Arcade Lane 10 Nisbat Commercial (Small) DHA Phase 6 Karachi	Ahsan Ishrat	42301-1629506-7	Abdul Latif Ashraf	284	428	5	717	284	439	5	728
667	Rizwan Ali	Flat B-2 Nom An Grand City Block 17 Gulistan-E-J Obar Karachi	Rizwan Ali	42401-1171555-9	Hussain Ali	447	263	-	710	447	280	-	727
668	Syed Maqsood Haider Jafri	Flat T3-9 3rd Floor Florida Homes DHA Phase 5 Ext Karachi	Syed Maqsood Haider Jafri	42301-1357411-7	S M Masood Haider Jafri	485	227	-	712	485	242	-	727
669	Junaid Strat Ahmad	Flat B-4 Block 6 Lums University Sector U DHA Lahore	Junaid Strat Ahmad	84058-6103482-1	Mumtaz Ahmad	418	308	-	726	418	308	-	726
670	Quratulan	H A-105 Ground Floor, Sector Z-4 Gulshan-e-Maymar Karachi	Quratulan	54400-6522092-2	Pand Khan	350	342	17	709	350	359	17	726
671	Manthar Ali Soomro	H. no. L-45 Muraza Town Trnt Colony Wireless Shy E Faisal Karachi	Manthar Ali Soomro	43203-4358861-9	Mohabbat Khan Soomro	554	148	-	702	554	171	-	725
672	Ali Rehman Hussain	Plot 141 N Street 1 Flat 1 First Floor Muslim Com. Area Ph 6 DHA near Salt & Karachi	Ali Rehman Hussain	42000-9453674-5	Rehan Akber Hussain	432	291	-	723	432	293	-	725
673	Muhammad Ehsan	H 13, St 1, Muzamil Park General Hospital Seate Lab Lahore	Muhammad Ehsan	32203-3048214-7	Muhammad Aslam	301	399	12	712	301	412	12	725

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
674	Aamir Rana	Safari Villas No. 17 Safari Avenue Phase 1-Behnia Town-Islamabad	AAMIR RANA	91400-0273638-1	Aleem Ud Din Waseem Rana	590	115	19	724	590	115	19	724
675	Alan D Costa	H 56-W Block-6 PECHS, 2nd Flr near Ambala Bakery Opp. Shoukat Dairy, Karachi	Alan D Costa	42000-0550914-9	Delfon D Costa	495	199	8	702	495	221	8	724
676	Amir Saeed	House No 138, St No 20 Hassanabad Javid Colony Mughal Pura Lahore	Amir Saeed	35201-5118852-3	Muhammad Saeed	200	509	6	715	200	518	6	724
677	Sheikh Naeem Umer	House No 17/45 Asghar Mall Scheme 2 Asghar Mall Road near Commerce College Paagwadrawa	Sheikh Naeem Umer	61101-6438864-9	Sheikh Muhammad Umer	450	243	11	704	450	283	11	724
678	Shahjehan Akram	H No. P-1203 St No. 2 All Town No.02-SaigpDHA Road near Jamida Masjid Mushraq-Faisalabad	SHAHJEHAN AKRAM	33100-4187128-9	Mehar Muhammad Akram	555	151	17	723	555	151	17	723
679	Muhammad Shakeel	House No. 325/B Peoples Colony No.2 Near Gacra Chowk Faisalabad	Muhammad Shakeel	36104-0427145-7	Muhammad Sadiq	446	265	-	711	446	277	-	723
680	Sajawal Salehuddin	B-5 Block5 North Nazimabad Karachi	Sajawal Salehuddin	42101-8984035-5	Saleuddin	435	283	-	718	435	288	-	723
681	Muhammad Amin Ul Haq Qureshi	H No B/88 near Qaori Masjid No 2 Latifaabad Hyderabad	Muhammad Amin Ul Haq Qureshi	41304-4989464-7	Muhammad Anwar Ul Haq	434	288	-	723	434	289	-	723
682	Muhammad Fawad Zia	Flr 102, Mubashir Arcade, Plot 1095/100, Hyderabad Colony Jal Road, Jal Chowrang Karachi	Muhammad Fawad Zia	42101-5656811-3	Muhammad Ziauddin	249	454	8	711	249	466	8	723
683	Syed Manzoor Hussain Khokhar	House F-8, Rizvia Society, Nazimabad Karachi	Syed Manzoor Hussain	42101-0254842-5	Syed Ali Bin Hamid	196	509	8	713	196	519	8	723
684	Aziz Khan	Bin Shar 2nd Flr B-64 E Prechs Block13 B-Gulshan-E-Iqbal-Karachi	AZIZ KHAN	42101-4066188-9	Rahim Shar Khan	203	12	507	722	203	12	507	722
685	Muhammad Waseem	L-25, Sector 3, Near Masjid-e-Khiza North Karachi	Muhammad Waseem	42101-3077921-5	Abdul Qayyum	276	391	42	709	276	404	42	722
686	Muhammad Zeeshan Khaili	H-88, H Block, Arifwala Dist Pakpatta Jhelum	Muhammad Zeeshan Khaili	36401-4173810-9	M Khaili Tanveer	1,400	1,264	-	2,664	-	709	12	721
687	Syed Sajid Raza	House 327 Imperial-1 Paragon City Park Road Lahore	Syed Sajid Raza	42101-6128818-3	Syed Hashim Raza	336	362	6	704	336	379	6	721
688	Muhammad Rizab Khokhar	H E155, St4 New Airport Road Askari 10 Lahore	Muhammad Rizab Khokhar	35201-8339604-5	Nazar Muhammad Khokhar	213	481	17	711	213	491	17	721
689	Sabaht Nawaz Khan	Basirpur Depalpur	Sabaht Nawaz Khan	36502-1226556-9	Sadatt Nawaz Khan	-	960	-	960	-	720	-	720
690	Muhammad Mushahid	Khan Cement H. no. R-128 Shogho. 1 5-L-North Karachi near Saina Building-Karachi	MUHAMMAD MUSHAHID	42101-4233309-5	Hafeez Ullah Khan	488	109	123	720	488	109	123	720
691	Abdul Muqtadir	Falib-3043rd Floorwonder Towerblock 11 Gulshan E Iqbal Karachi	Abdul Muqtadir	42301-6584194-3	Jamshed Ali Qureshi	360	360	-	720	360	360	-	720
692	Muhammad Amin Ul Haq Qureshi	H. No. B/88, near Qaori Masjid No 2 Latifaabad Hyderabad	Muhammad Amin Ul Haq Qureshi	41304-4989464-7	Muhammad Anwar Ul Haq	240	460	9	709	240	471	9	720
693	Muhammad Khan	House no. 255, 5th Street Phase VII Ext-Khayaban E Tufail DHA Karachi	MUHAMMAD KHAN	42301-5080426-9	Muhammad Iqbal Khan	540	179	-	719	540	179	-	719

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off					
														Rupees '000	
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
684	Wazir Ali Mir Bahar	Govt Noor Muhammad High School, Tower Market, Hyderabad	Wazir Ali Mir Bahar	41303-5368430-7	Gul Muhammad Mir Bahar	706	-	706	706	13	-	-	719		
685	Muhammad Anisad	H212A - 3 Punjab Society near Wapda Tow N Phase - I Lahore 03034 H212 A - 3 Punjab Society near	Muhammad Anisad	34201-3001354-3	Abdul Latif	397	312	709	397	322	-	-	719		
686	Abdul Hameed Baloch	H No. 6251 No. 03 Al Qadir Town Manga By Pass Near Pso Pump Lahore	Abdul Hameed Baloch	36303-8821915-7	Kareem Bakhtish Baloch	493	203	696	493	225	-	-	718		
687	Syed Azhar Imam Naqvi	Flata-14 Safari Heights Block15 Scheme36 Gulistan-E-Johor, Karachi	Syed Azhar Imam Naqvi	42201-5835936-3	Syed Zafar Imam Naqvi	498	187	695	498	210	10	-	718		
688	Adeeb Ur Rehman	House D-287/14-A Gulshan Daidan Khan Madia Town Rawalpindi	Adeeb Ur Rehman	34601-7226461-7	Tariq Mehmood	217	457	707	217	467	33	-	717		
689	Imtiaz Ahmed	H No. B-325 Bl Ock N Street. 02 North Nazimabad near Samanzar Shaofi Hall Karachi	Imtiaz Ahmed	42101-9618484-5	Hakeem Uddin	470	226	696	470	245	-	-	715		
700	Hamid Zafar	H 21 Masjid Wali Gali Chinot Gat Galla Mandi Tehsil Jhurma Faisalabad	Hamid Zafar	33101-6821342-9	Muzafar Ali Zafar	400	299	699	400	313	-	-	713		
701	Haroon Younus	Flat No 303 Faran Square Block 14 Gulistan E. Johar near Danul Sehat Hospital Karachi	Haroon Younus	42201-4608046-7	Muhammad Younus Khan	479	234	713	479	234	-	-	713		
702	Abdul Rehman Khan	B-172 Block L, North Nazimabad Karachi	Abdul Rehman Khan	42101-7048239-3	Abdul Fauf Khan	202	424	706	202	431	80	-	713		
703	Rashid Javed	H 385 St 2 Sec-4, Aameen Town Khayaban-e-Sir Syed, near Ghosha Mehria Masjid Rawalpindi	Rashid Javed	37405-5712744-5	Javed Ahmed Khan	300	392	700	300	404	8	-	712		
704	Muhammad Kasfir Ali	House No. 698 Mohallah Sector A-1 Township Ne Doc E Bakery Lhr Lahore	Muhammad Kasfir Ali	35202-1621851-7	Allan Ditta	477	216	693	477	234	-	-	711		
705	Muhammad Suleman	67 Rehman Park Gulshan-E-Ravi Lahore	Muhammad Suleman	35202-6759425-3	Imran Ashraf	416	294	710	416	294	-	-	710		
706	Tasawar Hussain	H No R 71 Bk 8 Millat Garden Malir Karachi	Tasawar Hussain	42501-1453611-1	Muzammil Hussain	563	137	700	563	146	-	-	709		
707	Umair Tariq	House No R-1017, Sector 16-A Buffer Zone North Nazimabad near Ali Masjid Karachi	Umair Tariq	42101-6990248-7	Muhammad Tariq	189	498	700	189	507	13	-	709		
708	Syeda Rameeza Sabeen	H. No. B-225, Bk-14, Gulistan-e-Johar, near Sardar CNG Pump Karachi	Syeda Rameeza Sabeen	42101-0563401-2	Syed Muhammad Asim Raza	300	384	696	300	396	12	-	708		
709	Iqra Khan	Flat No. 52 Bk G Soq Ul Annan Appt Bk G North Nazimabad near Allied Bank Karachi	Iqra Khan	42201-6331106-6	Jahangir Khan	668	60	728	632	75	-	-	707		
710	Aisha Athar	Flat D-7 Naj Ma Square Block 13 B Gulshan-E-Iqba L, near Bait Ul Muqarram Karachi	Aisha Athar	42201-4293354-8	Muhammad Athar	460	232	692	460	246	-	-	706		
711	Syed Hameed Anwar Shah	B-17, Shara-e-Galib, Bk-1, Clifton near Ziauddin Hospital Karachi	Syed Hameed Anwar Shah	42301-0886165-5	Muhammad Anwar Shah	241	425	694	241	437	28	-	706		
712	Najam Hameed	House No. 50-D Tech Town Saitana Road-Near Govt Fish Farm-Faisalabad	NAJAM HAMEED	331005-2790354-5	Abdul Hameed	523	122	705	523	122	60	-	705		
713	Muhammad Bilal	H No. 844 R-1, Johar Town-Lahore	MUHAMMAD BILAL	35202-4492237-1	Khalid Mehmood	349	177	705	349	177	179	-	705		

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
714	Talait Manzoor	He-122 / A S4 Super Town Main Boulevard DHA Lahore	Talait Manzoor	35201-1498616-4	Manzoor Hussain	381	318	-	699	381	323	-	704
715	Rashid Sohail	H 10 St 31, Sunny View Park Mujahid Abad Mughalpura Main Bakery Lahore	Rashid Sohail	35202-9658151-3	Sohail Afzal	395	269	20	684	395	289	20	704
716	Muhammad Umer	House No L-591 Sector 5-C-1 North Karachi Guardian Public School Karachi	Muhammad Umer	42101-6910917-9	Mohammad Arshad	196	483	6	685	196	502	6	704
717	Amr Javid Khan	House No-4368 A-1 Galli 19 Main Meer Colony Lahore	Amr Javid Khan	35201-0625001-3	Abdul Sattar Khan	195	491	9	695	195	500	9	704
718	Adnan Wajid	H No. 321 - A - 1 Punjab Compative Housing Society near Township Lahore	Adnan Wajid	35202-6369041-1	Wajid Ali Khan	497	185	-	682	497	206	-	703
719	Syed Muhammad Laique Zafar	H. no. A 650 St. Reet 4 Bk N North Nazimabad near Dc Office Karachi	Syed Muhammad Laique Zafar	42101-1507070-3	Syed M Shoukat Zafar	456	230	-	686	456	247	-	703
720	Muhammad Atif	H 01, Atif Villa, Empress Road, Lahore	Muhammad Atif	35202-0138148-7	Muhammad Arif	395	275	13	683	395	295	13	703
721	Fayaz Altaf	H No. 37-St No. 37 Jamil Park-Sabza Zar Scheme Mullan Road-Lahore	FAYSAL ALTAF	36302-0172000-3	Altat Hussain	344	107	251	702	344	107	251	702
722	Muhammad Kashtif Arif	H No. 604 -B Johar Town near Muhammad Society Lahore	Muhammad Kashtif Arif	35202-9840423-7	Muhammad Arif	467	218	-	685	467	235	-	702
723	Imran Iqbal	Flat no.604 6th Floor AlMustafa Homes Sharan Street/garden East Karachi	Imran Iqbal	42000-0406060-7	Muhammad Iqbal	463	221	-	684	463	238	-	701
724	Sheikh Muhammad Tariq	Street Khotkhanwalli, New Science Foundation School Kamokee, Guljanwala	Sheikh Muhammad Tariq	34102-0467431-3	Sheikh Muhammad Arif	230	447	13	690	230	468	13	701
725	Muhammad Yaseen	Pkt C-24 Block-A, Azim Khangoh-1, Gulshan-e-Iqbal Karachi	Muhammad Yaseen	42201-3965916-3	Muhammad Saeed	433	246	9	688	433	259	9	701
726	Islamuddin & Bros	213, 214, 2nd Floor HMH Square, Block 12, Gulshan-E-Iqbal, Karachi	1. Sajid Mumtaz 2. Mohammad Islamuddin 3. Ejazuddin	1. 42000-0056529-2 2. 42000-5825734-3 3. 42101-1087667-9	1. Mumtaz Hussain 2. Mohammad Atia Ullah 3. Mohammad Atia Ullah	476	921	-	1,397	-	700	-	700
727	Ifran Junaid	No. 404A - Block State Life Housing Society Lahore	Ifran Junaid	35201-3131553-7	Junaid Ahmad Khan	479	197	-	676	479	221	-	700
728	Mashood Waheed Malik	102 Westwood Colony Thokar Lahore	Mashood Waheed Malik	35202-3386091-5	Maik Abdul Waheed	395	258	26	679	395	278	26	699
729	Shahzad Shaukat Iqbal	Flat No 4-1 Karakoram Enclave F11 Islamabad	Shahzad Shaukat Iqbal	42301-5094124-3	Shaukaim Iqbal	226	451	13	690	226	460	13	699
730	Suresh Babu Shahani	House No 604-A Mehran Heights Block 8 Clifton Karachi	Suresh Babu Shahani	42301-4232832-5	Anand Ram Shahni	207	475	9	691	207	483	9	699
731	Shahid Fayyab	Mob Bank Ltd Regional Office-Four Tower 2nd Floor Paris Road-Slakot	SHAHID TAYYAB	37405-7716692-3	Muhammad Tawab	241	123	334	698	241	123	334	698
732	Syed Mehd Hassan	Street Kasimir Imuhallah Sufi Pura Mandi Bahauddin Street Kasimiri Muhallah	Syed Mehd Hassan	34402-1667590-7	Alzaad Hussain	348	326	6	680	348	344	6	698
733	Muhammad Ashfaq Chappra	Flat 402 4th Flr Karim Plaza Azimabad 4, Near Hadi Market Karachi	Muhammad Ashfaq Chappra	42101-9769282-7	Muhammad Ismail Chappra	246	436	5	687	246	447	5	698
734	Muhammad Ishfaq Ahmed Qadri	R-5 Hars Bungalow KDA Scri 33 Sec 34-A, near Safora Chowrangj Karachi	Muhammad Ishfaq Ahmed Qadri	42501-1570410-7	Muhammad Ishaq Ahmed Qadri	244	441	3	688	244	451	3	698

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off										
													Rupees '000							
													6	7	8	9	10	11	12	13
735	Tariq Nazir Khan	H13 Narsari Street 9 Shahkamal Colony Wazirhat Road Lahore	Tariq Nazir Khan	35202-2849003-3	Muhammad Nazir Khan	429	267	-	696	429	267	-	696							
736	Sohail Abdul Wahab	House- 955 Sector 3 North Karachi Karachi	Sohail Abdul Wahab	42101-8499479-1	Abdul Begum	385	311	-	696	385	311	-	696							
737	Chaudhry Muhammad Iqbal	House No R-93 Block-B Gulshan-e-Jamal Karachi	Chaudhry Muhammad Iqbal	42201-9476181-9	Chaudhry Laidh	195	469	23	687	195	478	23	695							
738	Shahid Ali Khoso	Village Jhandi Khoso Post Office Jhandi Hydr Near Allah Wala Chowk Hyderabad	Shahid Ali Khoso	41303-1111537-5	Abdul Karim	487	190	-	677	487	208	-	695							
739	Muhammad Shoab Sattar	Banglow 61/1 Ph6 Main Khy E Itehad DHANear K-Electric Grid Station Karachi	Muhammad Shoab Sattar	42301-2113622-5	Abdul Sattar Rana	439	241	-	680	439	256	-	695							
740	Muhammad Mohsin Ali	House No 207 Street 52 G-10/3 Ismailabad	Muhammad Mohsin Ali	61101-6420264-9	Qadir Baksh	429	154	95	678	429	171	95	695							
741	Ghulam Desgir	P-375 St No-6 Nisar Colony Semanabad Backside Of Pepsi Factory Faisalabad	Ghulam Desgir	33100-4710457-5	M Hanif	464	210	-	674	464	229	-	693							
742	Barkat Ali	Flat B-6 Labour Squire Sector 32-A Korangi 1/2, Near Via Chowrang Karachi	Barkat Ali	34602-6513929-3	Muhammad Sain	215	437	31	683	215	447	31	693							
743	Irfan	Flat No 15, 3rd Floor Deluxe Palza Block 7 FB Area Near Metropolitan School Karachi	Irfan	42201-0536362-5	Ameer Ali	190	483	12	685	190	491	12	693							
744	Tariq Waaseem	Real Air Travel 1, Mezzanine Flr Safety Homes Dr Daud Pota Rd near Income tax Of-Karachi	TARIQ WASEEM	42101-0173650-5	Waaseem Ahmed Siddiqui	444	126	122	692	444	126	122	692							
745	Zulfqar Raza	Raza College Tufail St 2 Firdous Park College Stop Akhri Mint Bagh Bampur Lahore	Zulfqar Raza	35201-3829265-3	Amanat Ali Khalid	213	463	8	684	213	471	8	692							
746	Muhammad Khan	House No. F/102 Ghazabad Ghazi Abdul-Qayyum Road Hyd- Hyderabad	MUHAMMAD KHAN	41303-1539425-7	Abdul Jabbar	533	145	12	690	533	145	12	690							
747	Muhammad Ansari	Flat No. 305 3rd Flr Sana Tower Nawab-Siddiqi Khan Rd Firdous Colony Opp-Rizvia Society near P.O Karachi	MUHAMMAD ANSARI	42301-1903095-7	Muhammad Usman	259	119	312	690	259	119	312	690							
748	Syed Abuzar Zaidi	House 57 Block 20 F B Area Near Metropolitan School Karachi	Syed Abuzar Zaidi	42101-1432364-9	Syed Muhammad Alam	471	218	-	689	471	219	-	690							
749	Imran Ali	House No 20 Sector-2 North Karachi Baba Morrisatul Quran Masjid Karachi	Imran Ali	42101-1671942-3	Nazakat Ali	181	481	18	680	181	480	18	689							
750	Munawar Ali Shah	House No 16-N Cantt View Scheme Beedian Road near Bilal Masjid Lahore	Munawar Ali Shah	35201-1560370-1	Muzafar Ali Shah	317	319	40	676	317	332	40	689							
751	Muhammad Tariq Mujtaba	Flat 202 Rabi Square Block No.3 PECHS Main Khalid Bin Waleed Road Karachi	Muhammad Tariq Mujtaba	42201-7537616-9	Mujtaba Hussain	208	419	54	681	208	427	54	689							
752	Imran Saeed	House No 17/12 Iqbal Street Sadqi Park Lytton Road Lahore	Imran Saeed	35202-8715007-9	Muhammad Saeed	199	473	9	681	199	481	9	689							
753	Ramesh Kumar	Flt 202 Elk-C Naz Plaza, Ma Jinnah Rd Saddar Karachi	Ramesh Kumar	42000-7790515-1	Ajvan Das	378	310	-	688	378	310	-	688							
754	Muhammad Shatbaz	Flat B-17 2nd Floor Shahmawaz Heights Ghulam Hussain Qasim Rd Garden West Karachi	Muhammad Shatbaz	42301-7287951-3	Muhammad Riaz	426	262	-	688	426	262	-	688							

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
755	Jibran Abbas	House 5/1415-1416 Shah Faisal Town Bk. 5 Near Utility Store Karachi	Jibran Abbas	42201-7647304-9	Azhar Abbas	500	156	6	662	500	181	6	687
756	Nazia Batool	Flat 04, 1st Floor Hamid Apartments, E-11/4 Islamabad	Nazia Batool	37406-7668221-0	Zulfiqar Hussain Shah	230	438	9	677	230	448	9	687
757	Muhammad Kashif	4-E2/12 Nazimabad 4 near Police Station, Karachi	Muhammad Kashif	42101-5269523-5	Khuja Altaf Ahmed	191	474	12	677	191	483	12	686
758	Shahid Tayyab	Koilsaachapar Road Near Graveyard Sialkot	Shahid Tayyab	37406-7716682-3	Muhammad Tawab	200	470	8	678	200	478	8	686
759	Syed Nasir Ahmed	House No.84, Canal View Coop Society, Lahore	Syed Nasir Ahmed	35202-2821116-3	Syed Muhammad Anwar	231	413	33	677	231	421	33	685
760	Mehnooz Ahmed	House No. B-196 Rabbani Colony Gali No. 1, Banker-Faisalabad	MEHNOOZ AHMAD	33100-9223355-3	Muhammad Sadq	464	91	129	684	464	91	129	684
761	Khurram Bukhari	House D 64 Block 9 Clifton near Kausar Medicos Karachi	Khurram Bukhari	41303-7659692-7	Zahoor Hussain Shah Bukha	431	253	-	684	431	253	-	684
762	Raheem Bakhtish Shaheen	E228 / 22 SIC8 Peer Colony Walton Road Lahore	Raheem Bakhtish Shaheen	42201-1503934-5	Alah Ditta	498	170	-	668	498	184	-	682
763	Basharat Ali Tippu	House No.14B, Block U, Gulshan-E-Uzma, Rahim Yar Khan	Basharat Ali Tippu	31303-3235601-3	Muhammad Nasarullah	1,984	856	-	2,840	-	681	-	681
764	Muhammad Hasnain	Flat No 908,5th Floor Jiwani Homes-Soldier Bazar-Karachi	MUHAMMAD HASNAIN	42301-2676479-7	Raza Ali	507	134	40	681	507	134	40	681
765	Sadiq Qureshi	Flata- 1/ 210PH-3 Block- 3 Haroon Royal City Bk- 17 Gulistan E Johar Near Karachi	Sadiq Qureshi	42201-6367362-5	Siraj Uddin Qureshi	546	117	-	663	546	135	-	681
766	Muhammad Sabih Siddiqui	House B-34, Sector11-A, North Karachi near Latqila Grammar School Karachi	Muhammad Sabih Siddiqui	42101-1859354-1	Abrar Ahmed	422	216	23	661	422	236	23	681
767	Ghulam Baqar	Ali Goharabad Near Khichi Imam bagah Karachi	Ghulam Baqar	43203-2055726-3	Ghulam Akbar Kachli	215	445	12	672	215	453	12	680
768	Mukhtiar Ahmad	H1151 P - Block-Sabzazar Scheme Lahore	Mukhtiar Ahmad	31105-4942578-7	Muhammad Mansha	380	291	-	671	380	299	-	679
769	Adnan Afzal	Lane07 Pe Shawar Road H No Ob-1583 Rawalpindi	Adnan Afzal	90402-0123242-7	Mohammad Afzal	437	225	-	662	437	241	-	678
770	Syed Tayyib Iftikhar	H, no.118 Street No.07 Phase 2 Bahria Town Rawalpindi.	Syed Tayyib Iftikhar	37406-1996634-3	Syed Iftikhar Hussain	488	153	12	653	488	178	12	678
771	Muhammad Nasser Sheikh	House No.16 Block-C Shad Bagh near UBL Lahore	Muhammad Nasser Sheikh	35202-2673808-1	Sheikh Muhammad Basir	295	309	61	665	295	322	61	678
772	Muhammad Anwar Javed	H, no.489 Strco.01, Iqbal Nagar Near Khanpur R.Y.K.	Muhammad Anwar Javed	31303-8908874-5	Ghulam Rasool	493	183	-	676	493	183	-	676
773	Muhammad Ashfaq	H552 Block A Shallimar Housing Scheme Darogewala Lahore	Muhammad Ashfaq	33302-5681184-7	Zulfiqar Ali Khan	386	286	-	672	386	290	-	676
774	Noman Asmat	House F-55 Ovals Homes Block 19 Gulistan-E-Johar near Cof Graveyard Karachi	Noman Asmat	42201-1099822-5	Asmat Ullah	431	233	-	664	431	245	-	676
775	Dildar Ahmad	House No.203 Ali Town Rawwind Road near 128-C Judicial Colony Lalazar Phase-1 Lahore	Dildar Ahmad	35103-2320201-3	Muhammad Hanif	719	41	-	760	617	59	-	676
776	Noor Muhammad	H No.31 S16 0 Sector G-6 1-3 Islamabad Pakistan No.31 S160 Sector G-6 1-3 Islamabad Pakistan H No.31 S150 Sector G	Noor Muhammad	61101-1902445-1	Mughal Khan	505	155	-	660	505	170	-	675
777	Rana Asif Saeed	House No.58X DHA 3 Road Lahore	Rana Asif Saeed	35202-6874850-1	Rana Muhammad Yousaf	183	430	54	667	183	438	54	675

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off			
Rupees '000														
1	2	3	4	5	6	7	8	9	10	11	12	13		
776	Jahangir Akhtar	Housero K-7 3rd Floor Street 10 Mujahid Colon Y Daimia Rd Karachi	Jahangir Akhtar	42201-2084352-7	Muhammad Ramzan	444	212	-	656	444	-	230	674	
779	Sameer Ahmad	House No IH-225 PAF Falcon Complex Gulberg III Lahore	Sameer Ahmad	35202-4888436-5	Muhammad Naem	435	211	8	654	435	-	231	674	
780	Imtiaz Ul Haq Butt	Flat 103 Bk-78 Anum Apartment Ochs Dohraje Plot 78A Karachi	Imtiaz Ul Haq Butt	42201-1413797-3	Muzaffar Din Butt	245	404	13	662	245	-	416	674	
781	Muhammad	H No 68 Block D Paise 1 Wapda Town Multan	Muhammad	32304-3724091-3	Abdul Qadir Iqam	438	217	-	655	438	-	235	673	
782	Yaseen Riaz	House 13 New Bank Street Islamabad Co Lony Paki Thathi Samanabad Lahore	Yaseen Riaz	35202-6154469-1	Riaz Ahmad	440	227	-	667	440	-	233	673	
783	Zeeshtan Ali Khan	H No A-12 2nd Flr Bukhari Town Bk 10-A Gulshane Iqbal near Lasania Restaurant Karachi	Zeeshtan Ali Khan	42101-1865425-9	Shafiq Ali Khan	397	268	-	665	397	-	276	673	
784	Babar Usman	H No R-171 1st Floor Sector 7-D/2 North-Karachi Andra More Near Sadqan Masjid-Karachi	BABAR USMAN	42101-4710397-5	Talha Mohammad	575	50	26	651	575	-	69	672	
785	Syed Hasan Raza Jafri	Pho.51 Khaya Ban Colony no.1 Near Waqas Chowk Susan Road Faisalabad.	Syed Hasan Raza Jafri	36302-9048282-5	Syed Basharat Hussain Jafri	493	160	-	653	493	-	179	672	
786	Amir Baig	H No. A-7, Al-Hamra Town, Near Govt Girls College Qasimabad, Hyderabad	Amir Baig	44205-1202613-9	Sher Baig	634	24	-	658	634	-	36	670	
787	Sameer Ahmad	H No. 1h-149 Par-Falcon Complex Gulberg III-Lahore	SAMEER AHMAD	35202-4888436-5	Muhammad Naem	499	139	31	669	499	-	139	669	
788	Hamid Rasool	H. no.-28 Main Soni Road I-10/4--Islamabad	HAMID RASOOL	37405-689191-3	Ghulam Rasool	448	114	107	669	448	-	114	669	
789	Muhammad Naveed Latif	House 128 Street 8 Lac 2 Mahmoodabad 6 near Nomania Masjid Karachi	Muhammad Naveed Latif	42301-0365225-9	Abdul Latif	508	141	-	649	508	-	161	669	
790	Muhammad Adnan	House 65/127 K Area Korangi near Tayyaba Masjid Karachi	Muhammad Adnan	42401-4066813-1	Babo Khan	387	282	-	669	387	-	282	669	
791	Tanveer Ud Din Ajmi	H.N.12/4, Main Khyaban-e-Muhaltz Ph-6 DHA, Between 4th & 5th Street, Karachi	Tanveer Ud Din Ajmi	42201-9109005-1	Muhammad Khatimuddin Ajmi	441	195	12	648	441	-	216	669	
792	Muhammad Azeem Rehman	House No 589 Gulor Colony Nazli street Dhoke Chaudhrian near Alshah Colony Rawalpindi	Muhammad Azeem Rehman	37405-7703130-5	Abdul Rehman	300	350	5	655	300	-	364	669	
793	Dilawar Ali Shah	Good Luck Digital Photo Studio Shop 123-Plot F 6 Bk 3 Main Metroville Road Site-Town Karachi	DILAWAR ALI SHAH	42401-1932836-3	Nisar Ali Shah	300	139	229	668	300	-	139	668	
794	Tahir Rasool	H-F-30, Umer Street Link Road Model Town Lahore	Tahir Rasool	35202-2493566-7	Gulam Rasool	284	364	7	655	284	-	377	668	
795	Abdul Magsood	House No 92 - E , College Road PCSIR Township Lahore	Abdul Magsood	55302-0621340-3	Abdul Ghani	712	94	-	806	597	-	71	668	
796	Imayat Khan	House No. 590 Street No. 80/89- Sector III Aiyela Road Gulshan Abad-Rawalpindi	INAYAT KHAN	71501-5761833-1	Hirayat Ullah Khan	524	130	13	667	524	-	130	667	
797	Shahzad Akram	Pu/Bahadur Wala Bahadurpur Po Khas R Y Khan	Shahzad Akram	31304-8020153-2	Khalid Mehmood	482	185	-	667	482	-	185	667	
798	Naval Fazal Khan	House 25 St 13 F-7 2 Islamabad Pakistan house 25 St 13 F-7 Islamabad	Naval Fazal Khan	37405-1834926-2	Muhammad Rashid	387	280	-	667	387	-	280	667	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
799	Meer Mohammad	H.397, Lal Tanki Wali Gali, Lower Gizri Near UBL, Karachi	Meer Mohammad	42301-0872633-3	Ghulam Rasool	233	418	5	666	233	429	5	667
800	Zanir Ahmed	H.209 Street 3 Sector B Akhtar Colony near Gold Mark, Karachi	Zanir Ahmed	42201-0883654-7	Amin Ull Haq	435	212	-	647	435	231	-	666
801	Abdul Raheem Zahid	H.33-A, Mohallah Zulfikar Laneu Cavalry Ground Lahore	Abdul Raheem Zahid	35201-1695006-9	Zahid Mirza	197	451	9	657	197	460	9	666
802	Waleed Shafi	H No. 520, Block , R2, Johar Town- Lahore	WALEED SHAFI	34603-6302805-3	Muhammad Rizq	339	134	192	665	339	134	192	665
803	Shenzadi Rafique	K501 Creek Vista Apartments- DHA Phase 8-Karachi	SHEHZADI RAFIQUE	57842-3100021-2	Mohammad Rafique	519	120	26	665	519	120	26	665
804	Abdul Hye	House No. 67-68-A, Mt. Khan Road St- 4-Lalazar Mt. Khan-Karachi	ABDUL HYE	42301-8631585-1	Mohammad Asaf	579	86	-	665	579	86	-	665
805	Prince Abid Tahir Qadri	H. A-28 Block B, Saima Vilas North Nazimabad, near Rangier Headquarter Karachi	Prince Abid Tahir Qadri	42101-1892407-9	Tahir Zahid Qadri	350	288	9	647	350	306	9	665
806	Pervez Iqbal	H. no.-49/2 Zulfikar-Street no.04 Phase-08 DHA, Karachi-Karachi	PERVEZ IQBAL	42301-0883764-7	Mohd Hidayatullah	525	137	2	664	525	137	2	664
807	Sabatrat Manzoor	H.247 St 06 Rubani Colony No 02 Near Shahzad Colony Saitana Road Faisalabad Pak H 247 St 06 Rubani Colony No. 02 Ne	Sabatrat Manzoor	35202-8203179-4	Manzoor Hussain	425	228	-	653	425	239	-	664
808	Syed Raza	R-139 Sector 10 North Karachi Near-Disco Merr-Karachi	SYED RAZA	42101-1708276-7	Syed Muhtique Hasan	514	132	17	663	514	132	17	663
809	Hanzla Ahsan Maqbool	H No 423 A, Opp Arfan Packages Vehari Road Multan	Hanzla Ahsan Maqbool	36302-8658079-1	Mina Ahsan Maqbool	451	194	-	645	451	212	-	663
810	Umair Akram	H No. 138/A St. No. 6 Ahmed Munir Shaheed Road Ichra Lahore	Umair Akram	35202-7667855-5	Muhammad Akram	394	254	-	648	394	268	-	662
811	Yousuf Ali Bohra	Flat 10 Me Men Center Block 7 8 Behind Duty Free Shop Kechris Karachi	Yousuf Ali Bohra	42101-7950729-7	Abbas Ali	419	243	-	662	419	243	-	662
812	Muhammad Chaudhary	H No 10-11 Block H 3-Johar Town- Lahore	MUHAMMAD CHAUDHARY	35202-2505009-7	Chaudhary Muhammad Basfir	512	135	14	661	512	135	14	661
813	Muhammad Haroon Kasi	Plot 14CTS T Fir Sunset Comm Lane 6 Phase V Ex T DHA Phase 2 near Masterpiece Karachi	Muhammad Haroon Kasi	54401-4151814-5	Malik Naseer Ahmed Khan	390	266	-	655	390	271	-	661
814	Muhammad Malik	Mazz Karyana Store Plotno.73/2 Liaquatabad Sindh Hotel Aqsa Masjid A Area Maaz, Kar-Karachi	MUHAMMAD MALIK	42101-2367443-5	Malik Abdul Satar	170	73	417	660	170	73	417	660
815	Muhammad Akram Tasnim Kausar	Mouza M Akram Wahgithra Tube Well Tehsil Depal Pur Distt. Okara	Muhammad Akram Tasnim Kausar	35301-1957524-3	Alauddin	400	1,136	-	1,536	-	659	-	659
816	Mohammad Ali Qureshi	The Aga Khan Hospital, Ist- Department-Black Office Room No- 24,-Karachi	MOHAMMAD ALI QURESHI	42201-3658673-9	Ifkhar Ali Qureshi	241	130	288	659	241	130	288	659
817	Jewan Khan	House no. 3 Shno. 1 Zaitar Colony Circular Road Rahim Yar Khan	Jewan Khan	31303-9781767-1	Mittah	515	144	-	659	515	144	-	659
818	Rashid Sohail	H10 S31 Sunny View Park Mughdabad Mughapura Man Bakery Lahore	Rashid Sohail	35202-9658151-3	Sohail Afzal	423	223	-	646	423	236	-	659
819	Syed Amir Ali Kazmi	Flat 604 6th Floor Al Basit Tower Plot Sc-18Block-N North Nazimabad Karachi	Syed Amir Ali Kazmi	42101-7224633-5	S. M. Ali Kazmi	384	261	-	645	384	274	-	658

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
820	Asghar Ali Khatal	Plot 416, Main Road Shah Town Near Yaqoob Medical Centre Karachi	Asghar Ali Khatal	43203-1371017-7	Manzoor Ali Khatal	285	320	40	645	285	333	40	658
821	Malik Muhammad Ishaq	House No. 54 Moh. Shikhar Hussain, Lieqat Pur, Islamabad	Malik Muhammad Ishaq	31302-7243388-9	Rasool Bukhsh	1,877	652	-	2,529	-	656	-	656
822	Irfan Ali	H No. 598-Asari 9 Cantt-Lahore	IRFAN ALI	33105-6785159-5	Mubarak Ali	472	140	44	656	472	140	44	656
823	Kizali Shahzad	Flt 702, 7th Flr, Bk-C Phase 8 DHA Creekvista Apprt, near Monkhian Sports Club Karachi	Kizali Shahzad	42301-6269454-9	Shakht Allah Bux	281	344	17	642	281	358	17	656
824	Aman Kotak	SLK Bank Ltd Dept Csqg Division, - Hussain Ctr 2nd Flr Bk 7/8, Darulaman-Society near Babochi Fly Over Kti	AMAN KOTAK	42301-6371987-5	Bheru Lal Kotak	516	126	13	655	516	126	13	655
825	Muhammad Shoab	H. 113 - E Qasimpura Hussainabad Cantt St No 04 near Boota Fruit Shop Lahore	Muhammad Shoab	34101-1880887-1	Syed Islam Ur Rehman	373	280	-	653	373	282	-	655
826	Syed Sarah Masood	H No. 282 J - Block DHA Phase - 6 Lahore	Syeda Sarah Masood	61101-2600684-8	Syed Masood Halder	455	181	-	636	455	199	-	654
827	Syed Furqan Raza	House No. A-716 Block 12 Gulberg Federal B Area Karachi	Syed Furqan Raza	42101-3884306-7	Syed Shahmishah Hussain	397	241	-	638	397	257	-	654
828	Shabeed Ahmed	H1300/2B Mohalla Gadi Station Road Tando Jam near Post Office Tando Jam Hyderabad	Shabeed Ahmed	41303-8090798-9	Abdul Shaqur	436	205	-	641	436	218	-	654
829	Madiha Shaqat	House No. 32-B Iqbal Avenue Near Shouket Krianum Hospital Lahore	Madiha Shaqat	35200-1450984-0	Shaqat Ur Rehman	200	438	8	646	200	446	8	654
830	Shahid Qureshi	H No. 108, 16th Street Khayaban E Muhafiz-Phase VI DHA-Karachi	SHAHID QURESHI	42301-1048570-3	Zaheer Ahmed Qureshi	501	133	19	653	501	133	19	653
831	Kiran Akhter	H No. R-39 Sector 7D-2 North Karachi Gulshan E Farooq near Al Aamra Apprt Karachi	Kiran Akhter	42000-0489883-6	Muhammad Akhter Azam	460	176	-	636	460	193	-	653
832	Syed Khuram Hasan	House No 137/1 Main Khayaban-e-Hafiz Phase 6 DHA-Karachi	Syed Khuram Hasan	42301-8325954-3	Najamul Hassan	469	153	13	635	469	171	13	653
833	Muhammad Adnan	House 65/727K Area Korangi, Near Tayaba Masjid Karachi	Muhammad Adnan	42401-4066813-1	Babo Khan	224	401	18	643	224	410	18	652
834	Muhammad Lateef Chaudhry	Flat 6-B Askari Army Apprt Ch. Khaliq-Uz-Zaman Road Clifton Karachi	Muhammad Lateef Chaudhry	42301-7967970-1	Lal Hussain Chaudhry	158	352	135	645	158	359	135	652
835	Muhammad Mohsin	Flat No 201-B Saima Liberty Blding, Liberty Signal Opp Red Apple Restaurant-P.E.C.H.S Block 2 Karachi	MUHAMMAD MOHSIN	42301-9163519-1	Muhammad Iqbal Memon	610	8	33	651	610	8	33	651
836	Mohsin Ali Alzal	H. no. 152Block-Ksector-2Phase-11DHA (Fehar)Lahore	Mohsin Ali Alzal	35202-0825660-9	Muhammad Afzal Bhatti	458	179	-	637	458	193	-	651
837	Shahzad Ashraf	House 120-C, Block 2, KDA Scheme 5 Clifton, Near Blawal House Karachi	Shahzad Ashraf	13302-2098859-5	Muhammad Ashraf Awan	281	329	27	637	281	342	27	650
838	Muhammad Mohsin Tariq	House, P-157 Street 8, Gobraipura Faisalabad	Muhammad Mohsin Tariq	33100-3466194-7	Muhammad Tariq Ramzan	288	337	10	635	288	351	10	649
839	Adnan Agha	H 100 Street 23, Khayaban-e-Muhafiz Phase 6 Near Ali Masjid Karachi	Adnan Agha	42301-2321120-7	Inayatullah Agha	251	379	9	639	251	389	9	649
840	Muhammad Nadeem	House No. 1-D Sumanburg Block E, Johar Town Lahore	Muhammad Nadeem	35202-9847082-5	Muhammad Sharif Bhatti	482	137	8	627	482	159	8	649

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off										
													Rupees '000							
													6	7	8	9	10	11	12	13
841	Nadeem Ali Khan	H. no.9,Strm.2, Mohalla Hassan Abad, Yakatoot, Peshawar	Nadeem Ali Khan	17301-6463662-3	Siraj Muhammad	485	163	-	648	485	163	-	648							
842	Mehmood Ul Hassan	H No.384 St. No.02 Chowk Pathanistan Mohalla Oaza F.02 Rahim Yar Khan	Mehmood Ul Hassan	31303-7189894-9	Hassan	549	99	-	648	549	99	-	648							
843	Syed Saad Ikram	72-A 2nd Floor Commercial Plaza Agrics Town Raiwind Road Lahore	Syed Saad Ikram	35202-1228933-9	Ikram Ali	300	330	5	635	300	343	5	648							
844	Imran-Ur-Rehman	House No A-14 Norman Heaven Block-15 Gulistan-e-Jauhar Karachi	Imran-Ur-Rehman	42000-0448238-5	Haseeb Ur Rehman	295	333	8	636	295	345	8	648							
845	Fahad	H No. R 83 S Ec. 10 North Khi near Arnan E Tigarat H Ospital Karachi	Fahad	42101-0832879-7	Oboudry Basir Ahmed	481	148	-	629	481	166	-	647							
846	Zain Ul Abidin	Banglow2 Site Staff Colony Site Jamia Binoria Karachi	Zain Ul Abidin	42401-9521306-7	Ghulam Sarwar Khan Jagira	345	302	-	647	345	302	-	647							
847	Yousuf	Flat.30 K-Anchival Abbing North Neper Road, Near Risala Police Station Karachi	Yousuf	42301-4348633-7	Najamuddin	197	423	18	638	197	432	18	647							
848	Muhammad Aliaf	H No 640 Ex Mohallah Buhita Colony Oran-Sipahi Khan Wala Vehari Rd-Multan	MUHAMMAD ALIAF	36302-9442432-3	Muhammad Younas	518	108	20	646	518	108	20	646							
849	Ahsan Khalid	H. .188-B Sabri Street Muhallah Dilkasha Park SanDHA Road Lahore	Ahsan Khalid	35202-656272-5	Khalid Manzoor	433	195	-	628	433	213	-	646							
850	Muhammad Ali	Flat no. J-404 Kiswar Hights Bk-6 Gulistan- E-Johar near Mohammad Masjid Karachi	Muhammad Ali	42301-1072585-3	Muhammad Yaqob	397	234	-	631	397	249	-	646							
851	Syed Muhammad Samad Jaffri	H No. 2/851 Shah Faisal No. 02 neargosia Masjid Karachi	Syed Muhammad Samad Jaffri	42201-3195327-1	Syed Yahya	460	188	-	628	460	186	-	646							
852	Mussab Umar	H. no. R-680 Bk-01 Ground Flr Sharhabad Fb Area near Jamia Al Safa Masjid Karachi	Mussab Umar	42101-1760436-1	Tayyab Ahmed	445	186	-	631	445	201	-	646							
853	Wasim Ullah Khan	House-145Sector 11-A North Karachi Falcon House School Karachi	Wasim Ullah Khan	42101-1741791-9	Yamanullah Khan	418	228	-	646	418	228	-	646							
854	Haseena Rehman	Flat04 2nd Floor Pkt 24-C Street 25 Iauheed Comm Phase 5 DHA Karachi	Haseena Rehman	42301-5239697-6	Abdul Rehman	200	428	8	636	200	438	8	646							
855	Abdul Rashid Awan	House No. 191-B-Khyber Jarbaz Ph-5 DHA-Karachi	ABDUR RASHID AWAN	13101-3144090-1	Abdul Qadir Awan	505	127	13	645	505	127	13	645							
856	Muhammad Nadeem / Noshi Parvee	House No A-103 Sector 4/F Mornabad near Post Office Orangi Town Karachi	Muhammad Nadeem / Noshi Parvee	42401-1980235-9	Noor Aslam	174	448	15	637	174	456	15	645							
857	Syed Naziruddin Shah Rashdi	Plot 6C Street 5 Flat No. 5 Badlar Commercial Defence Phase 5 Karachi	Syed Naziruddin Shah Rashdi	41306-6870721-3	Syed Saaduruddin Shah	194	415	28	637	194	423	28	645							
858	Khaivar Iftikhar	H 192 Block A, Jhang Road Sheikh Colony Super Radient Way School Faisalabad	Khaivar Iftikhar	33100-8872396-1	Iftikhar Ahmad	422	209	-	631	422	222	-	644							
859	Muhammad Sabeeh Khan	House No C 23 ISI Flr Block 4 Gulshan-e-Iqbal Behind Pristage School Karachi	Muhammad Sabeeh Khan	42201-9119369-9	Muhammad Qamar Khan	500	86	8	594	500	136	8	644							
860	Falak Sher	Chak No. 63, Dd Po Dist Bahawalpur	Falak Sher	31205-9915869-9	Noor Ahmad	486	733	-	1,219	-	643	-	643							

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off					Other Financial Reliefs	Total (10+11+12)			
															Rupees '000					
1	2	3	4	5	6	7	8	9	10	11	12	13								
861	Maman Ahmad Butt	H No 1222 Near Chick Bazar Saddar Rawalpindi	Maman Ahmad Butt	37405-7023679-3	Muhammad Farooq Butt	418	212	-	630	418	-	225	-	643						
862	Muhammad Fahad Khalid	House No A1 Block W North Nazimabad near Metric Board Office Karachi	Muhammad Fahad Khalid	42501-9389787-5	Khalid Javed	259	366	9	633	259	-	375	9	643						
863	Saim Yaqoob	House 25/1 Khayaban E Bukhari Near 8th Street Phase 6 DHA Karachi	Saim Yaqoob	41303-3514038-5	Syed Anwar Abbas Shah	466	171	-	637	466	-	176	-	642						
864	Ghulam Sattar	House No 41 Block 3 Sector B-II Township near Sarkar Ismailia High School Lahore	Ghulam Sabir	35200-3762695-5	Ghulam Nabi	190	417	26	633	190	-	426	26	642						
865	Inran Ratiq	H94 S03 A1 - Kheer Housing Society College Rd Feroz Wala Shahdra Lahore	Inran Ratiq	35404-6574667-9	Muhammad Ratiq	367	264	-	631	367	-	274	-	641						
866	Syed Mazhar Inam	House No 356 Muhala Block A-1 MA Johar Town Lahore	Syed Mazhar Inam	35202-1504121-7	Sathar Hussain Zaidi	248	356	28	632	248	-	365	28	641						
867	Irfan Latif Ahmed	H No. 1 - B St No. 09 Zaidar Road Data Gani B Uksh Road Lahore	Irfan Latif Ahmed	35200-6340948-7	Rana Latif Ahmed	477	147	-	624	477	-	163	-	640						
868	Muhammad Sultan Khan	Flat B 335 Sateera Tower Sector 15 A/1 Buffer Zone North Nazimabad Town Karachi	Muhammad Sultan Khan	42101-0887173-9	Ashraf Khan	444	180	-	624	444	-	196	-	640						
869	Muhammad Ahsan Ansari	Flat 305 3rd Fl Sateerowarab Siddiq Ali Khan Road Firdous Colony Opp Rizvia Society Lahore	Muhammad Ahsan Ansari	42301-1905095-7	Muhammad Usman	188	427	17	632	188	-	435	17	640						
870	Syed Kazmi	116 Karm Block Allama Iqbal Town Lahore	SYED KAZMI	35202-7422374-5	Syed Muzaffar Kazmi	498	127	14	639	498	-	127	14	639						
871	Syed Zafer	Willows Foundation-Head Office Pna House Annex-2 Aghra Khan-III Road Garden East Karachi	SYED ZAFAR	42201-4897186-5	Zafer Sultan	426	87	126	639	426	-	87	126	639						
872	Malik Muhammad Ismail	H277/1/B Ph Colony Indus Hospital Street Karachi	Malik Muhammad Ismail	42201-7599680-9	Malik Zafarullah	383	242	-	625	383	-	256	-	639						
873	Khurshid Ali	Pyar Ali Tower Flatam 05 Sector 3/1 15/A Buffer Zone Near Sarena Market Karachi	Khurshid Ali	42401-1764507-7	Abdul Wahab	399	233	-	632	399	-	240	-	639						
874	Ghulam Mustata	H R-14, Bk-16, F.B Area near Noman Masjid Karachi	Ghulam Mustata	42101-1020722-1	Ghulam Mohammad	187	416	27	630	187	-	425	27	639						
875	Khalid Zafer	Welcome Travel Services Off No. 13-D-Heimat Plaza Blue Area-Isenabad	KHALID ZAFAR	37405-2216116-1	Zafer Ahmed	499	126	13	638	499	-	126	13	638						
876	Muhammad Shoab Sattar	Banglow 61/1 Ph 6, Main Khayaban-e-Hehad, DHA near K-Electric Grid Station, Karachi	Muhammad Shoab Sattar	42301-2113622-5	Abdul Sattar Rana	372	232	15	619	372	-	251	15	638						
877	Maria Ali Syed	Appt 701, Samar Residency Bk F, North Nazimabad, near Bundo Khan Restaurant Karachi	Maria Ali Syed	42101-3515282-0	Shehzad Ali Syed	200	423	6	629	200	-	432	6	638						
878	Abdul Zahid	H No-33-A Mohallah Zulfiqar Lane-U Cavalry Ground-Lahore	ABDUL ZAHID	35201-1695006-9	Zahid Mirza	374	57	206	637	374	-	57	206	637						
879	Shabana Shahid	H. no. 108, 16 Street Khayaban E Mahatiz-Phase 6 DHA-Karachi	SHABANA SHAHID	42301-0945157-6	Shahid Qureshi	494	131	12	637	494	-	131	12	637						
880	Ejaz Wafa	Irfan Associates-63 C Regal Street No. 13 Mall Road-Lahore	EJAZ WAFWA	35202-7655622-3	Nazir Ahmad Wafa	190	105	342	637	190	-	105	342	637						
881	Muhammad Tariq	H. no. 1035 Mohallah Sothgan Uch Sherif Ten Ahmedpur Distt R.Y.K	Muhammad Tariq	31201-6950582-5	Abdul Ghaifar	466	171	-	637	466	-	171	-	637						

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						Rupees '000						
1	2	3	4	5	6	7	8	9	10	11	12	13
882	Syed Rahat Hussain	House-288 1st Floor Block 14 Gulistan E Johar near Sandar Oing Pump Karachi	Syed Rahat Hussain	42201-7026890-5	Syed Shahenishah Hussain	446	178	-	624	446	191	637
883	Ashad Ali Awan	Flat No.401 Patel Homes Plot No 165 J Block E C H S near Suzuki Moders Karachi	Ashad Ali Awan	42301-7970486-5	Aslam Pervaiz Awan	405	232	-	637	405	232	637
884	Mansoor Shahenishah	Far East Electronics Shopno. 5 Saeddar Ah-Kabir Hotel Sohhab Kairak Road-Karachi	MANSOOR SHAHANSHAH	42201-0371629-3	Shahenishah Hussain	258	122	256	636	258	122	636
885	Sameer Ghazanfar	1st Floor Building 11-C Street 12-Near Mehmood Sweets Badlar Commercial-Phase V DHA Karachi	SAMEER GHAZANFAR	42201-5318983-9	Ghazanfar Fazal Uddin	553	74	9	636	553	74	636
886	Muhammad Hamid	H-268 Skandria Colony Akhtar Rasool Chowk Sodivali Lahore	Muhammad Hamid	35202-4859992-9	Ch Abdul Haq Chishti	436	200	-	636	436	200	636
887	Baber Mehtobob Siddique	House No. A.32 Kalkashan Home Block 5 Clifton near Zabist University Karachi	Baber Mehtobob Siddique	42301-2307716-1	Sajjad Ahmed	197	423	8	628	197	431	636
888	Fahad Zubair	House No. 3A Lane 2 Sector F DHA-2 Near Giga Mall Islamabad	Fahad Zubair	37301-4594786-5	Zubair Munir Dar	497	14	5	516	499	127	636
889	Arfan Ali	Aa Traders-G-28 Hafeez Centre-Lahore	ARFAN ALI	35201-0942546-7	Alan Rakha	515	88	21	634	515	98	634
890	Sheraz Ahmed Siddiqui	H 37G Mar Ket Bk-6 P.E.C.H.S Lahore	Sheraz Ahmed Siddiqui	42201-0653465-5	Zamir Ahmed	414	220	-	634	414	220	634
891	Muhammad Tayyab	H 26 New Chuburi Park Multan Road Near Al Halal Masjid Lahore	Muhammad Tayyab	35202-3238880-7	Abdul Hafeez	322	290	8	620	322	304	634
892	Fakira Shahzadi	House No. 51-C Caei Bank Ext lyrics Gar, Shafu, Lahore	Fakira Shahzadi	35202-4406196-6	Muhammad Asghar	197	422	7	626	197	430	634
893	Ifrikhar Khan	House No 52-C-2-Ghalib Rd Guberg 3-Lahore	IFTIKHAR KHAN	35202-2637944-5	Mohammad Aslam Khan	395	118	120	633	395	118	633
894	Mohammad Naveed	House L-306, Muhlalla Korangi-3 Sector 34/2 Karachi	Mohammad Naveed	42201-1018294-9	Syed Waqar Hussain	345	254	17	616	345	271	633
895	Muhammad Hasnain	Flat No. 508, 5th Floor, Jiwani Homes, Soldier Bazar, Karachi	Muhammad Hasnain	42301-2676479-7	Raza Ali	300	314	5	619	300	328	633
896	Amin Yasin	House No 44P Block 6 Razi Road PECHS Karachi	Amin Yasin	42201-3527247-7	Mohd Yaseen	189	426	10	625	189	434	633
897	Mohammad Zaki Jaffer	House 41/1 Khayaban-e-Shaheen DHA Phase 5 near Khaadda Market Karachi	Mohammad Zaki Jaffer	42201-2453289-7	Abdul Wahab Jaffer	472	130	9	611	472	151	632
898	Malik Muhammad Jamil	House No 3 St. 160 Mohalashah Abdulghani Baghbanpura Lahore	Malik Muhammad Jamil	35202-2746609-9	Malik Jamal Din	200	416	7	623	200	424	631
899	Muhammad Ismail	House No. 4 Azeem Street Mehrabad Cantt. Lahore	Muhammad Ismail	42301-2430892-5	Hassan	188	422	14	624	188	429	631
900	Ahmed Reza	H No. 512-Bairia Homes Sector E-Lahore	AHMED RAZA	35202-8607755-5	Ghulam Mustafaa Aqil	453	144	33	630	453	144	630
901	Muhammad Afzal	House No 9 Ht. -11 Al Karam Textile Colon Y Landhi Industrial Area near Gul Ahmedex-Karachi	Muhammad Afzal	41304-9085437-7	Muhammad Ayub	373	253	-	626	373	257	630
902	Fahad Khalid	H A14 Bk 2, Chappal Sun City, Safora Road, near Memon Hospital Karachi	Fahad Khalid	42201-3708229-3	Khalid Ejaz	193	419	10	622	193	427	630
903	Syed Qasim Mujtaba	House No. B-163 Bk 13 Fd Area Near Ahmd Medical KHi	Syed Qasim Mujtaba	42101-5265462-1	Syed Salman Mujtaba	448	163	-	611	448	181	629
904	Ahsan Qureshi	83/II Saba Avenue D.H.A-Phase-5 near Piza Hut-Karachi	AHSAN QURESHI	41304-7280263-9	Maqbool Ahmed Qureshi	530	85	13	628	530	85	628

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1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
905	Tamveer Asghar	H17 2-D Near Shahi Chowk Gulam Muhammad Aba D Faisalabad	Tamveer Asghar	33100-3920495-1	Asghar Ali	443	185	-	628	443	-	185	628
906	Umar Hayat	P10/1 St 03, Professor Block Shalimar Park 02 Faisalabad	Umar Hayat	33100-5889980-5	Abdul Gaffoor Husrat	274	335	5	614	274	-	349	628
907	Amir Ali Abbas	Housano, D-84 Block 7 Clifton Near Pizza-Hut Boat Basin-Karachi	AMIR ALI ABBAS	42201-0534646-9	Abbas Bhai	463	136	28	627	463	-	136	627
908	Fahad Zubair	Housano, 3A Lane No.2, Sector F, DHA-2, Near Giga Mall, Islamabad	FAHAD ZUBAIR	37301-4594786-5	Zubair Munir Dar	10	-	-	10	586	-	36	627
909	Sajjan	Flata 706 7 Th Fir, Radio Hill Viewcomm-9 Bk-1 6 Gulistan-E, Johar, near radio Hill Pos	Sajjan	45501-6908613-1	Abdul Latif	413	203	-	616	413	-	214	627
910	Muhammad Kamran	H 41-A, St 3 Waseem Block, Hassan Town, Multan Road, near Rangwal Factory, Lahore	Muhammad Kamran	35202-8425579-1	Muhammad Yassen	250	348	16	614	250	-	361	627
911	Iqbal Hussain Rizvi	Flat No. 104, Block A, /5 Rabia Patel-Abdul Hasan Ispahan Road Gulshan E, Iqbal-Karachi	IQBAL HUSSAIN RIZVI	42201-5445291-7	Bashrat Hussain Rizvi	472	132	22	626	472	-	132	626
912	Munir Hussain	House 620, Street 18, Bahria Town Phase-4 Rawalpindi	Munir Hussain	37405-1310951-1	Ghulam Hussain	404	150	54	608	404	-	168	626
913	Syed Saeed Ahmed Shah	R-14 11th East Street Phase 1 DHA Karachi	Syed Saeed Ahmed Shah	42201-0645700-5	Syed Zubair Ahmed Shah	396	221	-	617	396	-	229	625
914	Muhammad Faraz Ahmed Khan	13 E Sunset Lane 08 Flat 5 And 6 Phase 2 Ext DHA Karachi	Muhammad Faraz Ahmed Khan	42000-3147344-1	Ifkhar Ahmed Khan	344	281	-	625	344	-	281	625
915	Shah Zain Babar Saud	House P-164, Dogar Street, Syed Colony 02 Faisalabad	Shah Zain Babar Saud	33104-6887021-9	Muhammad Reemazan	246	358	9	613	246	-	370	625
916	Khurshid Ali	Payar Ali Tower Flat No AM05 Sec 3, 115A Bufferzone near Sareo Market Karachi	Khurshid Ali	42401-1764507-7	Abdul Wahab	300	255	55	610	300	-	270	625
917	Sajjad Hussain	Hunza Traders Kisan House P-46- Nive Gain Market Dijkot Road- Faisalabad	SAJJAD HUSSAIN	33100-2733089-1	Muhammad Tufail	482	120	22	624	482	-	120	624
918	Abdul Jabbar Patoli	Dept Capital Administration, Soc We S EU-Education Opp Nori G-8/4- Islamabad	ABDUL JABBAR PATOLI	41307-3510041-9	Abdul Fatah	179	9	436	624	179	-	9	624
919	Akhter Khan	3-G Communications 2-Meeceod Road-Hall Road Chowk-Lahore	AKHTER KHAN	36402-0660794-3	Muhammad Saadque Khan	511	106	7	624	511	-	106	624
920	Syed Fazil	D 7 Sea Rock Apt Bk-1 Clifton- near Za Ud Din Hospital-Karachi	SYED FAZIL	42301-3433638-9	S F Mabood Fazil	184	58	380	622	184	-	58	624
921	Abdul Rafay	B-115 Commercial 10 Radio Hill View- Bk-16 Gulistan E Johar near Lal Flats-Karachi	ABDUL RAFAY	42101-6275904-1	Mohammad Aslam Khan	512	95	17	624	512	-	95	624
922	Syed Shah	Universal Group , Off No. 2 - 3, 2nd Flr-IT Tower Hall Road , Gulberg - III Lah-Lahore	SYED SHAH	42201-1517145-9	Syed Manzoor Hussain Shah	506	99	17	622	506	-	99	624
923	Sheikh Arshad	H No. 13 St No. 35 Ghanti Rd- Sanath Nagar-Lahore	SHEIKH ARSHAD	35202-1071657-3	Sheikh Muhammad Sharif	481	125	18	624	481	-	125	624
924	Farukh Abbas	AH-Dam 6 - B , Valencia Mall Plaza- K-1 Block ,Sun Rise Rd , Valencia Town-Lahore	FARUKH ABBAS	35202-2792870-9	Mair W Hussain Mumtaz	490	107	27	624	490	-	107	624
925	Syed Danish Umulook Hashmi	S-11 Tariq Street-7 Phase 7 Ext DHA Fatma Masjid Karachi	Syed Danish Umulook Hashmi	42000-1885806-5	Syed Akhtar Ali Hashmi	332	292	-	624	332	-	292	624

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1	2	3	4	5	6	7	8	9	10	11	12	13		
926	Umair Sheikh	H 14 Jamshed Street MPS Road Near DHA office Multan	Umair Sheikh	36302-3732709-3	Basharat Ullah Sheikh	271	332	7	610	271	346	7	624	
927	Abdul Rauf	E-1-122, Shiraz Villa Sammanst Cavalry Ground Lahore	Abdul Rauf	42201-8145880-7	Abdul Hameed	290	314	8	612	290	326	8	624	
928	Ahmed Ali	B132A Ground Flr Gulistan E-Johar Block 1 Opposite Ned University- Karachi	AHMED ALI	42101-6238778-5	Syed Habib Ul Haq	504	105	14	623	504	105	14	623	
929	Talha Ahmad Ansan	House No. 6-B 15 South Street Near Post-Office Phase 2 DHA- Karachi	TALHA AHMAD ANSARI	42301-8359909-5	Mohammad Ahmad Ansari	479	135	9	623	479	135	9	623	
930	Sultan Mehmood Baber	Plot 871, Flat G-2, Adli Residencies, M. Saeed Road, Jamshed Town Karachi	Sultan Mehmood Baber	42000-0522273-5	Habib Ur Rehman	341	257	11	609	341	271	11	623	
931	Ovais Moe	Flat 406 Aslam Motiwala Palace Khairatar Gk8/3/14 Bohri Road Karachi	Ovais Moe	42301-2999290-9	Amanullah	197	405	12	614	197	414	12	623	
932	Azhar Iqbal	H. no. 247 Sino 02 Ashraf Town Phidian Islamabad	Azhar Iqbal	33202-1361175-9	Muhammad Ramzan	397	211	-	608	397	225	-	622	
933	Maqbool Ahmad	H No. 234 - C Moon Makrket Gulshan Ravi Lahore	Maqbool Ahmad	35202-8498740-3	Chaudhary Khushi Muhammad	529	92	-	621	529	93	-	622	
934	Khushal Ahmed Butt	H No 143 Str Est 9 Sec E Akhtar Colony near Bismil Lah Jamia E Masjid DHA Karachi	Khushal Ahmed Butt	42201-6431062-9	Mehar Butt	432	174	-	606	432	190	-	622	
935	Ghulam Murtaza	2nd Flr Plot No 12 Phase I Gulshan E Hadeed near National Sweets & Bakers Karachi	Ghulam Murtaza	42501-9865977-5	Muhammad	416	206	-	622	416	206	-	622	
936	Khuram Babar	House No R-381 Block-17, FB, Area Gulberg Near Mustafa Jama Masjid Karachi	Khuram Babar	42101-1025693-9	Babar Tufail	540	73	-	613	540	81	-	621	
937	Hamid Nazir Malik	H.No. 200-Xx, Phase-3, DHA, Lahore	Hamid Nazir Malik	35202-2872124-3	Nazar Hussain Malik	-	117	503	620	-	117	503	620	
938	Muhammad Atamash Khan	Hb-670 Musrat Butto Colony North Nazimabad Karachi	Muhammad Atamash Khan	42101-4203584-7	Muhammad Iyas Khan	419	184	-	603	419	201	-	620	
939	Kamran Ahmed	House 100 Street 28 Khayaban E Sehar DHA Phase 6 Karachi	Kamran Ahmed	42301-2574741-3	Siddique Ahmed	393	227	-	620	393	227	-	620	
940	Anir Ali Sangi	Flat no-03 Moon Arcade Shahrnahr Faisal Sg F Gate Karachi	Anir Ali Sangi	43203-0430089-5	Skandar Ali Sangi	363	257	-	620	363	257	-	620	
941	Muhammad Malik	Abc Enterprises State Life Building No 7 M A Jinnah Road Beside Qamar House Tower-Karachi	MUHAMMAD MALIK	42000-9886360-1	A W Malik	389	116	114	619	389	116	114	619	
942	Nabila Anjum	H No. 13 St. No. 04 Mehr Faz Colony Block - A Fateh Ghar Lahore	Nabila Anjum	35404-2838338-4	Maqbool Ahmad	495	113	-	608	495	124	-	619	
943	Ghazanfar Abbas	H No. 3381 Ock - B Ghouse Garden Phase-4 Baia Pur near Ritwan Garden Lahore	Ghazanfar Abbas	35503-0174924-3	Rehmat Ali	495	113	-	608	495	124	-	619	
944	Mohammad Kashif	4-E 212 Nazimabad 4 near Police Station Karachi	Mohammad Kashif	42101-5269523-5	Khuja Arafat Ahmed	336	283	-	619	336	283	-	619	
945	Gul Nawaz	House 17, Block P, Valencia Town Lahore	Gul Nawaz	36302-5847425-1	Rub Nawaz	198	400	12	610	198	409	12	619	
946	Khuram Bukhari	House D 64 Block 9 Clifton near Kausar Medicos Karachi	Khuram Bukhari	41303-7659692-7	Zahoor Hussain Shah Bukhari	204	366	21	611	204	394	21	619	

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
947	Soulat Khan	H. no. 238-239, BlockD, Street no.3, Wapda City, Faisalabad	SOULAT KHAN	33100-4757089-9	Masood Alam Khan	479	124	15	618	479	124	15	618
948	Muhammad Farooqi	House No. 28/2 Street 27th-Khyabani-E-Mujahid Phase5 DHA-Karachi	MUHAMMAD FAROOQI	42301-4874247-3	Waseem Farooqi	472	123	23	618	472	123	23	618
949	Usman Ur Rab Saddiqi	H224 - L - Block Satazaar near C Block Market Lahore	Usman Ur Rab Saddiqi	35202-5478570-1	Mateeb Ur Rab Saddiqi	395	221	-	616	395	223	-	618
950	Syed Ali Raza	Houser-139Sector 10North Karachi	Syed Ali Raza	42101-1708276-7	Syed Mushtique Hasan	398	220	-	618	398	220	-	618
951	Jai Ram	Flat F-2, Ground Flr, Bed Rock Aptt Clifton, near Teen Talwar Karachi	Jai Ram	45102-1213104-7	Nandeiv	277	318	9	604	277	332	9	618
952	Abdul Rauf	House 25, Street 26, Khudadad Street, Shalimar Town, Lahore	Abdul Rauf	34301-3558023-5	Muhammad Anwar	180	413	17	610	180	421	17	618
953	Asif Saleem	House No 147 St. 1-A Lane 2 Wajdat Col Chakala Scheme 3 near Al Mustafa Hosp Rawalpindi	Asif Saleem	37405-2281474-1	Muzafar Saleem	481	14	1	496	486	124	8	618
954	Muhammad Chappra	Flat no. 402 4-Flr Kaim Plaza Nazimabadno. 4-Khi near Hadi Market-Karachi	MUHAMMAD CHAPRA	42101-9768282-7	Muhammad Ismail Chappra	512	92	13	617	512	92	13	617
955	Muhammad Akbar	Pktr-263 Flate-1 3rd Flr, Model Village Bk-11 Gulistan E Iqbal near Imam B Karachi	Muhammad Akbar	36302-0510109-7	Muhammad Saeed	370	233	-	603	370	247	-	617
956	Rashid Ayub	H No B-112 Bk 3 Gulistan E Johar near Smart School Karachi	Rashid Ayub	42201-0871547-7	Muhammad Ayub	394	211	-	605	394	223	-	617
957	Qumber Hussain	Flt No 211 Jubee Rehmat Tower Bk-16/A Karachi	Qumber Hussain	42201-7887308-3	Itrat Hussain	324	266	14	603	324	279	14	617
958	Tahir Ali Khan	House No 1252 Street No 31-B Sector I-10/4 Islamabad	Tahir Ali Khan	17301-4558643-5	Zafar Ali Khan	342	266	-	608	342	274	-	616
959	Zohair Majeed Malik	H No. A -140 B Lk-L North Nazimabad near Bank Al Hab lb And Deht Sohail Nehari Ho Karachi	Zohair Majeed Malik	42101-112676-3	Abdul Majeed	487	111	-	598	487	129	-	616
960	Attarad Bhatti	Flt 3033R D Flr Plot 118 10th Comm Defence Phase 4 near Soneri Bank Karachi	Attarad Bhatti	35201-1203983-3	Barkat Mash Bhatti	426	177	-	603	426	190	-	616
961	Jamli Ahmed Siddiqui	Flat A-3083 Rd Flr, Farihan Heaven, Bk-17 Gulistan-e-Johar Opp K- Electric, Karachi	Jamli Ahmed Siddiqui	42201-5815189-3	Abdul Hameed Siddiqui	427	153	15	595	427	174	15	616
962	Muhammad Sharbaz	House No 12 St 12 ,Naz Pura Khokhar Road Badami Bagh Lahore	Muhammad Sharbaz	35202-2536790-9	Muhammad Bashir	180	406	22	608	180	414	22	616
963	Faisal Feroze	House No.1-A-Shami Road Cantt-Lahore	FAISAL FERROZE	35201-1686189-1	Kh Faramaz Feroze	393	109	113	615	393	109	113	615
964	Nadeem Younus	H 102/1 Main Khayaban E Shahbaz Ph V-near Sheikh Zayed Palace-Karachi	NADEEM YOUNUS	42301-0868900-3	Muhammad Younus Sheikh	472	123	20	615	472	123	20	615
965	Agha Umar Drax Khan	H No. 1 Charag Q Wapda St Akram Park Amir Rd Shad Bagh Lahore	Agha Umar Drax Khan	35202-3454294-9	Agha Sarfraz Ahmad Khan	438	161	-	599	438	177	-	615
966	Muhammad Yousaf	Pkt No. 75 , Flt No. 1 , 3rd Floor Al Miraj Arcade , Chowk Chuburg Lahore	Muhammad Yousaf	35403-1157894-3	M. Khan	504	103	-	607	504	111	-	615

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
967	Sheikh Awaiz Gami	H58 - C - Block Pak Arab Housing Scheme 17 - Kmi Feroz Pur Lahore	Sheikh Awaiz Gami	35202-4136569-1	Sheikh M Yaqub	392	210	-	602	392	222	-	614
968	Shabana Naz	House No.677 N-Area Korangi-3 I/2 Near Ghosia Masjid Khl	Shabana Naz	42101-1519879-6	Rashed Ahmed	451	145	-	596	451	163	-	614
969	Rao Najm Us Saqib	Flat 9 D 1st Floor Askari 3 School Rd. Cantt. near Cantt. Station Karachi	Rao Najm Us Saqib	61101-0708866-7	Rao Shabbir Ahmed Khan	484	123	-	607	484	130	-	614
970	Abdul Waheed	House No.4-A Street 3 Devesamaj Road Saadogor Lahore	Abdul Waheed	35202-9719290-7	Abdul Rasheed	416	150	29	595	416	169	29	614
971	Moinish Akram	House No.6B 12th Central Street Phase II DHA Near Defence Club Karachi	Moinish Akram	42301-4336793-1	Sheikh Waseem Ikram	190	385	30	605	190	394	30	614
972	Muhammad Arshad	P-30 Fashion Embroider Road Raichao Town 02 Saitao Road Faisalabad	Muhammad Arshad	33100-9420885-9	Haji Muhammad Toifal	473	1	1	475	467	118	29	614
973	Chaudhry Sultan	House No.116 Dairfidill Road, Phase 2 S.-Bahria Town-Rawalpindi	CHAUDHRY SULTAN	61101-1861015-9	Muhtd Anwar Chaudhary	357	94	162	613	357	94	162	613
974	Munawar Hussain	H No. P-59-60 St No. 17-18 Sec-6 F. Mehran Town Kia near Jamia Masjid Miraj Khl	Munawar Hussain	42201-8524178-7	Anwer	456	134	-	590	456	157	-	613
975	Ali Nawaz	House No.355 B-1 Johar Town Lahore	Ali Nawaz	35202-0438212-3	Muhammad Nawaz Khan	191	408	5	604	191	416	5	612
976	Salma Faraz	H No. B 2 Bk 17 Lucky Plaza Gulshan-E Iqbal near National Stadium-Karachi	SALMA FARAZ	42201-5786679-8	Faraz Ahmed	474	125	12	611	474	125	12	611
977	Hassnain Javed	Decent Mobiles Shop No. 35-1St-Floor Aiff Centre Main Hall Road-Lahore	HASSNAIN JAVED	35202-9160423-5	Javed Aslam Qureshi	431	113	67	611	431	113	67	611
978	Mohammad Shoab Tariq	House No. 13 307, Noorparishari Gulft	Mohammad Shoab Tariq	34201-0532369-9	Muhammad Sadq	468	143	-	611	468	143	-	611
979	Raza Muhammad Reza	House No.2/292 M Ali Habib Road Opp. Quids Mazar Old Numaish Karachi	Raza Muhammad Reza	42000-8568876-2	Mohammad Reza	191	404	7	602	191	412	7	610
980	Abdul Hameed And Company Commission Agents	Raja Colony, House No 11, Street 1, Bangla Road, Near Civil Hospital, Bahawalagar	Muhammad Asif Ali	31104-3748372-7	Abdul Hameed	2,819	1,183	-	4,002	-	609	-	609
981	Mian Israr Ahmad	House No.88-B, Model City One Eden Valley Canal Road Faisalabad	Mian Israr Ahmad	42301-7147086-5	Mian Sarfraz Ahmad	463	123	-	586	463	146	-	609
982	Abdul Karim	169 - A - Canal Garden near Allied School System, Lahore	Abdul Karim	33100-3844708-3	Mukhtar Ahmad	504	96	-	600	504	105	-	609
983	Abid Hussain	Film 182nd Fir Apsara Appt Gulshan E Iqbal Bk 16 Behind Baitul Mukkaram Karachi	Abid Hussain	42101-8289483-5	Badrudin Ahmed	355	246	-	601	355	254	-	609
984	Zahida Firdous	Flat No. C-202 2nd Flr Iqra Complex Ph-1 Bk-17 Gulistan E. Johar near City Bakery Karachi	Zahida Firdous	42401-6981851-2	Akhtar Ali	360	236	-	596	360	248	-	608
985	Shahid Aziz	Hcb-1909 S24, Alama Iqbal Colony Trench Bha Ta near Shining Star Public School Ra	Shahid Aziz	17301-1460363-9	Aziz Ur Rehman	386	214	-	600	386	221	-	607
986	Vicas Harrison	H2321 St. Fir S04 Akhtar Colony Sector D near Old X-9 Bus Stop Karachi	Vicas Harrison	42000-0511289-9	Malik Daniel	420	173	-	593	420	187	-	607

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						Rupees '000								
1	2	3	4	5	6	7	8	9	10	11	12	13		
987	Burhan Ud Din	Flat 153R D Fir Bk-B Mill Wala Appt Ranchori Ine near Sale Mart Karachi	Burhan Ud Din	42000-0381933-5	Abbas Ali	407	191	-	598	407	200	-	607	
988	Chulam Yaseen Jijyaa	Chulam Moiddin Jalandhri Bldg 1st Flr Flat no.18 near Dipasand Sweet M.A Jimah Rd Opp Baloch Park Etd Gahkhi	Chulam Yaseen Jijyaa	42301-1091614-1	Muhammad Usman	481	111	-	592	481	126	-	607	
989	Qaiser Khali	House No 2811 Wagoda Town Lahore	Qaiser Khali	35202-2745512-1	Shekh Abdul Khali	42	11	553	606	42	12	553	607	
990	Ameer Goya	A.S Collection Shop 1 N P-3/22 Kamil-Gali Sarala Bazar Eissa Mkt. Karachi	AMEER GOYA	42301-2337108-9	Ahmed Haji Muhammad Goya	429	150	27	606	429	150	27	606	
991	Ifthikhar Chohan	Nayab Chemical Peeli Kohino. 7.- H. no. 245 Lola Block-B Mills Area Shadrahi Lahore	IFTIKHAR CHOCHAN	35202-9868282-7	Muhammad Ashiq Chohan	482	97	27	606	482	97	27	606	
992	Iqbal Ahmad	Syed Karim J An House St No. 07-01 Block H Zulfiqa R Abad Juyal Gligt.	Iqbal Ahmad	37406-5817724-3	Gohar Hayat	389	207	-	596	389	217	-	606	
993	Tariq Masih	He - 252 / 4 Murela Saint Series St Model Colony2 Walton Rd Lahore	Tariq Masih	35201-137397-1	Akber Masih	374	224	-	598	374	232	-	606	
994	Areeba Shahid	97-B Tariq Garden Near Wapda Town Lahore	Areeba Shahid	35201-1721314-0	Umer Zia	298	278	15	591	298	293	15	606	
995	Muhammad Ammad Suleh	House No R-117, Block 11, C2 Str Syed Town, North Karachi	Muhammad Ammad Suleh	42101-4979431-7	Muhammad Suleh	200	388	8	596	200	397	8	605	
996	Riaz Hussain	House No 539, Street 21, Sector H, Manzoor Colony near Allah Wali Masjid Karachi	Riaz Hussain	42301-8458672-9	Muhammad Fazli	160	416	21	597	160	424	21	605	
997	Muhammad Riaz-Ul-Haq	House No 805 Block B DHA Phase V Lahore	Muhammad Riaz-Ul-Haq	35201-1556073-1	Maik Uddin	194	378	25	597	194	386	25	605	
998	Kamil Khurshid Ahmed	Blooming Leather Plomo. 18 Secno. 7-A-Korangi Industrial Area-Karachi	KAMIL KHURSHID AHME	42301-1028834-5	Muhammad Khurshid Ahmed	469	123	12	604	469	123	12	604	
999	Muhammad Farooq	Flt D-503, Basera Tower Gulistan-e-Johar, Near NIB Bank Johar Chowrangi, Karachi	Muhammad Farooq	42201-3200179-3	Muhammad Saleem	309	264	17	590	309	278	17	604	
1000	Owais Moe	Pioneer Plastic I/D, 1/7 Near Chand-Bibi Hospital Nazmatbad No. 2-Karachi	OWAIS MOE	42301-2999290-9	Aman Ullah	386	128	89	603	386	128	89	603	
1001	Syed Faeem Ahmed Zaidi	House No. A-33 Pioneer City Block 9-A Gulistan-Er-Johar near Varket Bakery Khi	Syed Faeem Ahmed Zaidi	42501-9954644-7	Syed Shakeel Ahmed	446	139	-	585	446	157	-	603	
1002	Muhammad Ali	House No.12 Ground Floor Musharat Colony-Hawksbay Road-Karachi	MUHAMMAD ALI	42301-7566899-7	Muhammad Hanif	476	104	22	602	476	104	22	602	
1003	Waqas Waris	H.No A-9/1,2nd Gizi Lane-Phase 4,DHA-Karachi	WAQAS WARIS	42301-1002770-5	Ali Waris	325	142	135	602	325	142	135	602	
1004	Nazneen Junaid Tariq	H No. 62 Khyabn E Shatheen-Phase V DHA-Karachi	NAZNEEN JUNAID TARIQ	42301-3267509-0	Shaikh Muhammad Junaid	408	106	88	602	408	106	88	602	
1005	Syed Sheroz Ali Danish	Flt-16 Bk-17 Gulberg Fd Area near Ahi Karachi	Syed Sheroz Ali Danish	42101-3973564-7	Syed Musarrat Ali	369	219	-	588	369	233	-	602	
1006	Amr Al Sangi	Flt MD-03, Moon Arcade Shatina-e-Fasal, Star Gate Karachi	Amr Al Sangi	43203-0430089-5	Sikandar Ali Sangi	206	377	11	594	206	385	11	602	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off		Interest / Mark-up written-off	Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1007	Ahmad Reza	64 R Block, Punjab Employees Cooperative Housing Society, College Road Lahore	Ahmad Reza	35202-7043336-3	Abdul Rezaq	200	382	10	592	200	382	10	602
1008	Yakub Hashim Thara	House No 101 Alkhabra Arcade 438-C Adanjo Nigar Ghazi Salahuddin Road Karachi	Yakub Hashim Thara	42201-0357926-7	Hashim Ahmed Thara	257	329	5	591	257	329	5	601
1009	Abid Hussain	Flat No. M-18 2nd Floor Apsara Apartment-Gulshan E Iqbal Bk 16Behind Battul Muk-Karachi	ABID HUSSAIN	42101-8286833-5	Badanuddin Ahmed	476	99	25	600	476	99	25	600
1010	Mian Rafi	Chen One Stores Ltd Dept Kitchen-32-93 E-1 Gulberg III-Lahore	MIAN RAFI	35200-5513858-9	Mian Shahab Din	301	114	185	600	301	114	185	600
1011	Muhammad Shahzad	Pkt No. 74-A Shadman Town Near Kki-Sard Khana Malir-Karachi	MUHAMMAD SHAHZAD	42201-0367981-3	Muhammad Ishaq	334	71	195	600	334	71	195	600
1012	Jamal Saleemi	H No. 289 - A3-Johar Town, Muhammad Ali Chowk-Lahore	JAMAL SALEEMI	31104-7599089-1	Abdul Khaliq Saleemi	461	128	11	600	461	128	11	600
1013	Shaikat Meraj	Shop No. 1 Maula Bukhat Street Australia-Building, Branderni Road-Lahore	SHAIKAT MERAJ	35201-2383406-7	Miraj Udi Din	414	154	32	600	414	154	32	600
1014	Muhammad Habib Ullah	H1019 S117 Main Bazar Nisr Colony Telenor Tower Sammabad Road Fsd	Muhammad Habib Ullah	33102-0174273-9	Jawad Hussain	404	184	-	588	404	186	-	600
1015	Imtiaz Ahmed Qureshi	House 6 Str East 47Islamia Colony Sharn Maghar Multan Road Lahore	Imtiaz Ahmed Qureshi	35202-2798145-1	Naz Ahmed Qureshi	322	278	-	600	322	278	-	600
1016	Syed Abous Salam	Hc 26 Bk 13-D-1 Gulshan E Iqbal Karachi	Syed Abous Salam	42201-7668373-5	Syed Shoukat Ali	335	265	-	600	335	265	-	600
1017	Khushal Ahmed Butt	H. No.143, Street 9 Sec. Akhtar Colony, Near Bismillah Jamia e-Masjid, DHA, Karachi	Khushal Ahmed Butt	42201-6431062-9	Mehar Butt	384	183	15	582	384	201	15	600
1018	Naveez Ahmad	H No. 28/2 St No. 10 Mohallah Shahid Park-Nashtar Town Darogahwala-Lahore	NAVAZ AHMAD	35201-2105345-3	Bashir Ahmed	468	108	23	599	468	108	23	599
1019	Fahad Rehman	Rapid Innovation Operations Dept near Fbi-19th Floor BRR Tower II Chundrigar Rd-Karachi	FAHAD REHMAN	42000-7878135-9	Ata Ur Rehman	464	122	13	599	464	122	13	599
1020	Riaz Hussain	Flat No. 204 Jan Plaza Bk J North Nazima Bad Near Farooq Masjid Kti Karachi	Riaz Hussain	31303-7578951-5	Gul Bahar	366	219	-	585	366	233	-	599
1021	Faisal Ramzan	H 105/2, Khyaban-e-Muhatiz, 24th Street DHA, near Total Parco Pump & Ali Masjid Karachi	Faisal Ramzan	43102-5400396-1	Muhammad Ramzan Mughni	410	128	40	578	410	149	40	599
1022	Ahmad Sarfraz	House182 Block C. NFC Housing Society, Near Wapda Town, Lahore	Ahmad Sarfraz	35201-2076305-5	Muhammad Sarfraz Ahmad	198	384	8	590	198	383	8	599
1023	Muhammad Muzammil Mehar	H R-132 Bk 33 Sect 33-E, Korangi 2 near Ali Public School Karachi	Muhammad Muzammil Mehar	42201-4998858-3	Muhammad Meharban	178	401	11	590	178	410	11	599
1024	Zulfiqar Raaza	Image International Suit No. 1 2nd Floor-Absseen Complex 8 Davis Road-Lahore	ZULFIQAR RAZA	35201-3829265-3	Amanat Ali Khalid	352	86	159	597	352	86	159	597
1025	Faqr Muhammad Sajid Bahawalpur	Chak-46 Dmb Ahmed Pur East Bahawalpur	Faqr Muhammad Sajid	31205-4462955-5	Shah Deen	478	110	-	588	478	119	-	597

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
1026	Awais Masood Butt	27 - B Tmt Alparia Society Rawind Road Lahore	Awais Masood Butt	35202-2652002-9	Hamid Masood Butt	433	148	-	581	433	164	-	597
1027	Ali Jawaid	H56 - Block Model Town Lahore	Ali Jawaid	35200-1779535-9	Jawaid Iqbal	416	164	-	580	416	181	-	597
1028	Ali Abbas	Gali10 Allah Bakhish Colony, Bazar Mehabar Katwala near Kasimir Road Gujranwala	Ali Abbas	34101-1828286-3	Muhammad Afzal	162	421	10	593	162	425	10	597
1029	Imran Kazi	H A-144 Block-5, Gulshan-e-Iqbal near Rab Medical Hospital Karachi	Imran Kazi	42301-9709967-3	Muneeruddin	221	284	83	588	221	293	83	597
1030	Syed Ali Hassan	House No. 1 Street N01 O Block Khan Colony Model Town Lahore	Syed Ali Hassan	35202-6508872-9	Syed Manzoor Hussain Shah	241	336	9	586	241	347	9	597
1031	Muhammad Behlum	H. no. A/288 1st Floor, Block 3-Kda scheme 24 Gulshan E Iqbal, Karachi	MUHAMMAD BEHLUM	41303-9853654-3	Muhammad Sheeth	453	127	16	596	453	127	16	596
1032	Malik	10 Prince Arcade Block 7, Bahjan Chock, FB Area Karachi	Malik	42101-1631461-7	Mansoor Ali	289	287	6	582	289	301	6	596
1033	Muhammad Ishtaq	House 2, St 9, Milan Ameenuddin Park, Olympic Town, Tajpura Scheme, Lahore	Muhammad Ishtaq	34502-7628042-5	Manzoor Ahmad	200	379	8	587	200	388	8	596
1034	Khurram Sheraz Sheikh	House No 51, Street 10 Gunamangat Gulberg-3 Lahore	Khurram Sheraz Sheikh	35403-4970134-5	Muhammad Tufail	186	394	9	589	186	401	9	596
1035	Nageen Aar Shoab	653 Block 2 Azzabab Near Tabba Hospital Karachi	Nageen Aar Shoab	42101-2628642-8	Mohammad Shoab	240	325	22	587	240	334	22	596
1036	Imran Iqbal	House No. 99 Main Bazar-Barlub Near Chak No. 61, Jb-Faisalabad	IMRAN IQBAL	33100-7629479-9	Muhammad Iqbal	460	116	19	595	460	116	19	595
1037	Zahid	Flat No.175 A/ Rahim Shopping Centr Saadlar Near Total Petrol Pump Hyd Hyderabad	Zahid	41303-1243745-1	William Immanuddin	440	138	-	578	440	155	-	595
1038	Qasim Bashir	House No P-394 Street 9 Sarfaraz Colony Qaim Sain Darbar Road Faisalabad	Qasim Bashir	33100-1242398-7	Muhammad Bashir	190	390	6	586	190	399	6	595
1039	Syed Rizwan Ali Bukhari	House No A-415/1 Larab Garden Gulshan-e-Iqbal Block 1 near Abid Town Karachi	Syed Rizwan Ali Bukhari	41304-2302456-7	Syed Qurban Ali Bukhari	200	378	9	587	200	386	9	595
1040	Asad Ur Rehman	House No R 292 Shakeel Manzil Sands Road Rehmania Quarter Karachi	Asad Ur Rehman	42301-9462340-1	Atta-Ur-Rehman	178	401	8	587	178	409	8	595
1041	Haider Rabani	House617 Sector E Park Lane Ashley 10Lahore Cant-Lahore	HAIDER RABANI	42301-9880232-5	Ahmed Rabbani	474	97	23	594	474	97	23	594
1042	Syed Naveed Ali Shah	Flat No. 203, Marin Drive, Apartment, Clifton Bk No.2, China Town Restaurant	Syed Naveed Ali Shah	42000-7061765-3	Allan Bux Shah	479	28	7	514	405	182	7	594
1043	Muhammad Ishtat Khan	House No.14 Paradise Homes Sector 13/A Schemeno.33 Gulzar E Hijri near Dfajsal Bank Karachi	Muhammad Ishtat Khan	42201-5720125-1	Lal Khan	507	74	-	581	507	87	-	594
1044	Syed Waqar Ahmed	H. no. R-21 Sec 11-A North Karachi near Bank Al Habi B near Falcon House Schulkarachi	Syed Waqar Ahmed	42101-6205172-3	Syed Ghulam Naeemuddin	333	257	-	590	333	261	-	594
1045	Fahad Ahmed Shaikh	House No 34/1, Phase 5 DHA, Khayaban-e-tanzeem, near Khayada Market Karachi	Fahad Ahmed Shaikh	42301-3326071-1	Rashid Ahmed Shaikh	197	378	11	586	197	386	11	594
1046	Khalid Zafar	House No 201 Street 991 8/4 Islamabad	Khalid Zafar	37405-2216116-1	Zafar Ahmed	244	326	12	582	244	337	12	593
1047	Muhammad Tariq	King Rice Office No 714 7th Floor-I.S.E Tower Blue Area-Islamabad	MUHAMMAD TARIQ	16101-4350147-3	Gulfam	459	119	14	592	459	119	14	592

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						Rupees '000							
						6	7	8	9	10	11	12	13
1048	Usman Ali Butt	H231 Sa Lman Block Nashtar Colony Feroz P Ur Rd Nishtar Bazar Lahore	Usman Ali Butt	35202-1325322-7	Naveed Abbas Butt	371	212	-	583	371	221	-	592
1049	Syed Farooq Ali	House 2/48-A Qadri Mallah Comm Area Shah Faisal Colony 2 Karachi	Syed Farooq Ali	42201-5352939-9	Syed Sajid Ali	364	214	-	578	364	228	-	592
1050	Raja Nasim Yousaf	House No 123 S3 06 Rawal Town Rawalpindi	Raja Nasim Yousaf	82203-1179843-5	Muhammad Yousaf	299	277	5	581	299	288	5	592
1051	Dilawar Khan	Flat no. 409 4-Fr Sheraton Tower Ghulam-Hussain Qasim Rd Garden West Near-Farooq-E-Azam Masjid Karachi	DILAWAR KHAN	91105-0108903-5	Ameer Muhammad Khan	381	96	114	591	381	96	114	591
1052	Masood Ali	V U Traders R-203 Sector 15B- Bufferzone North Karachi-Karachi	MASOOD ALI	42101-5118963-7	Mehmood Ali	455	120	16	591	455	120	16	591
1053	Jamshed Ali Malik	Shadman Residency Flat No. 603 Tower-A-Block-2 Clifton-Karachi	JAMSHED ALI MALIK	42301-9827542-1	Shoukat Ali Malik	516	69	6	591	516	69	6	591
1054	Naseer Uddin Odho	House-319 1St Fl Sector1-A Jacob Lines Saddar Behind Taj Complex /Thanvi Karachi	Naseer Uddin Odho	41506-0361223-9	Sher Muhammad Odho	341	243	-	584	341	250	-	591
1055	Taimur Mahmood	Flat No. S-11 2nd Floor Media Foundation Apartment G-8 Markaz Near G-8 Islamabad	Taimur Mahmood	42301-0394712-9	Fazal Mahmood	462	114	-	576	462	128	-	590
1056	Kashif Ishad	House-607 Street10 near School6 Lala Pkhi Van Cant Rawalpindi	Kashif Ishad	37406-2541042-3	Muhammad Ishad	388	202	-	590	388	202	-	590
1057	Adnan Mehbob Wato	H1060 Z- Block S142 Phase Iloopp Wapda Office Ghazi Rd DHA Lahore	Adnan Mehbob Wato	35301-9617308-9	Mian Alta Muhammad	344	242	-	586	344	246	-	590
1058	Muhammad Farhan	House No A-1884 Phase II Gulshan-e-Hadeed, N Block-10 Market Karachi	Muhammad Farhan	42501-1389045-3	Muhammad Wasim Ul Din	176	400	7	583	176	407	7	590
1059	Sumaira Azam	Azam Dera Jattan Da Nazd Jamia Masjid-Sulabad Altan Saroba Ferozpur Rd-Lahore	SUMAIRA AZAM	35202-3623542-4	Muhammad Azam	441	122	26	589	441	122	26	589
1060	Ejaz Hussain Bukhari	C/O Bukharibrothers , 2B - Alma Iqbal Road Lahore	Ejaz Hussain Bukhan	35201-3081947-7	Syed Manzoor Hussain Bukhari	393	185	-	578	393	196	-	589
1061	Nadeem Ahmed	H.No.834 Str Est 8-Amehmoodabad No.4 near Nour Ul Islam School Karachi	Nadeem Ahmed	42201-1747666-9	Mohammad Laif	347	242	-	589	347	242	-	589
1062	Sharafat Ali	P-9/6 St 04, Professor Block Shalimar Park, Near Marchister School, Faisalabad	Sharafat Ali	34104-2356103-7	Alian Dilta Cheema	199	365	16	580	199	374	16	589
1063	Syed Muhammad Asim	House No 4C St-3 Asatuwari Mughal Pura Lahore	Syed Muhammad Asim	35201-1387035-3	Syed Muhammad Ahmed	183	394	4	581	183	402	4	589
1064	Ahmed Yousuf	House No C-1 Sao Ave Fl-2-A Gulistan-e-Jauhar Block 12 Karachi	Ahmed Yousuf	42201-5489220-5	Jaji Yousuf	195	373	14	582	195	380	14	589
1065	Muhammad Naeem	Sto Marble Pno. D-50 Aminabad Industries-Zone near Naya Nazimabad Admore Pump Mah-Mangopir Rd Karachi	MUHAMMAD NAEEM	42301-2417434-9	Muhammad Naeem Qureshi	258	75	255	588	258	75	255	588

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1066	Abdul Khan	Shop No. 9 Usman Mkt Kacha Raheem Road-Misri Shah near Sagri Cinema Cwk Nini Gali-Lahore	ABDUL KHAN	35200-6839638-5	Muraza Khan	194	104	290	588	194	104	290	588
1067	M. Zahid Shaikh	House No R-78 Block 13D/1 Gulshan-e-Iqbal Town Karachi	M. Zahid Shaikh	42201-3448974-5	M Saleem Shaikh	319	247	10	576	319	259	10	588
1068	Innam Khan	Pukhraj Jewellers Shopno.D-295-296/1 New Sarata Bazar Near Lal Haveli-Rawalpindi	INNAM KHAN	37405-0364832-3	Ikram Ullah Khan	252	165	170	587	252	165	170	587
1069	Maqsood Ahmed	C/O Int Power Global Development Ltd C-14 Block-4 Kda Scheme No.5 Clifton Karachi	Maqsood Ahmed	42201-7073635-3	Faqeer	317	245	18	580	-	569	18	587
1070	Muhammad Fayyaz Khan	House No B-10 Shantl Nagar Daima near Char Minar Masjid Karachi	Muhammad Fayyaz Khan	42401-7370981-5	Hassan Shah	376	198	-	574	376	211	-	587
1071	Saba Tabussum	C-88 Block 06 Karimabad Behind Bao Palace FB Area Karachi	Saba Tabussum	42201-5357438-6	Farukh Sher Khan	166	368	47	581	166	374	47	587
1072	Akhtar Sial	Sky Gate Sullino 08 3rd Flr C-7 Bkno.7/8 Kchs Aman Chamber Shaheed-E-Millat Rd-Karachi	AKHTAR SIAL	42201-6106487-7	Muhammad Bilal Sial	489	75	22	586	489	75	22	586
1073	Khuram Zia	H-274 S122 Sector -C Adjala Roadaskari -14 R Awabgirdi	Khuram Zia	35202-2491126-9	Faheem Ud Din	382	197	-	579	382	204	-	586
1074	Khuram Hameed	H 61/A Gulshan-e-Jami, Model Colony Opp Checkpost 2 Malir Halt Karachi	Khuram Hameed	44103-5665735-5	Abdul Hameed	277	286	10	573	277	298	10	585
1075	Abdul Samad Durrani	H13-C/2, Ahmed Housing Scheme, Mansooria Mullan Road, near Shakir Chowk Lahore	Abdul Samad Durrani	33100-0145810-9	Abdul Haq Durrani	200	367	8	575	200	377	8	585
1076	Syed Ali Akhtar	House No B-79 Block-6 Gulshan-e-Iqbal Karachi	Syed Ali Akhtar	42201-6519490-9	Mir Najar Ali	165	388	26	579	165	394	26	585
1077	Qadeer Shah	House No. 94 Street 38-Overseas - A Baharia Town-Lahore	QADEER SHAH	34202-8165651-3	Muhammad Hussain Shah	448	108	28	584	448	108	28	584
1078	Muhammad Ali Sabir	116 Kashmir Block Alama Iqbaltown Lahore	Muhammad Ali Sabir	35202-3455116-7	Muhammad Sabir	330	246	-	576	330	254	-	584
1079	Muhammad Dawood Mughal	Near Mc Boys High School Harbanspura Lahore	Muhammad Dawood Mughal	35202-7915379-5	Mohammad Raftiq Mughal	330	254	-	584	330	254	-	584
1080	Abdul Waheed Nagary	H No. R-780 House No. R-780 Sector 09 Karachi	Abdul Waheed Nagary	42101-1744788-7	Abdul Majeed	484	79	-	563	484	100	-	584
1081	Abdul Muqtadir	Flat B-304, 3rd Floor Wonder Tower Block 11, Gulshan-e-Iqbal Karachi	Abdul Muqtadir	42301-6584194-3	Jamshed Ali Qureshi	181	389	6	576	181	397	6	584
1082	Shiraz Kaka	A/194 Ghulam Shah Kalthora Colony Hyderabad	Shiraz Kaka	41303-3784088-7	Alandino Kaka	322	236	11	569	322	251	11	584
1083	Muhammad Asif	House No C-12 Gali No 8 Al Hlail Co Oper Ative Housing Society near Nunmana Masjid Karachi	Muhammad Asif	42201-9623996-7	Shekh Muhammad Afzal	500	83	-	583	500	83	-	583
1084	Maqsood Alam	House No 42/5 Street No 13 Model Colony Karachi	Maqsood Alam	42201-2881503-1	Muhammad Mehtoz Hussain	167	401	8	576	167	408	8	583
1085	Mond. Shafiq-Ur-Rehman	House No 33A Urdu Ogar Gulshan Pavi Lahore	Mond. Shafiq-Ur-Rehman	35404-6800642-5	Kh Mond Raftiq	171	388	13	577	171	399	13	583
1086	Saqib Sohail	Saqib Sohail Umer Ali Commission Shop-Shoppo, 116, New Gairi Mkt Digtol Road-Faisalabad	SAQIB SOHAIL	33100-0574371-5	Muhammad Arshad	472	88	22	582	472	88	22	582

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1	2	3	4	5	6	7	8	9	10	11	12	13
Rupees '000												
1087	Umer Farooq	Flat 303 3rd Floor Al-Rehman Square Bk-B,Shah Waliullah Road Nayabad Khi Karachi	Umer Farooq	42201-8811282-1	Ibrahim	365	203	-	568	365	-	582
1088	Shaukat Hussain	House/0-A Saba Avenue 19SI DHA near Clifton Karachi	Shaukat Hussain	42101-1482285-7	Gazal Kareem	324	256	-	580	324	-	582
1089	Faizan Magsood Bag	H No A-84 Gulshan E Iqbal Block 10 near Aladdin Park/ Masjid Tayba Karachi	Faizan Magsood Bag	42201-0312251-7	Magsood Sharif Bag	399	183	-	582	399	-	582
1090	Muhammad Qasim	H 269 Block E-2 Johar Town Near Dental Clinic Lahore	Muhammad Qasim	54400-0524761-5	Ghulam Sanwar	296	285	-	581	296	-	581
1091	Abdul Majeed	Room No. 02 Worker Colony Tando Alam Mari Gate No. 01 Old Complex Staff House C Hyderabad	Abdul Majeed	41409-4650194-1	Muhammad Suleman Chang	414	151	-	565	414	-	581
1092	Zahid Hussain	Flat no. M1 Aps Ara Aptino.3 Old/18 Bk- 16 Gulshan- E Iqbal Karachi	Zahid Hussain	42201-0957036-7	Aboullah	379	190	-	569	379	-	581
1093	Mustafa Muhammad Khan Minhas	House No.439 St. 02 G-9/3 Islamabad	Mustafa Muhammad Khan Minhas	61101-4148904-5	Muhammad Khan Minhas	480	35	3	518	467	9	581
1094	Ahmad Saeed Rana	Bismilla Town Post Office Khas 39 Gb Galthor Near Rashid Kenyana Store Faisalabad.	Ahmad Saeed Rana	33104-9740402-1	M Hoshnak Ali	476	89	-	565	476	-	580
1095	Sharjeel Zafar	227 Zeenat B Lock Iqbal Town Lahore	Sharjeel Zafar	35202-2167656-3	Zafar Iqbal Kholkar	350	220	-	570	350	-	580
1096	Muhammad Asim Razaq	H No3 St No 152 G-13 4 Islamabad Pakistan No3 St No 152 G-13 4 Islamabad	Muhammad Asim Razaq	61101-9573284-7	Abdul Razaq	350	220	-	570	350	-	580
1097	Shariyar Uddin Khan	H No. A/174 Korangi No. 6Market near Madina Masjid Korangi 6 Market Karachi	Shariyar Uddin Khan	42201-2984805-1	Sultan Salahuddin	347	222	-	569	347	-	580
1098	Muhammad Qureshi	H No. A-140 Bk-J North Nazimabad Near Modern Palace-Karachi	MUHAMMAD QURESHI	42101-8148611-3	Muhammad Qarab Ud Dn	471	82	26	579	471	26	579
1099	Mohammad Qureshi	House No. A- 140 Block- J North Nazimaba-Ad Near Sakhi Hassan- Karachi	MOHAMMAD QURESHI	42101-8570497-7	M Qutubuddin Qureshi	454	111	14	579	454	14	579
1100	Syed Murad Mustafa	H79 A/2 Muhallah Ghalib Market Gulberg III Lahore	Syed Murad Mustafa	35202-2441003-5	Syed Musataa Khalid	375	204	-	579	375	-	579
1101	Asalan	House no.6/7 Bkno.02 PECHS near Noor Masjid Khi Karachi	Asalan	42201-5703672-5	Ataf Hussain	471	92	-	563	471	-	579
1102	Muhammad Jahangir Badar	H 754, Kasimir Block Alama Iqbal Town Lahore	Muhammad Jahangir Badar	35202-5692144-3	Ahmad Ali	247	315	5	567	247	5	579
1103	Zulfiqar Ahmed	Flat no. 1-202 Bk1 2nd Fl Iqra Complex Gulistan E Johar Bk-17 near Perfume Chowk Karachi	Zulfiqar Ahmed	35202-6408865-9	Muhammad Shabir	435	125	-	560	435	-	578
1104	Haider Ali Soomro	H A14 Bk 2, Chappal Sun City, Safora Road near Memon Hospital Karachi	Haider Ali Soomro	42201-5957575-7	Saeed Ahmed Soomro	179	383	8	570	179	8	578
1105	Zulfiqar Mirza	House No 272-C Block E Saelette Town Near Mamo General Store Rawalpindi	Zulfiqar Mirza	61101-6374228-7	Mirza Anwaar Bag	177	351	43	571	177	43	578
1106	Mir Shahid Raza	House No M122 Block-2 PECHS Tariq Road Ground Floor Karachi	Mir Shahid Raza	42201-1755369-5	Mir Ghulam Moosa Raza	247	309	12	568	247	12	578

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1107	Muhammad Faheem Khattak	House No R/661 Sector 9, North Karachi, Near Five Star Bakery, Karachi	Muhammad Faheem Khattak	42101-9019776-9	Gul Raheem	300	262	11	563	300	265	11	576
1108	Adeel Ahmed Raees	Decorcent Interior 144 Sector J-Main Boulevard 4th Floor DHA Phase VI- Lahore	ADEEL AHMED RAEES	34201-9049935-5	Raees Ahmed Mirza	532	34	9	575	532	34	9	575
1109	Zafar Iqbal	P-181, St No-3 Mukhtar Colony Near Madina Mosqu E Jhung Road Faisalabad.	Zafar Iqbal	33100-4378010-5	Abdul Pezzaq Khan	439	117	-	556	439	136	-	575
1110	Naeem Baig	Flat no.A-5/19 Johar Complex Main Univer - Stv Rd near Binlashim Karachi	Naeem Baig	42201-6511790-7	Farooq Baig	350	212	-	562	350	225	-	575
1111	Furqan Jamal	Housea 760 Sector 11B North Karachi Near Octor Academy Karachi	Furqan Jamal	42101-1547731-5	Jamal Ahmad	373	196	-	569	373	202	-	575
1112	Faizan Maqsood Baig	H. No.A-84, Gulshan-e-Iqbal, Block 10, Near Alladin Park / Masjid Tayba Karachi	Faizan Maqsood Baig	42201-0312251-7	Maqsood Sharif Baig	220	338	8	566	220	347	8	575
1113	Khalid Hussain	Haji Park Mangamandi Near Jalali Madrasa Lahore	Khalid Hussain	35102-3746238-9	Hamat Khan	168	395	5	568	168	402	5	575
1114	Shahbaz Ahmed Khan	Ypo Chalan Wala, Tehsil Mandi Bahaudin	Shahbaz Ahmed Khan	34402-2643415-9	Chaudhry Tariq Ahmed	-	840	-	840	-	574	-	574
1115	Ahsan Qureshi	Real Estate Advisor-77 - Cc , 1St Flr , Dd , DHA , Phase IV-Lahore	AHSAN QURESHI	35201-4271698-1	Inshad Ahmad Qureshi	422	134	18	574	422	134	18	574
1116	Muhammad Faisal	H No. 154-A Al-Noor House Iqbal Road Ghulam Hussain Park Shadbagh Lahore	Muhammad Faisal	34603-8445503-5	Muhammad Siddiq	508	66	-	574	508	66	-	574
1117	Shah Faraz Hussain	Housea-394, Coop Housing Society Sec 13 B Kor Angi Creek Karachi	Shah Faraz Hussain	42201-5682120-9	Shahazad Hussain	359	200	-	559	359	215	-	574
1118	Muhammad Imtiaz	Plot151-184 C Central Comm Area Sana Aopt S 1 2 Fir PECHS Bk 2 near Rataat Bakery	Muhammad Imtiaz	42301-8368510-9	Abu Baker	382	192	-	574	382	192	-	574
1119	Muhammad Farooq	H. 3, St 118, Kachanisbat Road Lahore	Muhammad Farooq	35202-5831184-5	Muhammad Ameen	195	362	8	565	195	371	8	574
1120	Atar Ur Rehman	336/A Gulberg-III Lahore	Atar Ur Rehman	14201-1321166-9	Habb Ur Rehman	203	345	18	566	203	353	18	574
1121	Muhammad Naeem Khan	Jacobline Nizami Road House-126 Sec 2D Ka Rechi Govt Girls Secondary Sch Kara Jacobline Nizami Road	Muhammad Naeem Khan	42201-4170714-3	Muhammad Raliq Khan	418	140	-	558	418	155	-	573
1122	Muhammad Shahid	Plot 125 Flat 5/6 Amir Heights Garden West near Fowara Chowk Karachi	Muhammad Shahid	42301-7160418-1	Muhammad Iqbal	294	279	-	573	294	279	-	573
1123	Iqbal Anjum Butt	House 95 Street 32, Kiyaban-e-Sahar, Phase V Ext. DHA Karachi	Iqbal Anjum Butt	42301-7040606-7	Muhammad Anjum Butt	228	321	14	563	228	331	14	573
1124	Muhammad Saeed Rana	House No 80-D Block 6 FB Area Near Masjid Ibrahim Karachi	Muhammad Saeed Rana	42101-1851294-7	M Siddiq	163	398	5	566	163	405	5	573
1125	Syed Muhammad Umair	Flat 206 2 Nd Flr Al-Haq Prde Gulshan E Iqbal Bk-13-D 1 Opp. Madina Masjid Kni	Syed Muhammad Umair	42101-7460227-3	Syed Muhammad Ahmed	401	153	-	554	401	171	-	572
1126	Imran Wasir	House 588, D Block Johar Town Lahore	Imran Wasir	35202-4612473-5	Haji Muhammad Zkriya	193	365	5	563	193	374	5	572
1127	Adrian Qadeer	House No A-130 ; Bk-12 ; Gulistan-e-Jahar Karachi	Adrian Qadeer	42201-7175689-1	Abdul Qadeer	168	388	9	565	168	395	9	572

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1128	Agnes Dean	Flat No 025 Lower Ground Floor Abu Dhabi-Tower F-11 Markaz- Islamabad	AGNES DEAN	37405-5478639-8	E.M.Dean	262	110	199	571	262	110	199	571
1129	Syed Muhammad Zubair Naseem	H594 Sector - D S101 Askari - 10 Lahore	Syed Muhammad Zubair Naseem	54400-6181590-1	Syed Muhammad Naseem	406	147	-	553	406	165	-	571
1130	Muhammad Naveed	House-306 Muhallia Korangi-3 Sector 34/2 Karachi	Muhammad Naveed	42201-1018294-9	Syed Waqar Hussain	379	183	-	562	379	192	-	571
1131	Rajab Ali Dawood Polo	House No C 62/4, 4th Fl, Rai Mustala Arcade, Street No 5, Panjab Chowringi Karachi	Rajab Ali Dawood Polo	45102-5688318-1	San Dino	250	291	18	559	250	303	18	571
1132	Manyam Mastoor Anwar	House 200C, Street 5, Cavalry Ground, Near Khalid Masjid Lahore	Manyam Mastoor Anwar	35202-2597519-0	Muhammad Anwar	176	377	11	564	176	384	11	571
1133	Mian Gul Muhammad	House No 1312 B, B-Block Satellite Town Kallianki Rawalpindi	Mian Gul Muhammad	91400-0322002-5	Muhammad Sardar Qadri	331	157	69	557	331	171	69	571
1134	Hasnain Rashid	House No 141 Street 33 Off Khyab-e-Shamsher DHA Ph-5 Ext near Florida Homes Appt. Karachi	Hasnain Rashid	42000-0514227-9	Aizal Fashid	415	121	17	553	415	139	17	571
1135	Ahsan Mehmood Kanju	All Pur Kanjoo, P.O Ameer Pur Saddat Kehrakpa	Ahsan Mehmood Kanju	36202-6225011-5	Tariq Mehmood Kanju	432	886	31	1,359	-	570	-	570
1136	Manzar Abbas	Jabonara Po Khass, Teh Dist Jhang	Manzar Abbas	33202-1323233-9	Ghazwan Ali Khan	549	770	-	1,319	-	569	-	569
1137	Muhammad Luqman	P-1391 Kaleem Shahhead Colony Near General Store Faisalabad	Muhammad Luqman	33100-6473333-9	Shokat Azeem	428	123	-	551	428	141	-	569
1138	Saif Ullah	H No. 155H No. 06 Block - A Fateh Garh Me Har Faz Colony Lahore	Saif Ullah	35503-0107065-7	Nasir Khan	397	158	-	555	397	172	-	569
1139	Christopher	H No A-784 S Treet 10 Azam Basti Mehmooda Bad Karachi	Christopher	42301-0394473-5	Wilson John	404	150	-	554	404	165	-	569
1140	Muhammad Yousaf	House 17, Street 32, Mohalla Muhammad Square Gawalmandi Lahore	Muhammad Yousaf	35202-2516683-7	Muhammad Alauddin	200	352	9	561	200	360	9	569
1141	Muhammad Latif	Ahaata Tech House No 8 Chard Virk Market Sultan Pura Road Behind Railway Station Lahore	Muhammad Latif	35202-3032217-9	Abdul Hameed	296	272	-	568	296	272	-	568
1142	Waheed Hassan	House 22 Block P Model Town Ext. Lahore Pakistan	Waheed Hassan	35202-2252828-9	Shakoor Ahmad	296	272	-	568	296	272	-	568
1143	Abdul Majeed	House No C 283 Mohalla Marajubi Colony Orangi Town Sec 10 Karachi	Abdul Majeed	42401-2079879-1	Abdul Hameed	150	385	16	561	150	402	16	568
1144	Muhammad Modd Uddin Khan	House 213/1, St.20, Khyabam-E-Iqbal, DHA Phase 8, Near Nuplex Cinema, Karachi	Muhammad Modd Uddin Khan	42301-0351636-9	Muhammad Mohi Uddin Khan	487	48	5	540	494	64	9	567
1145	Najma Khaliq Khan	H No 203 St-1-A F-10/9 Islamabad	Najma Khaliq Khan	82303-6368006-2	Muhammad Khaliq	395	163	-	558	395	172	-	567
1146	Muhammad Saleem	House No 506 3rd Flr Laqatabad No 5 Rangers Head Quarter near Farooq E Azam Karachi	Muhammad Saleem	42101-2699222-3	Asghar Ali	404	150	-	554	404	163	-	567
1147	Hasan Shehbaz	Flat 12 Plot 143-F Lalazar Appt Bk-02 P.E.C.H.S near KMC Sports Complex Karachi	Hasan Shehbaz	42201-9144371-5	Jawed Allahditta	328	214	10	552	328	229	10	567
1148	Afaq Ali	2nd Flr Flat 3A, Plot No103/C,11th Comm Street, Phase 2,DHA Karachi	Afaq Ali	42301-5778069-5	Anjum Bibi	183	364	13	560	183	371	13	567

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1149	Serish Mustaqim	Ha-3 Sub Sector 6 Gulistan E Mayar near Nawaz Shahir Park Karachi	Serish Mustaqim	42101-1087528-4	Mushtaqim Khan	360	194	-	554	360	206	-	566
1150	Rao Inizar Hussain	Flat 6 Plot 9-C Street 32 Tauheed Commercial Area Phase 5 DHA Karachi	Rao Inizar Hussain	36203-1800659-3	Muhammad Yaqoob Naseem	435	116	-	551	435	131	-	566
1151	Qalandar Ali	H. No.45/9, Habb Road Cantt Lahore	Qalandar Ali	36603-5512607-7	Mohammad Akbar	247	291	16	554	247	303	16	566
1152	Umair Asghar	House No 12M Fill E-8 Oval Complex Islamabad	Umair Asghar	37405-7833239-9	Asghar Ali Butt	170	375	14	559	170	382	14	566
1153	Javed Iqbal	P-47 Yasir Street Garden Block Saeed Colony Faisalabad	Javed Iqbal	33100-6244036-3	Jaffer Ali	508	57	-	565	508	57	-	565
1154	Alfa Jamil	H1339 S115 Makkah Colony Gulberg III Lahore	Alfa Jamil	35202-7584908-0	Jamil Barkat	341	219	-	560	341	224	-	565
1155	Mazhar Ali Khan	Flat-305 3rd Flr Iqbal Garden Buffer Zone North Nazimabad near 7C Bus Stop Karachi	Mazhar Ali Khan	42101-3907870-7	Zafar Hussain Khan	385	169	-	554	385	180	-	565
1156	Syed Jamil Asghar Naqvi	House No C-43 Block 8 Gulshan-e-Iqbal near Hakeem Saeed Park Karachi	Syed Jamil Asghar Naqvi	37406-1316563-7	Syed Talib Asghar Naqvi	300	247	6	553	300	259	6	565
1157	Sher Hussain	All House 316 Tariq Block New Garden Town Lahore	Sher Hussain	35202-2940440-3	Sheakh Jan Muhammad	147	378	33	558	147	385	33	565
1158	Muhammad Akram	Ward 6, Street Gurdway Khacou, Lahore	Muhammad Akram	35201-1439128-5	Shoukat Ali	220	325	8	553	220	336	8	564
1159	Shehzad Ahmed Khan	Plot GRE-528, Flat 04, OZ Road Ghosha-e-Rafia near Bukhari Shah Mazar Karachi	Shehzad Ahmed Khan	42000-1210521-5	Ihsad Ahmed Khan	168	359	29	556	168	367	29	564
1160	Sajid Mehmood	Flat B-16 Sunearise Apartments Block 1 Clifton Karachi	Sajid Mehmood	38101-0300038-3	Ameer Afzal	319	222	10	551	319	235	10	564
1161	Noushaba Noushaba	House No A/222 Doulatabad Govt College Road Hirabad Ibrahim Khali Ulah Masjid-Hyderabad	NOUSHABA NOUSHABA	41302-4066529-4	Muhammad Shahid	487	63	13	563	487	63	13	563
1162	Imran Zahid Ali	House No 5907/3rd Floor Phase 1 Defence Society near Tooba Masjid Karachi	Imran Zahid Ali	42201-3604296-9	Zahid Ali	479	71	-	550	479	84	-	563
1163	Meraj Ahmed	B/13 Shadman Town Malir Karachi	Meraj Ahmed	42201-9160004-3	Ras Ahmed	171	374	11	556	171	381	11	563
1164	Farhan Suleman	Flat No 9 Noorani Ogar Apart Mill Street Garden West Karachi	Farhan Suleman	42201-0469199-3	Suleman Damani	332	208	8	548	332	223	8	563
1165	Muhammad Danyal	H4 ST102 Butt Lane Moh Allama Iqbal Road Garhi Shatu near Bank Alfalah Lahore	Muhammad Danyal	35201-5449668-3	Muhammad Dawood	403	140	-	543	403	159	-	562
1166	Muhammad Saad	Hbr-42 TSI FF Bostan E Raza Malir Halt Moynabad Ronger Head Quarter Karachi	Muhammad Saad	42201-7957511-9	Muhammad Naem	412	133	-	545	412	150	-	562
1167	Waqas Ahmed Siddiqui	H. no. C-111 Bk-14 Gulistan E Johar near Darul Sehat Hospital Karachi	Waqas Ahmed Siddiqui	42201-5927348-9	Ahmed Ullah Siddiqui	393	156	-	549	393	169	-	562
1168	Erum Jahan	Flat 602 Bto Ok C Safari Omega View Appt Block 1 3 Gulistan-E-Johar Khi	Erum Jahan	35200-5313710-6	Shaikh Mahmood Alam	392	160	-	552	392	170	-	562
1169	Faisal Uddin	House No G-98/1 Jimrah Square Liaquat Market Malir near Tayaba Mosque Karachi	Faisal Uddin	42201-0702351-5	Musleh Uddin	336	217	-	553	336	226	-	562

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Rupees '000												
1	2	3	4	5	6	7	8	9	10	11	12	13
1170	Parveen Agha	Plot-18 Fc-203 3rd Flr Royal Reside Ncy Bk13-D/2 Gulshane Iqbal near Waseem B Karachi	Parveen Agha	42101-1408612-6	Agha Nabeem	307	252	559	307	255	-	562
1171	Noor Sajid Javed	H-33 Mohalla Al Noor House Al Mansoor Garden Malir near Railway Station Malir Karachi	Noor Sajid Javed	42201-0431228-7	Noor Muhammad	403	140	543	403	159	-	562
1172	Muhammad Ali Shehbaz Siddiqui	House No D-128 KDA Scheme1 off Tipu Sultan Road Karachi	Muhammad Ali Shehbaz Siddiqui	42201-9848988-9	Muhammad Yahya Siddiqui	231	313	553	231	322	9	562
1173	Anis Saifi	194 -J-Fine Society-Lahore	ANIS SAIFI	35202-9950879-7	Naseeb Ahmad Saifi	421	102	561	421	102	38	561
1174	Fuad Qaiser	27/2/1 Khayaban-E-Muslim Phase-6 DHA	Fuad Qaiser	42301-0880822-9	Qaiser Ahmed	429	6	435	499	55	7	561
1175	Addeal Nouman	H121 S04 Gul Mohar Block Bahria Town Lahore	Addeal Nouman	31301-6102753-5	Falak Sher	339	213	552	339	222	-	561
1176	Javed Hussain	Flat 6, Lak Menston, 1st Floor Gudwari Street Jubilee near Riwai Lassi Karachi	Javed Hussain	42301-6556208-3	Muhammad Yaseen	167	374	553	167	382	12	561
1177	Saleem Ahmed	House 2100-2101 Gall 06, Yasru B Colony Islamabad Road Hyderabad	Saleem Ahmed	41303-4928209-3	Naseer Ahmed	195	334	552	195	343	23	561
1178	Syed Mubashar Hussain Shah Siddiqui	1st Floor 32 -Kaleem Ullah Scheme near N-Block Gat E Peco Rd Multan Rd Lahore	Syed Mubashar Hussain Shah	35202-2086095-1	Syed Muhammad Raqib Shah	355	190	545	355	205	-	560
1179	Shaheen Akhter Siddiqui	Flt A-410 4th Flr Farhan Classic Bk 12 Gulshan E Johar Opt Bn Hashim Store Karachi	Shaheen Akhter Siddiqui	42101-7354408-5	Mazir Ahmed Siddiqui	322	230	552	322	238	-	560
1180	Avif Reza Shao	Flat 201 2 Nd Flr Plot 2C-26 Sector 1 A Lun Es Area near Taj Complex Karachi	Avif Reza Shao	42301-0835499-5	Karm Bar Shao	312	246	558	312	246	-	558
1181	Maria Shamim	House 162 B, Tanq Gardens Near Valencia Society Lahore	Maria Shamim	36501-7153811-2	Al Sher Khan Dogar	179	366	551	179	372	7	558
1182	Rehmat Ullah Nasir	House No 133 Sector- E Askari 10 New Airport Road Lahore	Rehmat Ullah Nasir	35202-7545470-1	Ghulam Nabi Nasir	168	367	551	168	373	16	557
1183	Umer Driz	H 1430 St 05 Main Bazar Muhallah Mansoorabad near Hameed Chng Faisalabad	Umer Driz	33100-2014488-9	Zafer Ul Hassan	367	177	544	367	189	-	556
1184	Sam Dinho	House No 54 Stro.01 Blk-O National Highway Razzakabad Bin Qasim Rd near Govt Boys Sch Karachi	Sam Dinho	45206-2893158-1	Gulsher Dastl	426	114	540	426	130	-	556
1185	Abdul Rab Khan	Flag-3 3 04 Al-Amode Apartment Block-8 Clff. On Karachi	Abdul Rab Khan	42301-0853809-1	Haji Abdul Sami Khan	362	194	556	362	194	-	556
1186	Sarfraz Khan	Flat 203 3rd Flr Royal Residency Bk-13D /2 Gulshan-E-Iqbal near Rufi Center Karachi	Sarfraz Khan	42201-6837435-1	Shahrawaz Khan	295	256	551	295	280	-	555
1187	Javed Iqbal	House No 13 St 11 Allama Iqbal Colony Wandaia Road near Shahdria Lahore	Javed Iqbal	35202-9331831-7	M Muzafar Iqbal Malik	181	355	548	181	362	12	555
1188	Syed Iftikhar Abid Naqvi	Flat 2, 11th Commercial Street 24-C Building Bukhari Commercial Karachi	Syed Iftikhar Abid Naqvi	42201-3441631-5	Syed Akhtar Abid Naqvi	185	349	548	185	356	14	555
1189	Muhammad Ali Shah	H-287- G G Phase4 DHA Opposite Hh Mar Ket Lahore	Muhammad Ali Shah	33202-7891233-3	Syed Sada Hussain Shah	389	152	541	389	165	-	554
1190	Rawal	H702 S16 - A Maikkah Colony Gulberg - 3 Lahore	Rawal	35202-5770894-9	Basir Masih	298	254	552	298	256	-	554

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1191	Muhammad Shazli Shaikh	House L-163 Sector 5-C-2 North Karachi near Osar Clinic Karachi	Muhammad Shazli Shaikh	42101-2944029-9	Muhammad Shazli Shaikh	291	263	-	554	291	263	-	554
1192	Omer Nazir Shaikh	House No 342 Main Khyaban-e-Tariq, DHA Phase 6 Karachi	Omer Nazir Shaikh	42301-9921333-5	Nazir Ahmed Shaikh	390	120	25	535	390	139	25	554
1193	Shakeel Ahmad	H No. 138 , Block G-4-Johar Town-Lahore	SHAKEEL AHMAD	35202-4001603-1	Mumtaz Ali	263	113	177	553	263	113	177	553
1194	Mashhood Malik	102 West Wood Colony-Thokar-Lahore	MASHHOOD MALIK	35202-3380931-5	Maik Abdul Wahed	420	114	19	553	420	114	19	553
1195	Khuram Imtiaz	Mas Group Of Companies House No 311-A Margalla Road F-10/3-Isambad	KHURRAM IMTIAZ	61101-2688004-9	M Imtiaz Khalid	407	131	15	553	407	131	15	553
1196	Muhammad Kamal Yousuf	House 3/607 Shah Faisal Colony 3 near Chowranghi Karachi	Muhammad Kamal Yousuf	42201-0478203-5	Muhammad Yousuf	293	260	-	553	293	260	-	553
1197	Rafiq Mughal	House No 232 Mohala Alhamd Colony Iqbal Town Lahore	Rafiq Mughal	35202-8544944-3	Shardh	395	134	7	536	395	151	7	553
1198	Aarif Munir	C/O Zafar Industries 6-C 21ST Commercial Street, Phase II Ext., DHA, Karachi	Aarif Munir	35202-8259414-3	Mohammad Munir	385	106	52	543	385	115	52	552
1199	Muhammad Javaid	H No. 39 - A Gulshan Shalimar Scheme Bagh Ban Pura Near Haji Hotel Lahore	Muhammad Javaid	35201-8218913-1	Jan Muhammad	454	77	-	531	454	98	-	552
1200	Shahid Ayub	H705 Hurra Block Allama Iqbal Town Lahore	Shahid Ayub	35103-3224077-3	Muhammad Ayub	325	224	-	549	325	227	-	552
1201	Humayun Saleem	Choba Noor Puir Tehsil Jhand Dist A, Jhandum	Humayun Saleem	37104-6788614-7	M Saleem Akhter	1,697	830	-	2,527	-	551	-	551
1202	Hassan Ali	H No 189 Satellite Town Burewala District Vehari Burewala	Hassan Ali	36601-6568990-5	Muhammad Aftab	434	112	-	546	434	117	-	551
1203	Farukh Ali	H No. 1046 St No.1 Umer Block Bathia Town Lahore	Farukh Ali	35201-1213442-1	Zulfiqar Ali	376	160	-	536	376	175	-	551
1204	Aftiq Ur Rehman	House H/30, P&T Colony Gizi Road Karachi	Aftiq Ur Rehman	42301-5768099-3	Hafeez Ur Rehman	295	235	8	538	295	248	8	551
1205	Ahmed Nawaz Shakir	House No 8A, All Block, Awan Town Multan Road Lahore	Ahmed Nawaz Shakir	35202-6987452-3	Zulfiqar Ali Bajwa	219	315	9	543	219	323	9	551
1206	Malik Maqbool Hussai	H No. E-16 Hali Rd Rawalpindi Cantt-Near Iqbal Office Cantt-Rawalpindi	MALIK MAQBOOL HUSSAI	37405-6273659-3	Malik Fayyaz Bulsh	462	88	-	550	462	88	-	550
1207	Ghulam Abbas	House No 1, Bk-C (UBL Employee) Near Nesaar Butgen Store Islam Colony Sialkot Road Gujranwala	Ghulam Abbas	35202-4256343-1	Mohammad Shareef	155	331	58	544	155	337	58	550
1208	Intezar Abbasi	H. no. A-2537 Area Gulshan-E-Hadeed Phase No. 2 Bin Qasim Near Jahangeer Hotel-Karachi	INTEZAR ABBASI	45504-1027530-1	Mustaq Ahmed Abbasi	429	106	14	549	429	106	14	549
1209	Uzma Fatima	Flat no A-21 Hujabhu Plaza Block-13-C Gulshan-E-Iqbal near Home Land Appt Karachi	Uzma Fatima	42201-1210657-0	Syed Saeed Ahmed	338	188	-	536	338	211	-	549
1210	Sohail Qaiser	House 85/2 2nd Floor 6-E near Allah Masjid New Karachi	Sohail Qaiser	82303-1875394-1	Muhammad Saleem	343	203	-	546	343	206	-	549
1211	Shakir Hussain	Khasra 1334/301, St.05, Shaly Vally Ranger Road, Aslam Market Rawalpindi	Shakir Hussain	37405-0313703-7	Gurban Hussain	200	332	9	541	200	340	9	549
1212	Saeed Ahmed	Sindh Chikan Center Shop 16- Nadem Comp Lex Near Mcb Bank Qasimabad-Hyderabad	SAEED AHMED	41306-1677821-3	Mir Muhammad	443	65	40	548	443	65	40	548

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						Rupees '000							
						6	7	8	9	10	11	12	13
1213	Muhammad Irfan	Basti Bhati Chak-100/P.O.Khas Rahim Yar Khan	Muhammad Irfan	31303-6853445-9	Muhammad Aslam	404	144	-	548	404	144	-	548
1214	Qamar	House No P-104-D, Peoples Colony 1 Near Khizra Masjid Faisalabad	Qamar	33100-3131588-7	Muhammad Din	198	336	5	539	198	345	5	548
1215	Muhammad Shaikh	Flat C-1 Zafar Arcad S.C-40-Charndini Chowk Stadium Road-Karachi	MUHAMMAD SHAIKH	42201-5081343-9	Ghulam Nabi Shaikh	450	-	-	450	422	125	-	547
1216	Syed Muhammad Adil	H No. A-779, Block 12, FB Area 1st Floor, Gulberg Near Bombay Nimco, Karachi	Syed Muhammad Adil	42101-0731333-5	Syed Muhammad Faq	410	23	-	433	410	137	-	547
1217	Muhammad Rana Ali Raza	P-123/1 Street No. 11/1 Muhalla Almadabad Gulistan Colony Faisalabad	Muhammad Rana Ali Raza	33100-4430554-5	Sharif Ali	402	142	-	544	402	145	-	547
1218	Mahjabeen Abdullah	H No 69/1 Saadi Lane 9 1st Flr Phase 7 Kheyaban E Ihtad near Opp Rahat Park Karachi	Mahjabeen Abdullah	42000-0361063-2	M Abdullah Zahoor	289	258	-	547	289	258	-	547
1219	Muhammad Ashfaq Chappra	Flat 402-4 Flr Karim Plaza Nazimabad 4 Khr near Hadi Market Karachi	Muhammad Ashfaq Chappra	42101-9769262-7	Muhammad Ismail Chappra	368	179	-	547	368	179	-	547
1220	Muhammad Ahsan Khan	H A-511, Ground Flr, Blk D North Nazimabad near Aslam Market Opp Shahid Super Market Karachi	Muhammad Ahsan Khan	42101-0385523-9	Muhammad Akbar	292	232	8	532	292	247	8	547
1221	Tanveer Ajmi	H No D-195/1 Block 7 Gulshan-E-Iqbal-Opp Gulshan Metro-Karachi	TANVEER AJMI	42201-9109005-1	Muhammad Khatim Uddin Ajm	408	126	12	546	408	126	12	546
1222	Aamir Ali	H No. 21 , St. No. 71 , Sham Nagar Chuburi/Lahore	Aamir Ali	35401-6818588-3	Khadim Ali	397	131	-	528	397	149	-	546
1223	Sajid Ali	H 55-Ast 9Gulshan Park Masken Pura Nabipura Mugalpura near Tarpal Wallfactr Lahore	Sajid Ali	35201-1535923-5	Fazal Dad	376	157	-	533	376	170	-	546
1224	Syed Kashiif Hussain Rizvi	House No 11901, Jallil Abad Colony Behind Capri Cinema Multan	Syed Kashiif Hussain Rizvi	36302-2443860-1	Syed Munir Hussain	83	9	462	554	78	11	457	546
1225	Amna Ahdan	House 102 B Ulding 3C Lane 1 Nishat Comm DHA P Hase 6 Karachi	Amna Ahdan	42201-9022406-2	Adnan Kashiif	401	126	-	527	401	144	-	545
1226	Talal Raza	House No 2, St No 11, Sharik Usmanabad Akab Eid Gah Bilal Mosque Multan	Talal Raza	36302-0339899-1	Mazhar Hussain	250	275	8	533	250	287	8	545
1227	Muhammad Junaid Arham	House No 26 St. No. 03 Jimmah Park Gulberg-2 Main Bazar near Pepsi Factory Gate No. 04 Lahore	Muhammad Junaid Arham	35202-0612926-1	Shahzada Muhammad Arham	475	32	-	507	475	70	-	545
1228	Ashraf Iqbal Junejo	House-14 Sst Sind Muslim Housing Society Qasimabad Hyderabad	Ashraf Iqbal Junejo	41303-9957818-4	Iqbal Ahmed Junejo	312	223	-	535	312	232	-	544
1229	Muhammad Afzal Khan	House 43, Street 25, Khuram Wali Colony Kot Lakhpat, Lahore	Muhammad Afzal Khan	35202-7992547-3	Rana Muhammad Arshad	174	347	15	536	174	355	15	544
1230	Ali Abbas	House No P-548 Block-B Street No 11 Nigh Banpura Faisalabad	Ali Abbas	33101-1286688-3	Muhammad Iqbal	174	348	14	536	174	356	14	544
1231	Anwar Wasti	Rawan Enterprises Flr No. E 4 Fareed Squar-E Blk 14 Fu Area near Mehmood Sweet-Karachi	ANWAR WASTI	42101-6578214-5	Syed Baqar Yousuf Wasti	355	85	103	543	355	85	103	543
1232	Amr Ahmad Khan	P-04 St No-07 Mohalla Rehman Pura Abc Road Near Soti Marriage Hall Faisalabad	Amr Ahmad Khan	38302-9972925-1	Sher Ahmad Khan	461	67	-	528	461	82	-	543

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off				
						Rupees '000									
1	2	3	4	5	6	7	8	9	10	11	12	13			
1233	Mamoon Mundiya	Flat 203 2nd Flr Motiwala Apartments Mullaji St Opp Farooqi Masjid Kharadar Karachi	Mamoon Mundiya	42201-4365749-5	Blial Ahmed	392	137	529	392	151	-	543			
1234	Asadlan Shamim Khan	Flat D302, 4th Floor, Block C, Sarfari Omega View, Block 13, Gulshan-e-Johar, Karachi	Asadlan Shamim Khan	42101-6785191-5	Muhammad Shamim Khan	200	330	535	200	338	5	543			
1235	Muhammad Ibrahim	House 3 97-389, Gizri Road Clifton Ground Flr Karachi	Muhammad Ibrahim	42301-2424859-9	Abdul Haq	393	121	525	393	139	11	543			
1236	Farhan Ahmed Khan	House No B 38 Sector 15/A5 Buffer Zone Near Ghousi-e-Azam Masjid Karachi	Farhan Ahmed Khan	42101-2706158-1	Abdul Raheem Khan	295	226	530	295	239	9	543			
1237	Syed Ahmed	House No 365 Street No 1 Falcon Complex-Air Force Housing Society Opp. Baboch-Colony Karachi	SYED AHMED	61101-8517288-7	Syed Moan Uddin Ahmed	384	145	542	384	145	13	542			
1238	Muhammad Baig	Faysal Bank Ltd, Branch Manager- Speedy Towers 1, 29/1 & II, Korangi Rd., Phase I, DHA, Karachi	MUHAMMAD BAIG	42200-3365939-5	Mirza Shahid Baig	-	-	-	464	73	5	542			
1239	Momin Khattak	House 228 Street 61 Sector-e-11/3 Islamabad	Momin Khattak	61101-4388733-3	Muhammad Ayub Khan Khatta	345	197	542	345	197	-	542			
1240	Syed Muqeen Ahmed Naqvi	Flat-6 North City Apartment Phase-1 Shadman Town 2 Near Meezan Bank Karachi	Syed Muqeen Ahmed Naqvi	42101-1893937-7	Syed Iqbal Ahmed Naqvi	347	190	537	347	195	-	542			
1241	Muhammad Abdul Wajed Farooqi	House B-89, Block 7, Gulshan-e-Johar Karachi	Muhammad Abdul Wajed Farooqi	42200-0475386-7	Muhammad Abdul Waris Farooqi	203	323	534	203	331	8	542			
1242	Iqam Khalique	The Uni Of Lbr , Dept Chairman Officer-1 - Km , Defence Road- Lahore	INAM KHALIQUE	42301-3253715-9	Abdul Khalq	407	112	541	407	112	22	541			
1243	Naveed Butt	Butt Brother Paint Hardware Shopno.1 Shaly-Vally Flange Road near Opp Hakeem Plaza-Rawalpindi	NAVEED BUTT	37405-4796676-5	Muhammad Ishaq Butt	478	51	541	478	51	12	541			
1244	Muhammad Nadeem Khan	A-683 Blik-12 Gulberg Fb Area Karachi EB Area Karachi	Muhammad Nadeem Khan	42101-6886168-3	Muhammad Ayub Khan	306	235	541	306	235	-	541			
1245	Syed Mudasir Raza	Shop No 1415, Sector 5-K, Saima Blessing Appt, North Karachi	Syed Mudasir Raza	42101-8438648-9	Syed Jami Raza	231	288	530	231	289	11	541			
1246	Fayyaza Ahsad	H 05 Chak 226 Ro Malkhanwala Near Ahsad Thandi Khoi Wala Satyara Road Faisalabad	Fayyaza Ahsad	33101-9324718-2	Hamad Hussain	376	153	529	376	164	-	540			
1247	Mahmood Ul Hassan Jahangir	Upper Portio N Al Ronak Marketonsa Road G Arden Town Multan	Mahmood Ul Hassan Jahangir	35404-8274896-1	Muhammad Mirza Khan	310	229	539	310	230	-	540			
1248	Abdul Rehman	House No 190-1-B2 Township Lahore	Abdul Rehman	35202-6828343-3	Ahmeddin	178	350	533	178	357	5	540			
1249	Sajid Hussain Gilani	House No 769 G II Wapota Town Lahore	Sajid Hussain Gilani	35202-2803407-9	Syed Mumtaz Hussain Gilani	264	268	530	264	268	8	540			
1250	Fayyaz A. Shah	Flat 910 Sea Breeze Heights F2 Block 2 Clifton Karachi	Fayyaz A. Shah	42301-4828816-3	Turab Ali Shah	223	297	532	223	305	12	540			
1251	Muhammad Kashif	H P987 Muhallah Anqul Pura Sadoor Road Rawalpindi	Muhammad Kashif	37405-8077875-1	Muhammad Sarwar	200	324	529	200	334	5	539			
1252	Abdul Samad	Flat A-304, Al Zohra Complex, Main University Road, Mosmiyat near Dow University Karachi	Abdul Samad	42101-6721963-1	Haji Dawood	217	302	529	217	312	10	539			

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1253	Muhammad Asif Isthia	Industrial Packages (Pvt) Ltd.-D-77 Block 5 F.B Area-Karachi	MUHAMMAD ASIF ISTHIA	42201-4720920-9	S. M. Isthiaq	230	117	191	538	230	117	191	538
1254	M Waqas Ul Haque	Flo. B-201 2nd Flr. Akhtar Paradise Appt-Bk-10-A, Gulshan E Iqbal Oppt. Aladdin-Karachi	M WAQAS UL-HAQUE	42201-8044097-1	Zahoor Ul Haque	82	26	16	124	538	-	-	538
1255	Alan Ditta	H No. 8271 Fasi Road New Islamia Park Near Almadina General Store Mazang Chung 1, Lahore	Alan Ditta	35202-4223005-3	Muhammad Iqbal	479	59	-	538	479	59	-	538
1256	Javed Iqbal Masih	H 1219, Street 19, Azam Town Karachi	Javed Iqbal Masih	42301-2838893-7	Maik Mash	148	376	8	532	148	382	8	538
1257	Rizwan Rafique	Room No. 325 3rd Floor Trade Avenue-Building 11 Chuneangar Road Karachi-Karachi	RIZWAN RAFIQUE	42301-0497498-7	Muhammad Rafique	413	105	19	537	413	105	19	537
1258	Muhammad Naeem Akhtar	H No. 345h Yana Rd Moza Altari Sroba Near Me To Stop Lahore	Muhammad Naeem Akhtar	38303-8593872-7	Muhammad Akhtar	397	122	-	519	397	140	-	537
1259	Syed Imran Ali	House No. A.274 Shah Faisal Colony No 2 Karachi	Syed Imran Ali	42201-9414087-7	Syed Mohsin Ali	334	203	-	537	334	203	-	537
1260	Wajahat Ahmad Khan Ghauri	23-A2 Punjab Housing Society Phase 1 Township, Lahore	Wajahat Ahmad Khan Ghauri	35202-9722275-1	Shafaat Ullan Khan Ghauri	350	158	13	521	350	174	13	537
1261	Malik Muhammad Yasir Saleem	Ward No. 3, House No. 46/666, Mohalla Saadiq M, Multan	Malik Muhammad Yasir Saleem	35200-1155553-7	Saleem Akhtar	250	635	-	885	-	536	-	536
1262	Imran Amin	House No. 67 Ghazi-Officer Colony-Salkot Cantt	IMRAN AMIN	34603-1898253-1	Muhammad Amin	401	114	21	536	401	114	21	536
1263	Farooq Hadi	15 / 2, 20Th Street Khayaban-E-Tauheed-DHA Phase 5-Karachi	FAROOQ HADI	42301-0879404-3	Hafeez Mohomad Nabi	485	48	3	536	485	48	3	536
1264	Sheikh Ahmad	H No.243 Street No.7-A Bahria Phase I-Near Pwd-Islamabad	SHEIKH AHMAD	61101-1877016-9	Sheikh Basfir Ahmed	440	81	15	536	440	81	15	536
1265	Mian Dishaad Mahmood	H No.820 S16 Phase 1 Dhanif Chowk Shah Town Pran Gaib Road Multan	Mian Dishaad Mahmood	36302-6025451-3	Khushi Muhammad	295	241	-	536	295	241	-	536
1266	Naushad Ali	R 62 Saheena Village near Chappal Sun City Kiran Hospital Karachi	Naushad Ali	42201-8198264-3	Ali Asghar	457	67	-	524	457	79	-	536
1267	Rizwan Ullah Saeed	H 07/8 AR Cottage, Service Lane, Ring Road, Near Neisoi New Airport Road Cantt. Lahore	Rizwan Ullah Saeed	37101-6151954-3	Saeed Ahmed	395	113	10	518	395	131	10	536
1268	Sameer Muhammad Javed	House No B-94 Bk:13/D-1 Gulshan-e-Iqbal near Khulla-e-Rashideen Mosque Karachi	Sameer Muhammad Javed	42101-2030532-7	Muhammad Taseem Javed	330	165	28	523	330	178	28	536
1269	Muhammad Khan	House 16-Block F-Gulberg 2, Lahore	MUHAMMAD KHAN	35202-2944883-7	Muhammad Azam Khan	363	138	34	535	363	138	34	535
1270	Umair Khan	H572 / Bblock F - 2 Johar Town Lahore	Umair Khan	35202-2448921-5	Shahid Khan	388	152	-	540	381	154	-	535
1271	Waleed Riaz Shafi	H520Block R-2 Johar Town Lahore	Waleed Riaz Shafi	34603-6302805-3	Muhammad Riaz	322	213	-	535	322	213	-	535
1272	Ahsan Ilyas	H. no. 627 Pathar Road Green Town Karachi	Ahsan Ilyas	41307-9455024-5	Muhammad Ilyas Khan	295	240	-	535	295	240	-	535
1273	Khalid Zaki	Plot R 53 Block-9 1st Flr, Baloch Colony KAECHS near Citi School PAF Chapter Karachi	Khalid Zaki	42201-3961342-9	M Zaki Ul Hak Darfari	144	375	9	528	144	382	9	535
1274	Syed Wajahat Ali	House No 37A Agric Town Raiwind Road near Dubar Palace Lahore	Syed Wajahat Ali	35202-3761677-3	Syed Shujat Ali	161	313	55	529	161	319	55	535

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	10				
1	2	3	4	5	6	7	8	9	10	11	12	13		
1275	Asad Rizwan	House No. B-8/A, 5th Central Lane DHA-Phase-2 Near Masjid Abu Bakar-Karachi	ASAD RIZWAN	42301-8183136-5	Shaikh Rizwan Afzal	436	79	19	534	436		19	534	
1276	Abdul Wajeed Ali Qadri	House#575 Sec 4-B Sarfani Town Sec. 4-B Near Hari Masjid KHi	Abdul Wajeed Ali Qadri	42401-1808321-7	Aleem Uddin	412	138	-	550	401		-	534	
1277	Tariq Jamal	House A-226 Bk-2 Gulistan E Johar Karachi	Tariq Jamal	42101-7541307-5	Furqan Ahmed	463	71	-	534	463		-	534	
1278	Sharaf Urf Din	House13, Raheem Road Misri Shah Lahore	Sharaf Urf Din	54400-0467840-5	Saleh Muhammad	216	283	25	524	216		25	534	
1279	Mushraf Nawaz	House No 27-B Gulshan Sakhi Sultan Colony near Suraj Miani Road Multan	Mushraf Nawaz	36302-0345554-7	Haq Nawaz	176	351	-	527	176		-	534	
1280	Tahir Hasan	House No 33211 6th Street Khayaban-e-Tanzeem D.H.A. Phase-V Karachi.	Tahir Hasan	42301-0994462-5	Abdul Fasih Siddiqui	145	303	81	529	145		81	534	
1281	Rai Usman	297 - E. E Block-Johar Town-Lahore	RAI USMAN	35202-8188509-7	Rai Mushtaq Ahmed	411	108	14	533	411		14	533	
1282	Muzaffar Waheh	234-A New Chuburgi Park-Sham Nagar-Lahore	MUZAFFAR WAHEH	35202-5503616-5	Moeen Maqbool Waheh	226	104	203	533	226		104	533	
1283	Tahir Iqbal Tahir	Ghosa General Store Building 3rd FlD - Bk Opp Muhafiz Town Lahore	Tahir Iqbal Tahir	36401-2039230-5	Iqbal Hussain	317	209	-	526	317		-	533	
1284	Syed Mahmood Sharique	F141-201Rufi Lake Driveblock-18 Gulistan-E-Johar Karachi.	Syed Mahmood Sharique	42401-0156812-9	Syed Manzoor Ali	351	182	-	533	351		-	533	
1285	Shahid Ahmed	House 280, Block-D, Sector 10, Bagh-e-Korangi, Near Soch Foundation Karachi	Shahid Ahmed	42501-1384783-5	Nisar Ahmed	197	317	10	524	197		10	533	
1286	Zulfqar Haider	House No R-51 Block-9 K.A.E.C.H.S Karachi	Zulfqar Haider	42301-4721070-1	Muhammad Nawaz Abid	177	338	10	525	177		10	533	
1287	Sham Uddin Muhammad	House no C B2419, Dhok Chaudhrian Farooq Ogar Rawalpindi	Sham Uddin Muhammad	37405-2866345-3	Chaudhry Alamdin Dh	220	298	6	524	220		6	533	
1288	Muhammad Sharif	House no B20, Gulshan-E-Hadeed-Near Allied Bank-Karachi	MUHAMMAD SHARIF	42501-3759002-1	Ali Muhammad	282	85	165	532	282		165	532	
1289	Raza Ul Hassan	H-66 2nd Floor11-B North Karachi Near Bank Al Falah Karachi	Raza Ul Hassan	42101-8337312-7	Anwar Hussain	306	223	-	529	306		-	532	
1290	Muhammad Shahid Mehmood	House A-447, Sector 11-A, North Karachi, Karachi	Muhammad Shahid Mehmood	42101-4865139-1	Saeed Uddin	193	325	5	523	193		5	532	
1291	Mubashar Qayyum	House No G187 Ground Floor Defence View Housing Society Phasal Expressway Road Karachi	Mubashar Qayyum	42501-8484356-9	Abdul Qayyum	269	222	30	521	269		30	532	
1292	Tasfif Memon	House#16-17 Gulistan-E-Sajjad Qasimabad Hyderabad	Tasfif Memon	41303-1327150-5	Istiad Memon	291	240	-	531	291		-	531	
1293	Syed Shariq Hasan	Flat C-8, Zeeshan Blessing, Block-16, Gulshan-e-Iqbal Near Noor Masjid, Karachi	Syed Shariq Hasan	42201-9866501-3	Syed Muhammad Aley Hasan	285	209	23	517	285		23	531	
1294	Anwar Ul Haq	H 7 St 1 Saik Street, Muslim Town Lahore	Anwar Ul Haq	42301-0897463-1	Alahditta	292	208	16	516	292		16	531	
1295	Kamran Hussain Khan	B-661, Maar Moibad Off Quaid Park Maar Karachi	Kamran Hussain Khan	42201-8807845-5	Ali Hussain Khan	146	367	11	524	146		11	531	

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						Principal	Interest / Mark-up	Others	6	7					
1	1296 Faisal Saleem Ahmed Siddiqui	House No A171 Bk.S. North Nazimabad near Mochigali Karachi	Faisal Saleem Ahmed Siddiqui	42101-4282267-5	Saleem Ahmed Siddiqui	140	372	13	525	140	378	13	531		
	1297 Zahid Karim	House No E-316- H-9 St No 3 Al-Noor Town Walton Road Lahore	Zahid Karim	37405-3350977-1	Fazal Karim	200	311	12	523	200	319	12	531		
	1298 Kamran	House No. 18 ST No. 01 Canal Saf Home Satiyana Rd Faisalabad	Kamran	33106-5506499-3	Alan Ditta	430	80	-	510	430	100	-	530		
	1299 Muhammad Arshad	Flat No 5 3rd Flr Fahim Towers City Circle Rd near Blal Tower Masjid Abu Bakar Peshawar	Muhammad Arshad	17301-1301954-3	Ghulam Rasool	412	107	-	519	412	118	-	530		
	1300 Ahtisham Barakat	H13 S23 Dholanwal Band Road Near Al Hatiz Hotel Lahore	Ahtisham Barakat	36304-3323323-5	Barkat Ali Qureshi	298	221	-	519	298	232	-	530		
	1301 Muhammad Fahim Atzal	H 9 Mihalish Hamdini, St. Shalimar Town Lahore	Muhammad Fahim Atzal	35201-6178918-1	Muhammad Atzal	247	245	26	518	247	257	26	530		
	1302 Irfan Haider	near Sapal Kar Yana Store Opp Graveyard Sc H Mor Nawabpur Rd Moh Gaz Col near Sapal Kanyana Store Opp	Irfan Haider	36302-8878768-1	Iqbal Hussain	384	134	-	518	384	145	-	529		
	1303 Ashfaq Hussain Shah	H No. 196 Rizwan Block Awan Town Multan Road Near Rizwan Masjid Lahore	Ashfaq Hussain Shah	36304-1208102-1	Syed Firdi Hussain Shah	400	116	-	516	400	129	-	529		
	1304 Imran Mahmood	Hlt-118 Street#8 Air Force Housing Saha Fois Shaheed-E-Milat Rd Karachi	Imran Mahmood	42101-5328938-5	Mahmood Hussain Khan	343	174	-	517	343	186	-	529		
	1305 Mawia Ali Farooq	House R-416 Sector 14-A Shadhran Town, North Karachi Near Madlo Bakery Karachi	Mawia Ali Farooq	42101-9297527-5	Farooq Aslam	200	316	5	521	200	324	5	529		
	1306 Cyrus Saood Jan	H33 Ahmed Block Garden Town Lahore	Cyrus Saood Jan	35202-0692091-9	Saad Saood Jan	400	128	-	528	400	128	-	528		
	1307 Asif Riz	Pk13-C Flat 5 3rd Flr Street 12 Badar Comm.Area Phase-5 DHA near Kic Karachi	Asif Riz	42301-0972399-3	Muhammad Riz	391	122	-	513	391	137	-	528		
	1308 Amjad Shamim	House No. 120 / 2 Street No.8th-Khayaban E Rahat DHA Phase 6-Karachi	AMJAD SHAMIM	42301-3498350-7	Muhammad Shamim Saigal	264	72	191	527	264	72	191	527		
	1309 Imrana Parveez	Olympic Freight Pakistan Offico. 713 7-Fr-Trade Tower Building near Metropole Hotel-Karachi	IMRANA PARVEEZ	42201-0427414-2	Muhammad Pervez Butt	336	91	100	527	336	91	100	527		
	1310 Syed Rizvi	House No 111 Block F1-Johar Town-Lahore	SYED RIZVI	35202-1368865-9	Syed Ghulam Abbas Rizvi	388	100	39	527	388	100	39	527		
	1311 Syed Ktaapan Ali Rizvi	House No V38 Phase 2 DHA Lahore	Syed Ktaapan Ali Rizvi	35201-1508639-5	S Muazzam Ali Shah	332	131	49	512	332	146	49	527		
	1312 Amin Yasin	Trade Ways International-39-0 Block 6 PECHS-Karachi	AMIN YASIN	42201-3527247-7	Mohd Yaseen	308	74	144	526	308	74	144	526		
	1313 Talha Rajkotiwalla	House 573- St. 19-D, Mehrnoodabad 5, Opp United Bakery Karachi	Talha Rajkotiwalla	42000-0963282-9	Muhammad Farooq	190	324	5	519	190	331	5	526		
	1314 Malik Muhammad Zubair	H. No 263 Mohallah Kaleem Shaheed Colony 01 Faisalabad	Malik Muhammad Zubair	33100-6892048-9	Mali Mrafiq	295	222	-	517	295	230	-	525		
	1315 Danish Hassan	H. no. 119 Bk-9 2nd Flr Dastaqir Society Fd Area Gulberg Town near Raza Hospital Karachi	Danish Hassan	42101-0608800-1	Meinboob Alam	318	206	-	524	318	207	-	525		
	1316 Nayyar Raaza	B-1, 2nd Flr, AMH Square, Bk B, SMCCHS, Sharah-e-Faisal, Karachi	Nayyar Raaza	42201-4439582-3	Sheikh Ghulam Raaza	271	231	10	512	271	244	10	525		

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off					Interest / Mark-up written-off	Other Financial Reliefs					
														Rupees '000							
														6	7	8	9	10	11	12	13
1317	Muhammad Azeem Salim	Apartment 106 Rehman Tower Main Market Gulberg-2 Lahore	Muhammad Azeem Salim	35202-2867546-3	Muhammad Saleem	158	351	9	518	158	358	9	625								
1318	Manzoor Hussain	RTO Office, Mirpur Khas	Manzoor Hussain	44103-9249624-3	Muhammad Qabool	-	524	-	524	-	524	-	524								
1319	Ghulam Mustafa	Flat No.B-102 First Floor Ocean Chappal-Center Commercial 6 Clifton Block 4 Sea-View Opp Bin Qasim Park, Khi	GHULAM MUSTAFA	42000-1897104-9	Mumtaz Ali	407	104	13	524	407	104	13	624								
1320	Syed Ismail Shah	M/S Shazitravels & Tourism Suite No 259-2nd Floor Hotel Matropol-Karachi	SYED ISMAIL SHAH	42201-7732783-3	Syed Munir	397	102	25	524	397	102	25	524								
1321	Asif Mahmood	H5 S14 Takya Mundryan Wala Ghazabad near Farani Public School Lahore	Asif Mahmood	35201-1386951-7	Jan Muhammad	347	177	-	524	347	177	-	524								
1322	Muhammad Yahya Saleem	House 6/B/2 Khayaban-E. Bahria Phase-07 DHA Near Axaat Karachi	Muhammad Yahya Saleem	42301-9591880-1	Basharat Saleem	373	139	-	512	373	151	-	524								
1323	Muhammad Asim Razaq	H. No. 3 St No1, 52 Sector G-13/4 Islamabad	Muhammad Asim Razaq	61101-9575284-7	Abdul Razaq	281	218	12	511	281	231	12	524								
1324	Tarweer Sarwar	Apartment 1-A, Building 15-C, Sunset-2, Ph-2, Ext DHA, Near Rahat Milk Corner Karachi	Tarweer Sarwar	35202-7063301-9	Ghulam Sarwar	226	271	16	513	226	282	16	524								
1325	Aslan Ahmed Sukhara	H 135, Block F-1, Wapda Town Lahore	Aslan Ahmed Sukhara	36502-0742714-1	Ghulam Ahmed Sukhara	187	327	2	516	187	335	2	524								
1326	Zia Ur Rehman	H-49/2- D Wafaqi Colony Line -14 near Taqwa Mart New Campass Lahore	Zia Ur Rehman	42301-0638042-3	Abdul Rehman	293	224	-	517	293	230	-	523								
1327	Noman Ali Khan	Housed-101 Bk-4 Gulshan E Iqbal Near Patel Hospital Karachi	Noman Ali Khan	42201-0816444-3	Liaquat Ali Khan	309	214	-	523	309	214	-	523								
1328	Zahid Ali	P-101 Sino07 Fatehabad Saitoon Road Near Dr Iram Clinic Faisalabad	Zahid Ali	33100-9123754-9	M Amin	295	202	11	508	295	217	11	523								
1329	Zafar Adil	Zafar Medicine Corner III C 10/1 Nazimabad No 3 Opp Abbasi Shaheed Hospital-Karachi	ZAFAR ADIL	42201-2887533-1	Muhammad Adil	328	96	149	573	277	96	149	522								
1330	Junaid Ahmad	Lums Dept Law And Policy-Sector U DHA-Lahore	JUNAID AHMAD	84058-6103482-1	Mumtaz Ahmad	344	76	102	522	344	76	102	522								
1331	Muhammad Rehan	H-295 Kashmir Block Alama Iqbal Town Lahore	Muhammad Rehan	35200-9348655-1	Babu Din	298	213	-	511	298	224	-	522								
1332	Fahad Zia	H 144/S-15 Takla Lahri Shah Ichra NFR Chowk Baba Azam Lahore	Fahad Zia	17301-1402959-9	Muhammad Ibrahim Zia	311	211	-	522	311	211	-	522								
1333	Adnan Ahmed	H-No R-23 Sector Z-6, Gulshan-e-Maymar, Near Alishia Clinic Karachi	Adnan Ahmed	31301-4209270-9	Abdul Ghalfoor	328	169	9	506	328	185	9	522								
1334	Shehryar Mushtaq	Plot No.GK-27, Plot 101, Saeeda Meriton, Kharadar Karachi	Shehryar Mushtaq	42301-5542342-9	Mushtaq Ahmed	212	253	48	513	212	262	48	522								
1335	Arshad Nadeem	House No 49 Main Street Sharoon Colony Sawan Camp Rawalpindi	Arshad Nadeem	61101-1879355-3	Bankat Masri	201	308	5	514	201	316	5	522								
1336	Naeem Atzal	Anc-568 Street 3 5/A Sector 1 AI-Noor Colony Khanna Road Rawalpindi	Naeem Atzal	37405-0253827-7	Muhammad Afzal	422	99	-	521	422	99	-	521								
1337	Talib Abbas	H115 Blok 1, 4 Gulshan Ejohtar near Tim Es Broast Karachi	Talib Abbas	42501-6376739-3	Syed Abid Hussain	305	210	-	515	305	216	-	521								
1338	Imran Ahmed	Ha-66 Hoor Market Nazimabad 2 near Rose Beauty Porlor Karachi	Imran Ahmed	42101-1762119-3	Shakh Alta Ullah	369	152	-	521	369	152	-	521								

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
1339	Dileep Kumar	Flat 10 11 St Floor Tayyab Complex Saeed Cantt., Near Mobile Market Hyderabad	Dileep Kumar	42201-1285038-9	Kemchand	148	359	7	514	148	366	7	621	
1340	Muhammad Usman	House No 16 D Usmania Colony Nazimabad B Road, near Usmania Masjid Khi	Muhammad Usman	42101-6366780-7	Noor Muhammad	241	267	4	512	241	276	4	621	
1341	Amyad Ali	House no C-36, Phase I Gulshan-e-Haddd Near Steel Town, Karachi	Amyad Ali	37405-116658-5	Muhammad Shafique	220	264	28	512	220	273	28	621	
1342	Ahmad Hussain Zuberi	House No 126/4 Street No 16 Phase 6 Khayaban-e-Bukhari DHA Karachi	Ahmad Hussain Zuberi	42301-7942386-1	Ibn E Ahmad Zuberi	243	263	6	512	243	272	6	621	
1343	Khuram Bukhari	House D-64 Block 9 Clifton-near Kausar Medicos-Karachi	KHURAM BUKHARI	41303-7659692-7	Zahoor Hussain Shah Bukhla	201	67	252	520	201	67	252	620	
1344	Muhammad Mateen	D-26, Block A, North Nazimabad, Karachi	MUHAMMAD MATEEN	42101-5439803-1	Muhammad Rafi	237	55	228	520	237	55	228	620	
1345	Syed Tasneem Ali	H-31 Krian Avenue Scheme III Rawalpindi, Rawalpindi	Syed Tasneem Ali	42000-6619766-5	Syed Ali Mirza	298	220	-	518	298	222	-	620	
1346	Tariq Javaid	S/O3 Ghulam Muhammad Bhatti Colony Chandray Road near Chungi Amur Sidhu Lahore	Tariq Javaid	35102-0670709-1	Khushi Muhammad	330	181	-	511	330	190	-	620	
1347	Muhammad Hasham Siddiqui	B No. C-156 De Fence Officers Colony Near State Ba Nk Hyderabad	Muhammad Hasham Siddiqui	41303-3466693-3	Muhammad Hanis Siddiqui	423	78	-	501	423	97	-	620	
1348	Waseem Ahmed Farooqi	Hd-35 Aflah Housing Society Rafayam Malir Halt Malir near Raja Bakers Karachi	Waseem Ahmed Farooqi	42201-0902225-7	Shamim Ahmed Farooqi	391	112	-	503	391	129	-	620	
1349	Usman Wahab	House 69 Mohalla Met 1 Mughalpura Lahore	Usman Wahab	35201-2645769-9	Wahabdin	197	303	11	511	197	312	11	620	
1350	Muhammad Ahmed	House No R-1846 Block 15 Fb Area near Mabeena Masjid & Ubi Sports Complex-Karachi	MUHAMMAD AHMED	42101-8372670-3	Abdul Rasheed Qureshi	365	96	68	529	355	96	68	619	
1351	Ali Akram	Mohtra Man H No 04, Sector, F1 Mirpur Mipur (Azad Kashmir)	Ali Akram	81302-2366947-9	Mohammad Akram	474	45	-	519	474	45	-	619	
1352	Arshad Mahmood	H 4, St 2, Mahboobabad New Gulberg Colony Multan	Arshad Mahmood	36302-0460934-3	Muhammad Ali	214	286	8	508	214	297	8	619	
1353	Agha Rizwan Ali	House No 275 Street 75 Sector G-9/3 Islamabad	Agha Rizwan Ali	37405-5268054-7	S Merej Ul Hasanain Jafri	180	313	19	512	180	320	19	619	
1354	Syed Hussain	Housero. F-8, Rizvia Society, Nazimabad-Karachi	SYED HUSSAIN	42101-0254842-5	Syed Ali Bin Hamid	212	103	203	518	212	103	203	618	
1355	Muhammad Parvez Alam	Flat 203 2nd Floor Block D 2 Casac View Appt. Gulistan E Johar Blk 19 Karachi	Muhammad Parvez Alam	42201-8908538-9	Muhammad Ameer Ud Din	318	188	-	506	318	200	-	618	
1356	Shumail Pervez	Housero. A-403 Blk-22 Pioneer Corner-Sch. no.33 University Rd near Sheikh Zaid Isle-Karachi	SHUMAIL PERVEZ	42201-0440935-3	Pervez Asghar Za	396	94	27	517	396	94	27	617	
1357	Syed Rashid Ali Hussaini	H No. L-05 St-23 Korangi Sector 35/A Zaman Town Back To Govt Primary School Zaman T Karachi	Syed Rashid Ali Hussaini	42201-1717924-7	Syed Hamid Ali Hasni	335	171	-	506	335	182	-	617	
1358	Shakeel Joseph	Flat 204 Pkt Jm/3/675Catholic Colony near Islamia College Karachi	Shakeel Joseph	42000-0464112-3	Zafirn Javed	288	229	-	517	288	229	-	617	
1359	Khalid Mahmood Shah	H. no. 121 B/1 Street 8 Bhat Iland Clifton near Faysal Mosque Karachi	Khalid Mahmood Shah	42301-4670820-9	Altair Hussain Shah	307	210	-	517	307	210	-	617	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
1360	Syed Raheed Ul Inam Tabish	House A-77-11-B North Karachi near UP More Karachi	Syed Raheed Ul Inam Tabish	42101-2338785-1	Syed Muslim Inam	192	306	10	508	192	315	10	517	
1361	Mubashir Malik	3rd Flr Plot 13-C Muslim Commercial DHA Phase 6, Chepx Village Hotel Karachi	Mubashir Malik	42201-5462421-1	Munir Ahmed Malik	193	305	10	508	193	314	10	517	
1362	Hans Mushihaq	House S-30 Lane12/A, Phase-7 DHA Near Nisar Shahzad Park Karachi	Hans Mushihaq	42301-1803080-5	Asif Mushihaq	195	305	8	508	195	314	8	517	
1363	Atif Manzoor	P-87 Sh-3 Naimat Colony-2 Iezab Mill Rod-Near Khuram Chowk-Faisalabad	ATIF MANZOOR	33100-0963519-1	Manzoor Ul Hassan	400	104	12	516	400	104	12	516	
1364	Ejaz Mughal	H-476 Jinnah Street Airport Housing Society near Gulzar E Quaid-Rawalpindi	EJIAZ MUGHAL	37405-0786511-9	Muhammad Saeed Mughal	426	75	15	516	426	75	15	516	
1365	Usman Usman	Lala Zafar Poultry Sale Cntr Shopno.72-B New Tolinton Market Shadman Jal Rd-Lahore	USMAN USMAN	35202-7407396-9	Zafar Iqbal	172	78	266	516	172	78	266	516	
1366	Sabir Hussain Ali	Housno.3 St No.7 Rubiani Colony No.2 Near Bi Smillah Hair Sabon Faisalabad	Sabir Hussain Ali	35504-0348922-1	Abdul Majeed	355	147	-	502	355	161	-	516	
1367	Malik Munir Ahmad	Hassan Akad Gate 1 St 5-B Near Jim Corner Kw Road Multan	Malik Munir Ahmad	36102-4410367-9	Malik Ghulam Hussain	376	129	-	505	376	140	-	516	
1368	Mohammad Zain Ullabdeen	H1-A St N O 7 Jinnah Road Bani Gala Islamabad	Mohammad Zain Ullabdeen	61101-7407985-7	Shuja Ul Hassan Khan	340	169	-	509	340	176	-	516	
1369	Muhammad Umair Javed	H169 Bk - C Trt. Aparo Housing Society near Precious Cafe Rawind Rd Lahore	Muhammad Umair Javed	42201-2168872-1	Javed Basfir	285	226	-	511	285	231	-	516	
1370	Muhammad Akram Naeem	B-C, 2nd Floor, Pak Arab Society Feroz Pur Road Lahore	Muhammad Akram Naeem	34403-9095574-1	Almehdih	159	334	17	510	159	340	17	516	
1371	Zulficar Ahmed	Flat A-1301 Pearl Residency St-06 B Block-14 Gulshan-e-Iqbal Karachi	Zulficar Ahmed	42301-0238983-9	Farooq Ahmed	376	118	5	499	376	135	5	516	
1372	Muhammad Abdul Sami	House No A-378 Block J North Nazimabad Near Farooq-e-Azam Masjid Karachi	Muhammad Abdul Sami	42101-1375553-3	M Nawaz Parviz	180	319	9	508	180	327	9	516	
1373	Muhammad Muhammad	M & A Enterprises Office No 17 Madhi Commercial Center-Multan	MUHAMMAD MUHAMMAD	32304-3724091-3	Abdul Qadir Inam	422	80	13	515	422	80	13	515	
1374	Rizwan Saeed	H No. 07/8 Ar Cottage Service Lane Ring Road near Natsol New Airport Road Cantt-Lahore	RIZWAN SAEED	37101-6151954-3	Saeed Ahmed	391	101	23	515	391	101	23	515	
1375	Muhammad Razaq	Wit-Tech Comm Dpt Sales & Support Offico.211-1St Floor Park Avenue F-11 Maikaz-Islamabad	MUHAMMAD RAZZAQ	61101-9575284-7	Abdul Razaq	415	87	13	515	415	87	13	515	
1376	Nusheen Farooq	Flat no A-5/19 Jolar Complex Main University Road near Bin Hashim Khi	Nusheen Farooq	42201-4083144-6	Farooq Mehtab	318	185	-	503	318	197	-	515	
1377	Kashif Zafar	House-295 1St Flr Bk-06 Gulshan-E-Iqbal Behind Ibn-E-Sina Hosp Karachi	Kashif Zafar	42000-4536566-5	Muhammad Zafar Siddiqui	303	205	-	508	303	212	-	515	
1378	Muhammad Kawish Moyn	H No A-441 Bk 15 Gulistan E Jolar Behind Darul Sehat Hospital Karachi	Muhammad Kawish Moyn	42501-6311343-3	Muhammad Moyn	286	229	-	515	286	229	-	515	
1379	Muhammad Sadiq	House No 506 Rajput Colony Block 3 Gulshan-e-Iqbal Behind Dewa Academy Karachi	Muhammad Sadiq	42201-9516538-9	Abdul Aziz	169	302	37	508	169	309	37	515	

Annexure I to and forming part of the Unconsolidated Financial Statements

S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year						Total (10+11+12)	
						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1380	Ali Sara	H. no. 6 C3 Gulberg 3-Lahore	ALI SANA	35202-4445157-7	Muhammad Sanaullah	345	91	78	514	345	91	78	514
1381	Farhan Farooq	H No 06 , Block - A - 3 , Valencia Housing Society near Best Mart Lahore	Farhan Farooq	35202-6544191-7	Farooq	476	38	-	514	476	38	-	514
1382	Shabbir Hussain Chaudhry	House No 176-A Bor Society Johar Town Near Johar Shadi Hall Lahore	Shabbir Hussain Chaudhry	36502-3163627-5	Faqeer Hussain Chaudhry	160	342	5	507	160	349	5	514
1383	Rameez Khan	H. no.35 3/14 Na Zimabad No 03 Behind Baqal Hospital Karachi	Rameez Khan	42101-7485689-5	Abdul Haleez Khan	411	85	-	496	411	102	-	513
1384	Junaid Ahmed	House 220 Lal Muhammad Chaudhry Road Block-7/8 KMCHS Near Bank Albaraka Karachi	Junaid Ahmed	42201-2441032-1	Iqbal Yousuf	306	175	17	498	306	190	17	513
1385	Muhammad Aslam Javed	House No 16/B Aladdin Street Jali Road Near Zong Franchise Lahore	Muhammad Aslam Javed	35202-9017128-3	Lal Din	150	351	5	506	150	358	5	513
1386	Zahid Ali	H. 101 St No-07 Fateh Abad Saitana Road-Near Dr Iram Clinic-Faisalabad	ZAHID ALI	33100-9123754-9	M Amin	396	99	17	512	396	99	17	512
1387	Muhammad Khuram Mir	House No. B-256 1st Floor-Block 15 Gulistan-E-Johar-Karachi	MUHAMMAD KHURAM MIR	42201-6329283-5	Saeed Mustafa	116	70	326	512	116	70	326	512
1388	Abdul Farooq	House20 Mohallah Qamar Garden Sheikhupura Road Faisalabad	Abdul Farooq	33100-6419598-9	Ghulam Sarwar	382	116	-	498	382	130	-	512
1389	Zahid Naeem	60Wings Sachal Pengers New Karachi near Women Co Liege Shrdhi Hotel Karachi	Zahid Naeem	34402-1403260-5	Muhammad Yaqoob	309	193	-	502	309	203	-	512
1390	Muhammad Saad Akhter	House No 14 Sweet Home Block 19 Gulistan-e-Johar Near Millennium Mall Karachi	Muhammad Saad Akhter	42201-2505085-3	Akhter Ul Ibad Khan	175	322	8	505	175	329	8	512
1391	Farnaz Ayaz	House No. 1458 Shah Faisal Colony 3-Karachi-25 near Ali Grammar School-Karachi 75230	FARNAZ AYAZ	42201-4252057-4	Muhammad Ayaz	421	84	16	521	411	84	16	511
1392	Amanat Ali Shahzad	H No. 5, St No. 1, Saroba Garden, Main Ferozpur Road, Lahore	Amanat Ali Shahzad	35202-2205039-3	Hakim Ali	1,295	499	-	1,794	-	511	-	511
1393	Shazia Shahmaz	H 03 Chak-226 Rd Malkanwala Salyana Road Near Arshad Khvo Wala Faisalabad	Shazia Shahmaz	33101-1361363-2	Jawad Hussain	366	135	-	501	366	145	-	511
1394	Tabish Attique	H/ 55 Sec 2 North Khii 1st Flr near Bismillah Super Kinyana Store Karachi	Tabish Attique	42101-7883533-1	Atique Ahmed	269	238	-	507	269	242	-	511
1395	Ismat Jabeen	H 49 Main Double Road G-11/2 Islamabad	Ismat Jabeen	37406-8263117-4	Rana Salehuddin	250	230	20	500	250	241	20	511
1396	Faisal Nadeem Awan	House No P-235 Street 3 Ahmed Park Sargodha Road Sahi Hospital Faisalabad	Faisal Nadeem Awan	33100-7720689-1	Naqash Muhammad	178	307	19	504	178	314	19	511
1397	Suhail Nadeem	House No 322 Army Officers Housing Complex Askari 1 Bedlan Road Lahore	Suhail Nadeem	35200-0403503-3	Muhammad Yousuf	182	316	6	504	182	323	6	511
1398	Muhammad Munawar Saeed	House No A52B 7th Road Satellite Town Rawalpindi	Muhammad Munawar Saeed	35404-0438109-5	Muhammad Saeed	405	7	-	412	405	98	8	511
1399	Shabbir Ahmad	7 Star Trading Company-105 Mangal Manshiw Royal Park-Lahore	SHABBIR AHMAD	36302-7970532-3	Faqir Muhammad	349	64	97	510	349	64	97	510
1400	Saqib Ali Hashmi	1113 Lignum Tower DHA Phase-2 Islamabad	Saqib Ali Hashmi	35202-9328871-5	Arif Hussain Shah Hashmi	288	222	-	510	288	222	-	510

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S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year							Total (10+11+12)
						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1401	Saeed Ahmad	H No. 07 St No. 01 Makka Park Ahmad Block Awan Town Lahore	Saeed Ahmad	36304-5727446-5	Maik Muhammad Ramzan	298	202	-	500	298	-	212	510
1402	Munsiq Ali Lashari	B-8/119, Olympic Tower, Block 11 Behind AGPR Nipa Chawrang Gulshane-Iqbal Karachi	Munsiq Ali Lashari	45203-7493548-3	Ali Sher	198	299	5	502	198	307	5	510
1403	Sohail Ahmed	House 683 Km1 729, Sector 11-1/2 Street 9, Karachi	Sohail Ahmed	42000-9857673-5	Muhammad Aslam	146	343	15	504	146	349	15	510
1404	Tariq Ali	Main Usman Plaza Office No-4 West Canal-Near Kia Motors Showroom-Faisalabad	TARIQ ALI	38403-2254985-7	Ramzan Ali	398	98	13	509	398	98	13	509
1405	Muhammad Khalid	Eden Garden Executive Block-House No. F-5, Canal Road-Faisalabad	MUHAMMAD KHALID	33100-4801932-1	Asmat Ullah	414	80	15	509	414	80	15	509
1406	Jawad Hussain	House 03 Arshad Cheema Kfoci Waba Chak28 Rb Malikanwala Saliyana Road Faisalabad	Jawad Hussain	33101-1693741-1	Ghulam Hussain Chaudhary	351	149	-	500	351	158	-	509
1407	Nayyer Farhan	H. no. 218 Street 32 Sector I-8/2 Sector I-8/2 Islamabad	Nayyer Farhan	35202-2643272-5	Edwin	346	166	-	502	346	163	-	509
1408	Ikhlaq Ahmed	H18 3003 Iam Din Street Lakhodar Road Shalimar Town Lahore	Ikhlaq Ahmed	35201-9493078-9	Sana Ullah	347	151	-	498	347	162	-	509
1409	Muhammad Mohsin Ahmed	Hb-278/11 Bk-02 Gulistan-E-Johar Sch-36 near Sheikh Zayd Islamic Center Karachi	Muhammad Mohsin Ahmed	42201-6058106-7	M Iftikhar Ur Rasool	280	225	-	505	280	229	-	509
1410	Shafiq Ahmed	House No I-565 Sec 11-L North Karachi near Noor Masjid Karachi	Shafiq Ahmed	42101-8507371-9	Abdul Majeed	152	341	9	502	152	348	9	509
1411	Qalandar Ali	H No-45/9 Habib Road-Cantt-Lahore	QALANDAR ALI	36603-5512607-7	Mohammad Akbar	345	121	42	508	345	121	42	508
1412	Nasrullah Khan	Zehra Inc 39-A Main Munawar Colony-Adela Road-Rawalpindi	NASRULLAH KHAN	61101-1985399-3	Chaudhary Abdul Qayyum	301	95	112	508	301	95	112	508
1413	Shahid	House No. 17 Jalal Dn Street Fateh Sher Shah Road Lahore	Shahid	36202-2459181-1	Manzoor Ahmed	448	60	-	508	448	60	-	508
1414	Muhammad Faisal	H No L 14 Se C 16 A Ktr 3 Buffer Zone North Kara Chi Karachi	Muhammad Faisal	42101-6882098-3	Moin Ahmed	292	212	-	504	292	216	-	508
1415	Imran Iqbal	House 98 Main Bazar Barilubehar Chak 61 JB Faisalabad	Imran Iqbal	33100-7529479-9	Muhammad Iqbal	211	276	11	498	211	286	11	508
1416	Wajahat Saeed	H A-628, Sector 11-B, North Karachi near Siddiqui Akber Masjid Karachi	Wajahat Saeed	42101-2830246-3	Abdul Saeed	150	346	5	501	150	353	5	508
1417	Muhammad Abdul Rehman	House No 415, Mehrboob Market Rehman Pura Karimabad Lahore	Muhammad Abdul Rehman	42301-8057357-7	Abdul Waheed	151	348	4	503	151	353	4	508
1418	Ahmed Tanwer Zia	House Us 2/4 Millat Market Shahtafsal Colony 2 near Shama Shopping Center Karachi	Ahmed Tanwer Zia	42201-5962849-9	Muhammad Zia Ul Haq	315	181	-	496	315	192	-	507
1419	Mohammad Asad Anwar	House 44-B -1, 17th Lane, Khayaban-E-Bahri, Phase-07 DHA Karachi	Mohammad Asad Anwar	42301-0821723-3	Ahmed Zia	482	22	2	506	482	22	2	506
1420	Mohammad Jawad	356 First Floor Trade Avenue-Shahra-E-Liaquat near Chamber Of Commerce-Karachi	MOHAMMAD JAWAD	42101-8829271-9	Halder Ali	383	90	33	506	383	90	33	506
1421	Tasneem Wajid	X-663 Ratta Amral Rwp Dhok Rata Rawalpindi	Tasneem Wajid	37405-0465733-2	Syed Wajid Hussain S	415	91	-	506	415	91	-	506

Annexure I to and forming part of the Unconsolidated Financial Statements

S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year						Total (10+11+12)	
						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1422	Ansar Shahzada	Mirajhouse Michallah New Abadi Gulshan Town Thoker Niaz Bag Lahore	Ansar Shahzada	35202-0611586-9	Miraj Din	288	211	-	499	288	-	218	506
1423	Syed Sheryar Ali	H No R-21 Block 4 Gulshan E Johar Near Shaheen Public School Karachi	Syed Sheryar Ali	42201-5598444-9	Syed Ali Raza Shah	321	180	-	501	321	-	185	506
1424	Ali Gohar	Flat A-012 Sawana City 13 D Shear Waseem Bagh First Flr Gulshan E Iqbal Karachi	Ali Gohar	51505-7222963-1	Alam Khan	351	155	-	506	351	-	155	506
1425	Syed Hassan Raza Naqvi	Flat A-6 Blessing Center, Block-K North Nazimabad Near Farooq-e-Azam Masjid, Karachi	Syed Hassan Raza Naqvi	42101-8832168-1	Syed Muzafar Abbas Naqvi	337	134	18	489	337	-	151	506
1426	Muhammad Mushahid	House No R-84 Sec 5-A-1 North Karachi	Muhammad Mushahid	42101-4233309-5	Hafeezullah Khan	152	332	15	499	152	-	339	506
1427	Rashid Hameed	House No 206 Link St. Judicial Colony Al Mehrya Hospital Thoker Niaz Bag Lahore	Rashid Hameed	31102-5240376-5	Abdul Hameed	435	10	-	445	431	-	74	505
1428	Nida Aadi	H 90-T Block, Commercial Area Phase II DHA, Lahore	Nida Aadi	35202-4878835-6	Aadi Iqbal Butt	197	288	10	495	197	-	297	504
1429	Muhammad Zeeshan Danish	House No R-239 Asif Ogar Blk 9 near Farzaod Dawakhao Dastagir Karachi	Muhammad Zeeshan Danish	42301-5277290-5	Muhammad Ayaz Qureshi	146	306	46	498	146	-	312	504
1430	Sohail Majeed	Photo House 2 Corner Hall, Road Regal Chowk Shahrnaye Quid-E-Azam, Lahore	Sohail Majeed	35201-6476120-7	Abdul Majeed	234	9	-	243	480	-	21	503
1431	Hasan Kayani	137 Street No. 2 Cavalry Ground Cantt, Lahore	HASAN KAYANI	35201-1537896-9	Asif Rashid	389	92	12	503	399	-	92	503
1432	Rehan Basir Kahloon	8-C Paradise Valley 198-R 8-C Paradise Valley Faisalabad	Rehan Basir Kahloon	33100-0210019-1	Bashir Hussain Kahloon	385	101	-	486	385	-	118	503
1433	Farukh Basir	House 1, St 5 Opp KPSI School Abubakar Block Miraj Park Begum Kot Shahdha Lahore	Farukh Basir	17201-7842413-9	Bashirullah Khan	168	323	4	495	168	-	331	503
1434	Muhammad Sadeed Ashraf	House 999/1 Shah Faisal Colony Block 01 Shana Shopping Centre Karachi	Muhammad Sadeed Ashraf	42201-3228935-5	Muhammad Ashraf	183	304	9	496	183	-	311	503
1435	Khalid Islam Khan	Ibrahim Fibres Ltd. Ibrahim Centre 1- Ahmed Block New Garden Town- Lahore	KHALID ISLAM KHAN	35201-1567047-7	Noor Ul Islam	160	90	252	502	160	-	90	502
1436	Fouad Khawaja	House No. IH-5 Falcon Complex Kaima-Chowk Gulberg II-Lahore	FOUAD KHAWAJA	35201-4194483-3	Zaheer Ud Din Khawaja	428	61	13	502	428	-	61	502
1437	Sajid Ali	Tehsil Khano Rahim Yar Khan Mouza Jetha Phutta Chak Lal Wala	Sajid Ali	31301-9648830-5	Sadiq Ali	417	85	-	502	417	-	85	502
1438	Jahan Zab	H No 7 A Moh Sultan Ahmed Road Rehman Pura Chowk Opp Gourmet Baker Lahore	Jahan Zab	35201-5439487-1	Muhammad Naseeb	345	142	-	487	345	-	157	502
1439	Adnan Agha	H100 Stre Et 23 Khayaban E Munafiz Phase 6 Near Ali Masjid Karachi	Adnan Agha	42301-2321120-7	Inayatullah Agha	327	174	-	501	327	-	174	501
1440	Muhammad Usman	House 23, Street 2, 1st Floor, Hill Town, Manzoor Colony, Near Awami Chowk Karachi	Muhammad Usman	42301-4162784-9	Muhammad Anwar	146	339	10	495	146	-	345	501
1441	Asif Munawar Qureshi	St No. 2 Model Town B Block Khan Pur Rahimyar Khan Circular Rd	Asif Munawar Qureshi	31301-1620145-7	Muhammad Munawar Qur	386	114	-	500	386	-	114	500

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4		5	6	7	8	9	10	11	12	13	
1442	Farhan Zahid	H147D - Block Imr Town Lahore	Farhan Zahid	90406-0122850-1	Zahid Rashid Khan	336	153	-	489	336	164	-	500	
1443	Hatiz Nouman Ahmed Khan	718 -B F Asal Town Near Fast University Lahore Pakistan	Hatiz Nouman Ahmed Khan	38403-5549057-1	Tanveer Ahmed Khan	280	218	-	498	280	220	-	500	
1444	Vanessa Virginia Anthony	Flat 10 1st Floor Hajjani Amnia Manzil Doli Khata Soldier Bazar Near Holy Fanni Karachi	Vanessa Virginia Anthony	42000-1422431-6	Ayqizmir Anthony	290	210	-	500	290	210	-	500	
						1,396,978	1,516,061	36,373	2,949,412	603,088	1,425,464	37,622	2,066,174	

Annexure II to and forming part of the Unconsolidated Financial Statements

The Bank is operating 595 Islamic banking branches (December 31, 2020: 500) including 2 Islamic sub-branch (December 31, 2020: 1). The statement of financial position and profit and loss account of these branches for the year ended December 31, 2021 are as follows:

(A) Statement of financial position	Note	2021	2020
		----- Rupees '000 -----	
ASSETS			
Cash and balances with treasury banks		34,500,786	21,763,033
Balances with other banks		2,345,633	1,929,779
Due from financial institutions		-	28,000,000
Investments	1	169,622,462	67,554,233
Islamic financing and related assets - net	2	351,466,762	189,941,639
Fixed assets		18,063,668	13,345,113
Intangible assets		231,682	136,688
Due from head office		79,488	1,598,626
Other assets		16,326,810	6,278,487
		<u>592,637,291</u>	<u>330,547,598</u>
LIABILITIES			
Bills payable		9,671,804	6,029,790
Due to financial institutions		99,267,708	47,086,694
Deposits and other accounts	3	428,362,073	248,090,892
Due to head office		4,666,798	2,368,195
Other liabilities		17,501,285	11,198,497
		<u>559,469,668</u>	<u>314,774,068</u>
NET ASSETS			
		<u>33,167,623</u>	<u>15,773,530</u>
REPRESENTED BY			
Islamic banking fund		22,180,000	9,180,000
Reserves		-	-
Surplus on revaluation of assets - net of tax		1,132,979	1,468,656
Unappropriated profit	5	9,854,644	5,124,874
		<u>33,167,623</u>	<u>15,773,530</u>
CONTINGENCIES AND COMMITMENTS			
	6		
(B) Profit and loss account			
Profit / return earned	7	28,279,592	18,328,685
Profit / return expensed	8	11,095,454	8,580,882
Net profit / return		<u>17,184,138</u>	<u>9,747,803</u>
Other income			
Fee and commission income		1,941,525	931,141
Foreign exchange income		503,437	383,426
Gain on securities		75,879	225
Others		130,623	23,351
Total other income		<u>2,651,464</u>	<u>1,338,143</u>
Total income		<u>19,835,602</u>	<u>11,085,946</u>
Other expenses			
Operating expenses		10,400,364	6,501,380
Other charges		1,037	47,027
Total other expenses		<u>10,401,401</u>	<u>6,548,407</u>
Profit before provisions		<u>9,434,201</u>	<u>4,537,539</u>
Provisions and write offs - net		1,680,479	717,095
Profit before taxation		<u>7,753,722</u>	<u>3,820,444</u>
Taxation		3,023,952	1,489,973
Profit after taxation		<u>4,729,770</u>	<u>2,330,471</u>

Annexure II to and forming part of the Unconsolidated Financial Statements

1	INVESTMENTS BY SEGMENTS:	2021				2020			
		Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value	Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value
----- Rupees'000 -----									
	Federal Government securities:								
	- Ijarah Sukuks	142,350,109	-	(1,014,416)	141,335,693	34,434,037	-	(27,948)	34,406,089
	- Bai Muajjal								
	Government of Pakistan	-	-	-	-	1,597,048	-	-	1,597,048
	- Other Federal Government securities	925,512	-	-	925,512	466,435	-	-	466,435
		143,275,621	-	(1,014,416)	142,261,205	36,497,520	-	(27,948)	36,469,572
	Shares								
	- Listed companies	100,000	-	-	100,000	-	-	-	-
	Non Government Debt securities:								
	- Listed	15,000,000	-	487,500	15,487,500	15,000,000	-	410,000	15,410,000
	- Unlisted	11,773,608	-	149	11,773,757	15,663,124	-	11,537	15,674,661
		26,773,608	-	487,649	27,261,257	30,663,124	-	421,537	31,084,661
	Total investments	170,149,229	-	(526,767)	169,622,462	67,160,644	-	393,589	67,554,233

2	ISLAMIC FINANCING AND RELATED ASSETS - NET	Note	2021	2020
----- Rupees '000 -----				
	Murabaha	2.2	31,630,824	2,802,616
	Musharaka		7,164	7,194
	Diminishing Musharaka		169,178,512	102,902,725
	Istisna		29,274,907	17,760,768
	Tawwaruq		2,131,046	55,002
	Running Musharaka		73,228,956	37,086,503
	Fixed assets Ijarah financing - net	2.1	47,914	78,056
	Tijarah		1,091,633	232,113
	Advance against Murabaha financing		2,440,981	1,267,610
	Advanced against Diminishing Musharaka		19,610,409	16,552,367
	Advance against Ijarah		1,312,461	937,383
	Advance against Istisna		12,906,932	6,890,624
	Advance against Islamic export refinance		5,225,476	2,650,700
	Advance against Tijarah		216,504	-
	Musawamah		187,825	-
	Bai salam		433,702	-
	Salam		13,500	-
	Inventory related to Istisna		2,814,621	1,196,940
	Inventory related to Murabaha		1,535,917	367,593
	Inventory related to Salam		100,000	-
	Inventory related to Tijarah		984,847	410,092
	Gross Islamic financing and related assets		354,374,131	191,198,286
	Less: provision against Islamic financings			
	- specific		(2,666,575)	(1,094,130)
	- general		(240,794)	(162,517)
			(2,907,369)	(1,256,647)
	Islamic financing and related assets - net of provision		351,466,762	189,941,639

Annexure II to and forming part of the Unconsolidated Financial Statements

2.1 Ijarah

	2021						Book value as at Dec 31, 2021
	Cost			Accumulated depreciation			
	As at Jan 1, 2021	Additions / (deletions)	As at Dec 31, 2021	As at Jan 1, 2021	Charge for the year	As at Dec 31, 2021	
	----- Rupees '000 -----						
Plant and machinery	147,395	-	147,395	69,339	30,142	99,481	47,914
Total	147,395	-	147,395	69,339	30,142	99,481	47,914

	2020						Book value as at Dec 31, 2020
	Cost			Accumulated depreciation			
	As at Jan 1, 2020	Additions / (deletions)	As at Dec 31, 2020	As at Jan 1, 2020	Charge for the year	As at Dec 31, 2020	
	----- Rupees '000 -----						
Plant & Machinery	147,395	-	147,395	59,660	9,679	69,339	78,056
Total	147,395	-	147,395	59,660	9,679	69,339	78,056

Future Ijarah payments receivable

	2021				2020			
	Not later than 1 year	Later than 1 year & less than 5 years	Over Five years	Total	Not later than 1 year	Later than 1 year & less than 5 years	Over Five years	Total
	----- Rupees '000 -----							
Ijarah rental receivables	48,653	-	-	48,653	78,924	-	-	78,924

The difference between net investment in Ijarah and Ijarah rental receivable represents element of profit in receivable.

2.2 Murabaha

	Note	2021	2020
		----- Rupees '000 -----	
Murabaha financing	2.2.1	31,630,824	2,802,616
Inventory for Murabaha		1,535,917	367,593
Advances for Murabaha		2,440,981	1,267,610
		<u>35,607,722</u>	<u>4,437,819</u>
2.2.1 Murabaha receivable - gross	2.2.3	32,541,234	2,903,151
Less: Deferred murabaha income	2.2.4	(275,779)	(65,167)
Profit receivable shown in other assets		(634,631)	(35,368)
Murabaha financings		<u>31,630,824</u>	<u>2,802,616</u>
2.2.2 The movement in Murabaha financing during the year is as follows:			
Opening balance		2,802,616	2,221,977
Sales during the year		60,522,835	9,188,782
Adjusted during the year		(31,694,627)	(8,608,143)
Closing balance		<u>31,630,824</u>	<u>2,802,616</u>

Annexure II to and forming part of the Unconsolidated Financial Statements

	2021	2020
	----- Rupees '000 -----	
2.2.3 Murabaha sale price	32,541,234	2,903,151
Murabaha purchase price	(31,630,824)	(2,802,616)
	<u>910,410</u>	<u>100,535</u>
2.2.4 Deferred murabaha income		
Opening balance	65,167	68,180
Arising during the year	1,707,627	343,369
Less: recognised during the year	(1,497,015)	(346,382)
Closing balance	<u>275,779</u>	<u>65,167</u>

3	DEPOSITS	2021			2020		
		In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
		----- Rupees '000 -----					
	Customers						
	Current deposits	171,716,974	21,947,496	193,664,470	82,149,540	8,463,757	90,613,297
	Savings deposits	168,304,245	15,291,589	183,595,834	95,053,032	6,078,395	101,131,427
	Term deposits	30,904,502	490,615	31,395,117	45,612,885	245,025	45,857,910
		<u>370,925,721</u>	<u>37,729,700</u>	<u>408,655,421</u>	<u>222,815,457</u>	<u>14,787,177</u>	<u>237,602,634</u>
	Financial institutions						
	Current deposits	247,179	30,425	277,604	171,270	78	171,348
	Savings deposits	14,963,498	-	14,963,498	8,426,214	7,646	8,433,860
	Term deposits	4,465,550	-	4,465,550	1,883,050	-	1,883,050
		<u>19,676,227</u>	<u>30,425</u>	<u>19,706,652</u>	<u>10,480,534</u>	<u>7,724</u>	<u>10,488,258</u>
		<u>390,601,948</u>	<u>37,760,125</u>	<u>428,362,073</u>	<u>233,295,991</u>	<u>14,794,901</u>	<u>248,090,892</u>

	2021	2020
	----- Rupees '000 -----	
3.1	Composition of deposits	
	- Individuals	117,358,082
	- Government / Public Sector Entities	3,916,151
	- Banking Companies	12,229
	- Non-Banking Financial Institutions	19,694,422
	- Private Sector	287,381,189
		<u>428,362,073</u>
		<u>57,681,907</u>
		<u>3,042,771</u>
		<u>8,161</u>
		<u>10,480,098</u>
		<u>176,877,955</u>
		<u>248,090,892</u>

3.2 This includes deposits eligible to be covered under insurance arrangements amounting to Rs 338.045 billion (2020: Rs 186.325 billion).

Annexure II to and forming part of the Unconsolidated Financial Statements

	2021	2020
	----- Rupees '000 -----	
4 CHARITY FUND		
Opening balance	26,070	13,567
Additions during the year		
Received from customers on account of delayed payment	45,000	33,907
Other Non-Shariah compliant income	723	755
Profit on charity saving account	1,017	841
	46,740	35,503
Payments / utilisation during the year		
Education	21,354	18,000
Health	7,500	5,000
Social work	1,000	-
	29,854	23,000
Closing balance	42,956	26,070
Donee wise details of charity disbursements over Rs 0.5 million;		
Darul Uloom	10,000	-
Lahore University of Management Sciences	5,000	10,000
Pakistan Children's Heart Foundation	5,000	-
Hira Foundation	3,354	-
CEIF IM Sciences	3,000	-
Patient's Aid Foundation	2,500	-
Bait-us-Salam Welfare Trust	1,000	-
Institute of Business Administration CEIF	-	8,000
Pink Ribbon Pakistan	-	5,000
There were no charity disbursement to related parties of the Bank.		
5 ISLAMIC BANKING BUSINESS UNAPPROPRIATED PROFIT		
Opening balance	5,124,874	2,794,403
Add: Islamic banking profit for the year	7,753,722	3,820,444
Less: taxation	(3,023,952)	(1,489,973)
Closing balance	9,854,644	5,124,874
6 CONTINGENCIES AND COMMITMENTS		
Guarantees	23,409,723	12,003,581
Commitments	109,246,212	50,760,337
	132,655,935	62,763,918
7 PROFIT / RETURN EARNED OF FINANCING, INVESTMENTS AND PLACEMENT		
Profit earned on:		
Financing	20,102,058	14,265,314
Investments	8,177,534	4,063,371
	28,279,592	18,328,685

Annexure II to and forming part of the Unconsolidated Financial Statements

Note 2021 2020
----- Rupees '000 -----

8 PROFIT ON DEPOSITS AND OTHER DUES EXPENSED

Deposits and other accounts	7,438,366	5,685,554
Other short term borrowings	2,744,018	2,141,814
Lease liability against right-of-use assets	913,070	753,514
	11,095,454	8,580,882
	11,095,454	8,580,882

9 POOL MANAGEMENT

The Bank's Islamic Banking Division (FBL IBD) has maintained the following pools:

- i. 'General Pool' for local and foreign currency deposits;
- ii. 'Islamic Export Refinance Pool';
- iii. 'Treasury Musharaka Pool';
- iv. FBL 'Islamic Investment Pool' (Mudarabah based);
- v. FBL 'Islamic Saving Pool' (Mudarabah based);
- vi. FBL 'Special PKR 1-year BIC pool';
- vii. FBL 'Islamic Equity Pool';
- viii. Haj Musharaka Pool';
- ix. Treasury Pool; and
- x. Pakistan Mortgage Refinance Company Musharakah Pool.

Key features and risk & reward characteristics of all pools

- The 'General Pool' for both local and foreign currency is catered for all FBL Islamic depositors and provide profit / loss based on Mudarabah and Musharaka.
- The IERS Pool caters the 'Islamic Export Refinance' requirements based on the guidelines issued by the SBP.
- The 'Treasury Musharaka Pool' is to provide Shariah compliant mechanism for Interbank Money Market transactions and manage the liquidity position of FBL IBD statement of financial position by creating individual pools against each FBL Islamic money market deals.
- The FBL Islamic investment certificate pools are created to cater the needs of high net worth clients.
- The FBL Islamic saving pools are created to cater the needs of high net worth clients / institutions.
- Special PKR 1 Year Pool was launched to build a stable long-term deposit book.
- The FBL Islamic equity pool is created to mainly cater the funding requirement of project / long term financing assets during non accrual period.
- The Haj Musharaka pool is created to give returns to Ministry of religious affairs deposits.

Annexure II to and forming part of the Unconsolidated Financial Statements

- The Treasury Mudarabah Pool is created to cater the liquidity requirement of the Bank.
- The risk characteristics of each pool mainly depends on the asset and liability profile of each pool.

9.1 Profit / (loss) distribution to depositor's pool

Parameters used for allocation of profit, charging expenses and provisions etc. along with a brief description of their major components:

Gross income generated from relevant assets, calculated at the end of the month is first divided between FBL Islamic and investors / depositors in the ratio of FBL Islamic equity commingled in a pool on pro rata basis, and then amongst FBL Islamic and the depositors as per agreed mudarib fee and weightages declared before start of a month, respectively. All Mudarabah and Musharaka based deposits are fully invested in respective Pools to produce returns for them. In case where FBL Islamic is unable to utilise all funds available for investment, priority is given to the deposit account holders.

All remunerative accounts such as saving accounts, investment certificates, business kamil accounts, etc. are opened on the basis of Mudarabah, Musharaka, Wakalah or a combination of Mudarabah and Musharaka. The return on these deposits is calculated on the basis of Profit and Loss sharing (PLS). Unless specified, all remunerative local currency and foreign currency deposits are taken as General Mudarabah and Musharaka pool.

Profit share is determined by using weightages and profit sharing ratio assigned to each category of deposit within a pool. These weightages and profit sharing ratios are declared by FBL Islamic in compliance with the requirements of the Shariah and the SBP.

The allocation (of income and expenses to different pools) is based on pre-defined basis and accounting principles / standards. The direct expenses are charged to respective pool. The indirect expenses including the establishment cost are borne by FBL Islamic as Mudarib. The direct expenses charged to the pool include depreciation of Ijarah assets, cost of sales of inventories, insurance / takaful expenses of pool assets, stamp fee, documentation charges, brokerage fee for the purchase of securities / commodities, impairment / losses due to physical damages to specific assets in pools etc. Provisions against any non-performing assets of the pool are not passed on to the pool except on the actual loss / write-off of such non-performing asset and suspension of income against non-performing assets. The profit of the pool is shared between the members of the pool on pre-defined mechanism based on the weightages announced before the profit calculation period.

Particulars	2021		2020	
	Rupees '000	Percent	Rupees '000	Percent
- Mudarib share amount and percentage of distributable income	6,246,877	41.15	4,665,380	41.75
- Amount and percentage of Mudarib share transferred to depositors through Hiba	598,860	9.59	513,534	11.01
- Profit rate earned (annualised)	-	7.3	-	7.2
- Profit rate distributed (annualised)	-	2.8	-	3.4

Consolidated Financial Statements

Directors' Report

Consolidated Financial Statements

On behalf of the Board of Directors, we are pleased to present the Directors' Report of Faysal Bank Limited – Consolidated, along with Audited Financial Statements and the Auditors' Report thereon for the year ended December 31, 2021.

Group Profile

Faysal Bank Limited (FBL) has 99.9% shareholding in Faysal Asset Management Limited (FAML). FAML is an unlisted public limited company registered as a Non-Banking Finance Company (NBFC), licensed to carry out asset management and investment advisory services under the Non-Banking Finance Companies (Establishment & Regulations) Rules, 2003 and the Non-Banking Finance Companies and Notified Entities Regulations, 2008. FBL also has significant influence on the basis of its direct and indirect holding in the following open ended mutual funds managed by FAML.

Associates	Holding %
Faysal Asset Allocation Fund	22.51%
Faysal Savings Growth Fund	34.57%
Faysal Special Savings Fund - FSSP-I	100.0%
Faysal Government Securities Fund	99.52%
Faysal Pension Fund - Debt	97.77%
Faysal Pension Fund - Equity	99.14%
Faysal Pension Fund - Money Market	93.03%
Faysal Islamic Pension Fund - Debt	99.8%
Faysal Islamic Pension Fund - Equity	99.82%
Faysal Islamic Pension Fund - Money Market	96.08%

FBL Group structure is as follows:

- Holding Company: Faysal Bank Limited
- Subsidiary: Faysal Asset Management Limited

Financial Highlights

Key Balance Sheet Numbers

	(Rs. in million)		
	December '21	December '20	Growth %
Investment	357,249	276,470	29.2%
Financing	396,295	318,180	24.6%
Total Assets	869,968	710,064	22.5%
Deposits	644,040	540,632	19.1%

Profit & Loss Account

Total Revenue	34,755	32,900	5.6%
Non Mark-up Expenses	21,076	19,911	5.9%
Share of profit from associate	58	156	-62.7%
Profit before tax and provisions	13,738	13,145	4.5%
Net Provisions	45	2,254	-98.0%
Profit before taxation	13,692	10,891	25.7%
Taxation	5,339	4,210	26.8%
Profit after taxation	8,353	6,681	25.0%
Earnings per share (Rupees)	5.50	4.40	1.10

Despite a compression in banking spreads due to reduction in markup rates, FBL's consolidated profit after tax for the year ended December 31, 2021 at PKR 8,353 million is higher than previous year by an impressive 25.0%. Consequently, earnings per share were PKR 5.50 as compared to PKR 4.40 in 2020.

FAML continued its impressive performance post acquisition of control by FBL. Assets Under Management (AUMs) have shown stellar growth of 60% during the year to close at PKR 76 billion. One of the reasons for growth in AUMs is that Faysal Bank is effectively leveraging its branch network to generate Faysal Funds sales in targeted customer segments.

FAML has recorded profit after tax of PKR 243 million during the year under review as against profit of PKR 140 million in the previous year, registering a strong growth of 73.6%. FAML strives to enhance its product suite and has acquired Private Fund Management and REIT Management licenses during 2021. Further FAML has launched Faysal Pension Fund and Faysal Islamic Pension Fund in the last quarter of 2021.

Corporate Governance

The Bank has implemented the requirements of the Listed Companies (Code of Corporate Governance) Regulations, 2019 (hereinafter called 'the Code'). As per requirement of Regulation 36, a Statement of Compliance with the code along with the auditor's review report thereon forms part of this Annual Report.

The Board of Directors

Faysal Bank's Board comprises of a mix of individuals representing shareholding institution, independent directors and President and CEO of the bank. All the directors of the Board meet the eligibility criteria laid down under the Companies Act, 2017, the Code and the Prudential Regulations issued by the State Bank of Pakistan. Directors are elected for a period of three years, upon expiry of which elections are held to appoint a new Board in accordance with the law. Details of Directors are covered in FBL's Directors' Report on Unconsolidated Audited Financial Statements.

The total number of FAML Directors (excluding the CEO) is six and details are as follows;

Gender	Number
Male	6
Female	Nil

The Board of Directors of FAML comprises of the following Members:

Category	Name
Independent Directors	Mr. Nadir Rahman Mr. Osman Asghar Khan
Non-Executive Directors	Mr. Salman Ahmed Usmani Mr. Tahir Yaqoob Bhatti Mian Salman Ali Syed Muhammad Fraz Zaidi
Executive Director	Mr. Khaldoon Bin Latif (CEO)

Committees of the Board

The details of the FBL Board Committees are given in FBL's Directors' Report.

Performance Evaluation of Board of Directors

Performance evaluation method is part of Directors' Report of Faysal Bank Ltd which is part of this Annual Report.

Remuneration Policy

Remuneration policy is part of this Annual Report.

Risk Management Framework

Risk Management Group (RMG) is organized under the Chief Risk Officer (CRO). CRO has been authorized by the Board of Directors (BoD) to implement a Risk Management Framework across the Bank. Risk Management Framework covering the major risks and uncertainties faced by the bank and how these are managed is elaborated in Note 44 of the Financial Statements.

Statement of Internal Control

The Board of Directors fully recognizes its responsibility to ensure that a system of sound internal controls is established, which is fully implemented and maintained at all levels within the bank. The Board is pleased to endorse the statement made by the management relating to internal controls. The system of internal controls is sound in design and has been effectively implemented and monitored. The management's statement on internal controls is included in this Annual Report.

Credit Rating

VIS Credit Rating Company Limited (VIS) and Pakistan Credit Rating Agency Limited (PACRA) have re-affirmed the following entity ratings to Faysal Bank Ltd:

Long-Term	AA
Short-Term	A1+

'Stable' outlook has been assigned to the ratings by both the rating agencies.

During 2021 VIS has upgraded Management Quality Rating (MQR) of FAML to Am2+. The rating signifies asset manager exhibiting very good management characteristics. The rating upgrade reflects improvement in market share, growing proportion of retail investments in relation to total AUMs, growth in advisory portfolio and capitalization. Post-acquisition by FBL, the MQR of FAML has been upgraded by three notches.

Holding Company

Ithmaar Bank B.S.C (closed), a banking entity regulated by the Central Bank of Bahrain is the parent company holding directly and indirectly, 66.78% (2020: 66.78%) of the shareholding in the Faysal Bank Ltd. Ithmaar Bank B.S.C. (closed) is a wholly owned subsidiary of Ithmaar Holdings B.S.C. and Dar Al-Maal Al-Islami Trust (DMIT) is the holding company of Ithmaar Holding B.S.C. and the ultimate parent of the Group. DMIT was formed by indenture under the laws of the Commonwealth of The Bahamas for the purpose of conducting business affairs in conformity with Islamic law, principles and tradition.

Auditors

The present auditors, A F Ferguson & Co., Chartered Accountants, will retire on the date of next Annual General Meeting of FBL and are eligible for re-appointment. The Board of Directors on the recommendation of Board's Audit & Governance Committee shall recommend to the shareholders, the appointment of A. F. Ferguson & Co., Chartered Accountants, as the auditors of the bank for the financial year 2022.

Subsequent Events

No material changes or commitments affecting the financial position of the Group have occurred between the end of the financial year and the date of this report other than those disclosed in the consolidated financial statements.

Acknowledgement

On behalf of the Board & Management of the Group, we would like to take this opportunity to thank the shareholders and valued customers for the trust they have reposed in the Group. We are also grateful to the State Bank of Pakistan and Securities and Exchange Commission of Pakistan for their continued support and guidance. We would also like to express sincere appreciation for the Shariah Board and employees of the Group for their dedication and hard work.

Approval

In compliance with the requirement of the Companies Act, 2017, this directors' report with the recommendation of the Board Audit and Corporate Governance Committee has been approved by the Directors in their meeting held on February 23, 2022 and signed by the Chief Executive Officer and a director.



President & CEO




Chairman / Director

Karachi
Dated: February 23, 2022

منظوری

کمپنیز ایکٹ، 2017 کے تقاضوں کے مطابق، بورڈ کی آڈٹ اور کارپوریٹ گورننس کمیٹی کی سفارش کے ساتھ ڈائریکٹرز کی اس رپورٹ کو ڈائریکٹرز نے 23 فروری، 2022 کو منعقدہ اجلاس میں منظور کیا اور اس پر چیف ایگزیکٹو آفیسر اور ایک ڈائریکٹر نے دستخط ثبت کیے ہیں۔



چیئر مین / ڈائریکٹر



صدر اور سی ای او

کراچی

بتاریخ: 23 فروری، 2022

دونوں ریٹنگ ایجنسیوں کی جانب سے درجہ بندیوں کو مستحکم آؤٹ لک دیا گیا ہے۔

2021 کے دوران VIS نے FAML کی مینجمنٹ کوالٹی ریٹنگ (MQR) کو +AM2 میں ترقی دی ہے۔ یہ درجہ بندی نشاندہی کرتی ہے کہ اثاثہ مینیجر بہت اچھی انتظامی خصوصیات کا مظاہرہ کر رہا ہے۔ ریٹنگ کی ترقی مارکیٹ شیئر میں بہتری، مجموعی AUMs سے متعلق ریٹیل سرمایہ کاری کے بڑھتے ہوئے تناسب، ایڈوائزری پورٹ فولیو میں اضافہ اور کیپیٹلائزیشن کو ظاہر کرتا ہے۔ FBL کے حصول کے بعد، FAML کے MQR کو تین درجوں سے اپ گریڈ کیا گیا ہے۔

ہولڈنگ کمپنی

اتمار بینک (B.S.C) کلوزڈ، ایک بینکنگ ادارہ ہے جو مرکزی بینک آف بحرین کے ذریعہ ریگولیٹ کیا جاتا ہے، یہ مرکزی کمپنی ہے، جو فیصل بینک لمیٹڈ میں بلاواسطہ اور بالواسطہ 66.78% (2020 : 66.78%) حصص کی حامل ہے۔ اتمار بینک (B.S.C) کلوزڈ (اتمار ہولڈنگز B.S.C) کا مکمل ملکیتی ذیلی ادارہ ہے اور دارالمال الاسلامی ٹرسٹ (DMIT) اتمار ہولڈنگ "B.S.C" کی ہولڈنگ کمپنی ہے اور گروپ کی سرپرست ہے۔ DMIT کو انڈینچر کے ذریعے دولت مشترکہ بہماس کے قوانین کے تحت اسلامی قانون، اصولوں اور روایت کے مطابق کاروباری معاملات کو انجام دینے کے مقصد سے تشکیل دیا گیا تھا۔

آڈیٹرز

موجودہ آڈیٹرز، A F Ferguson & Co. Chartered Accountants، گلے سالانہ جزل میٹنگ کی تاریخ پر سبکدوش ہو جائیں گے اور دوبارہ تقرری کے اہل ہیں۔ بورڈ کی آؤٹ اینڈ گورننس کمیٹی کی سفارش پر بورڈ آف ڈائریکٹرز اپنے شیئر ہولڈرز سے مالی سال 2022 کے لیے بینک کے آڈیٹرز کے طور پر اے ایف فرگوسن اینڈ کمپنی، چارٹرڈ اکاؤنٹنٹس کی تقرری کی سفارش کرے گا۔

بعد ازاں رپورٹنگ کے واقعات

مجموعی مالیاتی گوشواروں کی وضاحتوں کے علاوہ مالی سال کے اختتام اور اس رپورٹ کی تاریخ کے درمیان گروپ کی مالی حالت پر اثر انداز ہونے والی کوئی بھی بڑی تبدیلی یا معاہدے نہیں ہوئے ہیں۔

اعتراف

گروپ کے بورڈ اور انتظامیہ کی جانب سے، ہم اس موقع پر شیئر ہولڈرز اور قابل قدر صارفین کا شکریہ ادا کرتے ہیں کہ انہوں نے گروپ پر اعتماد کیا ہے۔ ہم مسلسل تعاون و رہنمائی پر اسٹیٹ بینک آف پاکستان اور سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان کے بھی شکر گزار ہیں۔ ہم شریعہ بورڈ اور گروپ کے ملازمین کی لگن اور محنت کو دل سے سراہتے ہیں۔

بورڈ کی کمیٹیاں

فیصل بینک لمیٹڈ کی بورڈ کمیٹیوں کی تفصیل فیصل بینک لمیٹڈ کے ان کنسولٹیڈ میٹڈ مالیات گوشواروں پر ڈائریکٹرز کے جائزے میں شامل ہے۔

بورڈ آف ڈائریکٹرز کی کارکردگی کا جائزہ

کارکردگی کے جائزہ کے طریقہ کار کی تفصیل فیصل بینک لمیٹڈ کے ڈائریکٹرز کے جائزہ میں شامل ہے جو کہ اس سالانہ رپورٹ کا حصہ ہے۔

مشاہرے کی پالیسی

مشاہرے کی پالیسی کی تفصیلات اس سالانہ رپورٹ میں الگ سے شامل ہیں۔

رسک مینجمنٹ فریم ورک

رسک مینجمنٹ گروپ (RMG) چیف رسک آفیسر (CRO) کے تحت منظم کیا جاتا ہے۔ CRO کو بورڈ آف ڈائریکٹرز (BoD) نے پورے بینک پر رسک مینجمنٹ فریم ورک کے نفاذ کا اختیار دیا ہے۔

رسک مینجمنٹ فریم ورک میں بینک کو درپیش بڑے خطرات اور غیر یقینی صورتحال کا احاطہ کیا جاتا ہے اور اس کے طریقہ کار کی وضاحت مالیاتی اسٹیٹمنٹس کے نوٹ 44 میں کی گئی ہے۔

انٹرنل کنٹرول کا بیان

بورڈ آف ڈائریکٹرز پورے طور پر تسلیم کرتا ہے کہ اس بات کو یقینی بنانا اسکی ذمہ داری ہے کہ ایک پائیدار انٹرنل کنٹرول کا قیام عمل میں لایا گیا ہے، جو بینک کے اندر تمام سطحوں پر مکمل طور پر نافذ اور برقرار ہے۔ بورڈ انٹرنل کنٹرول سے متعلق انتظامیہ کے بیان کی توثیق کرتے ہوئے مسرت کا اظہار کرتا ہے۔ انٹرنل کنٹرول کا سسٹم اپنے ڈیزائن میں درست ہے اور اسے مؤثر طریقے سے لاگو کیا گیا ہے اور اس کی نگرانی کی جاتی ہے۔ انٹرنل کنٹرول پر انتظامیہ کا بیان اس سالانہ رپورٹ میں شامل ہے۔

کریڈٹ ریٹنگ:

VIS کریڈٹ ریٹنگ کمپنی لمیٹڈ (VIS) اور پاکستان کریڈٹ ریٹنگ ایجنسی لمیٹڈ (PACRA) نے فیصل بینک لمیٹڈ کے لیے درج ذیل درجہ بندیوں کی مکرر تصدیق کی ہے:

طویل مدتی AA

قلیل مدتی A1+

کارپوریٹ کارکردگی

بینک نے لسٹڈ کمپنیز (کوڈ آف کارپوریٹ گورننس) ریگولیشنز، 2019 کے تقاضوں پر عملدرآمد کیا ہے (جسے بعد ازاں 'کوڈ' سے تعبیر کیا جائے گا)۔ ضابطہ 36 کے تقاضے کے مطابق، کوڈ کے مطابق عملدرآمد اور اس پر آڈیٹر کی جائزہ رپورٹ اس سالانہ رپورٹ کا حصہ ہے۔

بورڈ آف ڈائریکٹرز

فیصل بینک کا بورڈ، شیئر ہولڈنگ ادارے کے نمائندے، آزاد ڈائریکٹرز اور بینک کے صدر اور سی ای او پر مشتمل ہے۔ بورڈ کے تمام ڈائریکٹرز کوڈ، کمپنیز ایکٹ 2017 اور اسٹیٹ بینک آف پاکستان کے جاری کردہ پرنڈیشنل ریگولیشنز کے تحت مقررہ اہلیت کے معیار پر پورا اترتے ہیں۔ ڈائریکٹرز کا انتخاب تین سال کی مدت کے لیے کیا جاتا ہے، جس کی میعاد ختم ہونے پر قانون کے مطابق نئے بورڈ کی تقرری کے لیے انتخابات ہوتے ہیں۔ ڈائریکٹرز کی تفصیلات کونسلٹیوٹڈ (انفرادی) آڈٹ شدہ مالیاتی اسٹیٹمنٹس میں FBL کے ڈائریکٹرز کی رپورٹ کا حصہ ہیں۔

FAML ڈائریکٹرز کی کل تعداد (CEO کے علاوہ) چھ ہے جن کی تفصیلات درج ذیل ہیں۔

صنف	تعداد
مرد	06
خاتون	-

FAML کا بورڈ آف ڈائریکٹرز مندرجہ ذیل اراکین پر مشتمل ہے:

عہدہ	اسمائے گرامی
آزاد ڈائریکٹرز	جناب نادر رحمان جناب عثمان اصغر خان
نان ایگزیکٹو ڈائریکٹرز	جناب سلمان احمد عثمانی جناب طاہر یعقوب بھٹی میاں سلمان علی سید محمد فرزیدی
ایگزیکٹو ڈائریکٹر	جناب خلدون بن لطیف (سی ای او)

مالیاتی جھلکیاں:

ملین روپے			بیلنس شیٹ
نمو	2020	2021	
29.2%	276,470	357,249	سرمایہ کاری
24.6%	318,180	396,295	فنانسنگ
22.5%	710,064	869,968	کل اثاثہ جات
19.1%	540,632	644,040	ڈپازٹس
			نفع و نقصان کا اکاؤنٹ
5.6%	32,900	34,755	کل آمدنی
(5.9%)	19,911	21,076	مارک اپ کے علاوہ اخراجات
(62.7%)	156	58	ایسوسی ایٹ سے نفع کا حصہ
4.5%	13,145	13,738	قبل از ٹیکس پروویڈنٹس نفع
98.0%	2,254	45	خالص پروویڈنٹس
25.7%	10,891	13,692	قبل از ٹیکس نفع
(26.8%)	4,210	5,339	ٹیکس
25.0%	6,681	8,353	بعد از ٹیکس نفع
1.10	4.40	5.50	فی حصص آمدن (روپے)

مارک اپ کی شرح میں کمی کی وجہ سے بینکنگ کے وسعت پر دباؤ کے باوجود، 31 دسمبر 2021 پر اختتام پذیر سال کے لیے FBL کا بعد از ٹیکس مجموعی منافع 8,353 ملین روپے ہے جو پچھلے سال کے مقابلے میں 25.0 فیصد زیادہ ہے۔ لہذا، 2020 میں 4.40 روپے کے مقابلے میں فی شیئر آمدنی 5.50 روپے رہی۔

FAML نے FBL کا کنٹرول حاصل کرنے کے بعد اپنی متاثر کن کارکردگی کو جاری رکھا۔ انتظامیہ کے زیر انتظام اثاثہ جات (AUMs) میں سال کے دوران 60% کا شاندار اضافہ ہوا ہے جو 76 ملین روپے پر بند ہوا ہے۔ AUMs میں اضافے کی ایک وجہ یہ ہے کہ فیصل بینک، صارفین کے طبقہ میں فیصل فنڈز کی فروخت میں اضافہ کے لیے اپنے برانچ نیٹ ورک کا موثر طریقے سے فائدہ اٹھا رہا ہے۔

FAML نے زیر تبصرہ سال کے دوران 73.6% اضافہ کے ساتھ 243 ملین روپے کا بعد از ٹیکس منافع ریکارڈ کیا ہے جبکہ پچھلے سال میں 140 ملین روپے کا منافع ہوا تھا، FAML اپنے پروڈکٹ سوٹ میں اضافہ کے لیے کوشاں ہے اور اس نے 2021 کے دوران پرائیویٹ فنڈ مینجمنٹ اور REIT مینجمنٹ لائسنس حاصل کیے ہیں۔ مزید برآں FAML نے 2021 کی آخری سہ ماہی میں فیصل پینشن فنڈ اور فیصل اسلامک پینشن فنڈ کا آغاز کیا ہے۔

ڈائریکٹرز کا جائزہ

کنسولیدیشن مالیاتی گوشوارے برائے سال 2021

ہم بورڈ آف ڈائریکٹرز کی جانب سے، 31 دسمبر 2021 پر اختتام پذیر سال کے آڈٹ شدہ مالیاتی گوشواروں اور اس پر آڈیٹرز کی رپورٹ کے ہمراہ، فیصل بینک لمیٹڈ - کنسولیدیشن کے ڈائریکٹرز کی رپورٹ پیش کرتے ہوئے اظہار مسرت کرتے ہیں۔

گروپ پروفائل

فیصل بینک لمیٹڈ (FBL) فیصل اثاثہ مینجمنٹ لمیٹڈ (FAML) میں % 99.9 حصص کا شراکت دار ہے۔ FAML ایک ان لسنڈ پبلک لمیٹڈ کمپنی ہے جو ایک نان بینکنگ فنانس کمپنی (NBFC) کے طور پر رجسٹرڈ ہے، جسے نان بینکنگ فنانس کمپنیز (اسٹیبلشمنٹ اینڈ ریگولیشن) 2003 اور نان بینکنگ فنانس کمپنیز اور نوٹیفائیڈ انٹرمیڈیٹ ریگولیشنز 2008 کے تحت اثاثہ جات کے انتظام اور سرمایہ کاری کی مشاورتی خدمات انجام دینے کا لائسنس دیا گیا ہے۔ FBL، FAML، اور اینڈ ڈیموچل فنڈز "میں بلا واسطہ اور بالواسطہ ہولڈنگ کی بنیاد پر بھی نمایاں اثر و رسوخ کا حامل ہے۔

ہولڈنگ %	ایسوسی ایشن
22.51%	فیصل ایسٹ ایلو کیشن فنڈ
34.57%	فیصل سیونگ گرو تھ فنڈ
100.0%	فیصل اسپیشل سیونگ فنڈ - I FSSP
99.52%	فیصل گورنمنٹ سیکوریٹیز فنڈ
97.77%	فیصل پینشن فنڈ - ڈیٹ
99.14%	فیصل پینشن فنڈ - ایکویٹی
93.03%	فیصل پینشن فنڈ - منی مارکیٹ
99.8%	فیصل اسلامک پینشن فنڈ - ڈیٹ
99.82%	فیصل اسلامک پینشن فنڈ - ایکویٹی
96.08%	فیصل اسلامک پینشن فنڈ - منی مارکیٹ

FBL گروپ درج ذیل پر مشتمل ہے:

- ہولڈنگ کمپنی: فیصل بینک لمیٹڈ
- ذیلی ادارہ: فیصل اثاثہ جات مینجمنٹ لمیٹڈ



Independent Auditor's Report

To the members of Faysal Bank Limited

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the annexed consolidated financial statements of Faysal Bank Limited (the Bank) and its subsidiary (the Group), which comprise the consolidated statement of financial position as at December 31, 2021, and the consolidated profit and loss account, the consolidated statement of comprehensive income, the consolidated statement of changes in equity and the consolidated cash flow statement for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, consolidated financial statements give a true and fair view of the consolidated financial position of the Group as at December 31, 2021, and of its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with the accounting and reporting standards as applicable in Pakistan.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Group in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Following is the Key Audit Matter:

S.No.	Key Audit Matter	How the matter was addressed in our audit
1	<p>Provision against advances:</p> <p>(Refer notes 6.5 and 11.4 to the consolidated financial statements)</p> <p>The Group makes provision against advances on a time-based criteria that involves ensuring that all non-performing advances are classified in accordance with the ageing criteria specified in the Prudential Regulations (PRs) issued by the State Bank of Pakistan (SBP).</p> <p>In addition to the above time-based criteria, the PRs require a subjective evaluation of the credit worthiness of borrowers to determine the classification of advances.</p>	<p>Our audit procedures to verify provision against advances included, amongst others, the following:</p> <p>We obtained an understanding of the design and tested the operating effectiveness of the relevant controls established by the Group to identify loss events and for determining the extent of provisioning required against non-performing advances.</p>

S.No.	Key Audit Matter	How the matter was addressed in our audit
	<p>The PRs also require the creation of general provision for certain categories of advances.</p> <p>The Group has recognised a net provision against advances amounting to Rs. 804.436 million in the consolidated profit and loss account in the current year. As at December 31, 2021, the Group holds a provision of Rs. 20,490.115 million against advances.</p> <p>The determination of provision against advances based on the above criteria remains a significant area of judgment and estimation. Because of the significance of the impact of these judgments / estimations and the materiality of advances relative to the overall consolidated financial statements of the Group, we considered the area of provision against advances as a key audit matter.</p>	<p>The testing of controls included testing of:</p> <ul style="list-style-type: none"> • controls over correct classification of non-performing advances on time-based criteria; • controls over monitoring of advances with higher risk of default and correct classification of non-performing advances on subjective criteria; • controls over accurate computation and recording of provisions; and • controls over the governance and approval process related to provisions, including continuous reassessment by the management. <p>We selected a sample of loan accounts and performed the following substantive procedures:</p> <ul style="list-style-type: none"> • checked repayments of loans / mark-up installments and tested classification of non-performing advances based on the number of days overdue; and • evaluated the management's assessment for classification of a borrower's loan facilities as performing or non-performing based on review of repayment pattern, inspection of credit documentation and discussions with the management. • checked the accuracy of specific provision made against non-performing advances and of general provision made against performing advances as per the requirements of PRs by recomputing the provision amount in accordance with the criteria prescribed under the PRs.

Information Other than the Unconsolidated and Consolidated Financial Statements and Auditor's Reports Thereon

Management is responsible for the other information. The other information comprises the information included in the Annual Report, but does not include the unconsolidated and consolidated financial statements and our auditor's reports thereon.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.



In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and the Board of Directors for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting and reporting standards as applicable in Pakistan and Companies Act, 2017 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Group's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with the Board of Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the Board of Directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with the Board of Directors, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

The engagement partner on the audit resulting in this independent auditor's report is **Noman Abbas Sheikh**.

A.F. Ferguson & Co.

Chartered Accountants

Karachi

Dated: March 4, 2022



UDIN: AR2021100614bFPTY3BC

Consolidated Statement of Financial Position

As at December 31, 2021

	Note	2021	2020
		-----Rupees '000-----	
ASSETS			
Cash and balances with treasury banks	7	58,516,658	59,881,290
Balances with other banks	8	3,517,361	2,878,630
Lendings to financial institutions	9	-	2,985,000
Investments	10	357,249,356	276,469,824
Advances	11	396,295,362	318,179,878
Fixed assets	12	26,416,480	24,102,155
Intangible assets	13	2,098,064	1,894,204
Deferred tax assets	18	-	-
Other assets	14	25,875,215	23,673,221
		869,968,496	710,064,202
LIABILITIES			
Bills payable	15	14,122,901	13,543,270
Borrowings	16	111,189,829	58,446,516
Deposits and other accounts	17	644,039,999	540,632,217
Liabilities against assets subject to finance lease		-	-
Subordinated debt		-	-
Deferred tax liabilities	18	611,506	1,582,351
Other liabilities	19	33,873,861	35,641,746
		803,838,096	649,846,100
NET ASSETS		<u>66,130,400</u>	<u>60,218,102</u>
REPRESENTED BY			
Share capital	20	15,176,965	15,176,965
Reserves		12,613,183	11,032,647
Surplus on revaluation of assets - net of tax	21	7,061,583	9,027,473
Unappropriated profit		31,278,631	24,981,002
Total equity attributable to the equity holders of the Bank		66,130,362	60,218,087
Non-controlling interest		38	15
		<u>66,130,400</u>	<u>60,218,102</u>
CONTINGENCIES AND COMMITMENTS	22		

The annexed notes 1 to 47 and annexures I and II form an integral part of these consolidated financial statements.






				
President & CEO	Chief Financial Officer	Chairman	Director	Director

Consolidated Profit and Loss Account

For the year ended December 31, 2021

	Note	2021	2020
		-----Rupees '000-----	
Mark-up / return / interest earned	24	53,872,073	55,925,846
Mark-up / return / interest expensed	25	28,032,641	31,378,104
Net mark-up / interest income		<u>25,839,432</u>	<u>24,547,742</u>
NON MARK-UP / INTEREST INCOME			
Fee and commission income	26	5,583,433	4,085,368
Dividend income		435,437	281,864
Foreign exchange income		2,379,113	2,093,354
(Loss) / income from derivatives		(25,176)	48,201
Gain on securities	27	291,070	1,714,254
Other income	28	252,163	128,865
Total non mark-up / interest income		<u>8,916,040</u>	<u>8,351,906</u>
Total income		<u>34,755,472</u>	<u>32,899,648</u>
NON MARK-UP / INTEREST EXPENSES			
Operating expenses	29	20,794,981	19,569,580
Workers Welfare Fund		273,650	227,031
Other charges	30	7,682	114,170
Total non mark-up / interest expenses		<u>21,076,313</u>	<u>19,910,781</u>
Share of profit of associates	10.5.1	58,231	156,170
Profit before provisions		<u>13,737,390</u>	<u>13,145,037</u>
Provision and write-offs - net	31	44,969	2,254,301
Extra ordinary / unusual items		-	-
PROFIT BEFORE TAXATION		<u>13,692,421</u>	<u>10,890,736</u>
Taxation	32	5,339,341	4,210,115
PROFIT AFTER TAXATION		<u>8,353,080</u>	<u>6,680,621</u>
Attributable to:			
Equity holders of the Bank		8,353,057	6,680,617
Non-controlling interest		23	4
		<u>8,353,080</u>	<u>6,680,621</u>
		-----Rupees-----	
Basic / diluted earnings per share	33	<u>5.50</u>	<u>4.40</u>

The annexed notes 1 to 47 and annexures I and II form an integral part of these consolidated financial statements.

				
President & CEO	Chief Financial Officer	Chairman	Director	Director

Consolidated Statement of Comprehensive Income

For the year ended December 31, 2021

	2021	2020
	-----Rupees '000-----	
Profit after taxation for the year	8,353,080	6,680,621
Other comprehensive income / (loss)		
Items that may be reclassified to the profit and loss account in subsequent periods:		
- Movement in surplus on revaluation of investments - net of tax	(1,667,126)	(1,605,190)
Items that will not be reclassified to the profit and loss account in subsequent periods:		
- Remeasurement gain on defined benefit obligations - net of tax	35,292	37,656
Total comprehensive income	<u>6,721,246</u>	<u>5,113,087</u>
Attributable to:		
- Equity holders of the Bank	6,721,223	5,113,083
- Non-controlling interest	23	4
	<u>6,721,246</u>	<u>5,113,087</u>

The annexed notes 1 to 47 and annexures I and II form an integral part of these consolidated financial statements.



President & CEO



Chief Financial Officer



Chairman



Director



Director

Consolidated Statement of Changes in Equity

For the year ended December 31, 2021

	Reserves					Surplus / (deficit) on revaluation of			Unappropriated profit	Non-controlling interest	Total
	Capital reserves			Statutory reserve	Total	Investments	Fixed assets / non-banking assets	Total			
	Share capital	Share premium	Non-distributable capital reserve (NCR) - gain on bargain purchase (note 3.2)								

Rupees '000

Balance as at January 1, 2020	15,176,965	10,131	475,930	23,952	9,320,945	9,830,958	3,383,915	7,364,165	10,748,080	19,449,413	11	55,205,427
Profit after taxation for the year	-	-	-	-	-	-	-	-	-	6,680,617	4	6,680,621
Other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(1,605,190)	-	(1,605,190)	37,656	-	(1,567,534)
Total comprehensive (loss) / income	-	-	-	-	-	-	(1,605,190)	-	(1,605,190)	6,718,273	4	5,113,087
Transfer to statutory reserve	-	-	-	-	1,302,101	1,302,101	-	-	-	(1,302,101)	-	-
Transfer from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(115,417)	(115,417)	115,417	-	-
Transfer from surplus on revaluation of non-banking assets - net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(100,412)	-	-	(100,412)	-	-	-	-	-	(100,412)
Balance as at December 31, 2020	15,176,965	10,131	375,518	23,952	10,623,046	11,032,647	1,778,725	7,248,748	9,027,473	24,981,002	15	60,218,102
Profit after taxation for the year	-	-	-	-	-	-	-	-	-	8,353,057	23	8,353,080
Other comprehensive (loss) / income - net of tax	-	-	-	-	-	-	(1,667,126)	-	(1,667,126)	35,292	-	(1,631,834)
Total comprehensive (loss) / income	-	-	-	-	-	-	(1,667,126)	-	(1,667,126)	8,388,349	23	6,721,246
Transfer to statutory reserve	-	-	-	-	1,630,636	1,630,636	-	-	-	(1,630,636)	-	-
Transfer from surplus on revaluation of fixed assets to unappropriated profit - net of tax	-	-	-	-	-	-	-	(116,225)	(116,225)	116,225	-	-
Transfer from surplus on revaluation of non-banking assets on disposal - net of tax	-	-	-	-	-	-	-	(182,539)	(182,539)	182,539	-	-
Amortisation of intangible assets - customer relationship - net of tax	-	-	(50,100)	-	-	(50,100)	-	-	-	-	-	(50,100)
Transaction with owners recorded directly in equity												
Interim cash dividend declared on August 26, 2021 at Re 0.5 per share	-	-	-	-	-	-	-	-	-	(758,848)	-	(758,848)
Balance as at December 31, 2021	15,176,965	10,131	325,418	23,952	12,253,682	12,613,183	111,599	6,949,984	7,061,583	31,278,631	38	66,130,400

The annexed notes 1 to 47 and annexures I and II form an integral part of these consolidated financial statements.



President & CEO



Chief Financial Officer



Chairman



Director




Director

Consolidated Cash Flow Statement

For the year ended December 31, 2021

	Note	2021	2020
-----Rupees '000-----			
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before taxation		13,692,421	10,890,736
Less: dividend income		(435,437)	(281,864)
Less: share of profit of associates		(58,231)	(156,170)
		<u>13,198,753</u>	<u>10,452,702</u>
Adjustments:			
Depreciation	12.2	1,382,490	1,307,741
Amortisation of intangible assets	13.2	148,253	187,409
Depreciation of right-of-use assets	12.2	1,543,816	1,446,468
Depreciation of non-banking assets	14.1.1	4,965	5,890
Workers Welfare Fund		273,650	227,031
Provision against loans and advances - net	31	804,436	2,278,629
Reversal of provision for diminution in value of investments - net	31	(325,301)	(71,993)
Provision against other assets - net	31	27,095	73,741
(Reversal of provision) / provision against off balance sheet obligations - net	31	(22,675)	13,893
Unrealised loss on securities - held for trading - net	27	14,138	398
Gain on sale of fixed assets - net	28	(25,276)	(21,449)
Gain on sale of non-banking assets - net	28	(47,650)	-
Charge for defined benefit plan	29.2	218,531	216,306
Loss / (income) from derivative contracts - net		25,176	(48,201)
Mark-up / return / interest expensed - lease liability against right-of-use assets	25	1,258,280	854,929
Bad debts written off directly	31	29,262	19,231
Gain on lease modifications	28	-	(26,271)
		<u>5,309,190</u>	<u>6,463,752</u>
		18,507,943	16,916,454
(Increase) / decrease in operating assets			
Lendings to financial institutions		2,985,000	(2,985,000)
Held-for-trading securities		(5,368,053)	24,104,939
Advances		(78,949,182)	(10,904,736)
Others assets (excluding advance taxation)		(2,660,523)	1,113,530
		<u>(83,992,758)</u>	<u>11,328,733</u>
Increase / (decrease) in operating liabilities			
Bills payable		579,631	5,186,810
Borrowings from financial institutions		51,831,446	(15,494,888)
Deposits		103,407,782	82,847,034
Other liabilities (excluding current taxation)		(3,689,949)	2,582,326
		<u>152,128,910</u>	<u>75,121,282</u>
Income tax paid		(4,738,783)	(1,977,077)
Contribution to gratuity fund	36.6	(211,260)	(339,652)
		<u>81,694,052</u>	<u>101,049,740</u>
Net cash generated from operating activities			
CASH FLOWS FROM INVESTING ACTIVITIES			
Net investment in available for sale securities		(82,674,868)	(101,345,231)
Net Investment in associates		(280,444)	(123,501)
Net proceeds from realisation of held to maturity securities		5,180,233	2,084,578
Dividends received		444,721	272,580
Investment in operating fixed assets		(3,102,686)	(1,394,647)
Investment in intangible assets		(434,242)	(405,599)
Proceeds from sale of fixed assets		32,840	43,283
Proceeds from sale of non-banking assets		469,000	-
		<u>(80,365,446)</u>	<u>(100,868,537)</u>
Net cash used in investing activities			
CASH FLOWS FROM FINANCING ACTIVITIES			
Payment of lease liability against right-of-use assets		(2,214,908)	(1,819,189)
Dividend paid		(751,466)	(779)
		<u>(2,966,374)</u>	<u>(1,819,968)</u>
Net cash used in financing activities			
Decrease in cash and cash equivalents during the year			
Cash and cash equivalents at the beginning of the year	34	61,126,589	62,765,354
Cash and cash equivalents at the end of the year	34	<u>59,488,821</u>	<u>61,126,589</u>

The annexed notes 1 to 47 and annexures I and II form an integral part of these consolidated financial statements.

				
President & CEO	Chief Financial Officer	Chairman	Director	Director

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

1 STATUS AND NATURE OF BUSINESS

1.1 The "Group" consists of:

- (i) Faysal Bank Limited - Holding Company
- (ii) Faysal Asset Management Limited - Subsidiary Company

1.1.1 Holding Company - Faysal Bank Limited

Faysal Bank Limited (the Bank or the Holding Company) was incorporated in Pakistan on October 3, 1994 as a public limited company under the provisions of the repealed Companies Ordinance, 1984 (now the Companies Act, 2017). Its shares are listed on the Pakistan Stock Exchange Limited. The Bank is mainly engaged in Conventional and Islamic Corporate, Commercial and Consumer banking activities. The Bank is operating through 606 branches (December 31, 2020: 575 branches) including 2 sub-branch (December 31, 2020: 1). Out of these, 595 (December 31, 2020: 500) are Islamic banking branches and 11 (December 31, 2020: 76) are conventional.

The Registered Office of the Bank is located at Faysal House, ST-02, Shahra-e-Faisal, Karachi.

Ithmaar Bank B.S.C (closed), a fully owned subsidiary of Ithmaar Holdings B.S.C is the parent company of the Bank, holding directly and indirectly 66.78% (2020: 66.78%) of the shareholding of the Bank. Dar Al-Maal Al-Islami Trust (DMIT), (ultimate parent of the Bank) is the holding company of Ithmaar Holdings B.S.C.

The Pakistan Credit Rating Agency Limited (PACRA) and VIS Credit Rating Company Limited have determined the Bank's long-term rating as 'AA' (December 31, 2020: 'AA') and the short term rating as 'A1+' (December 31, 2020: 'A1+') on June 26, 2021 and June 30, 2021 respectively.

1.1.2 Subsidiary Company - Faysal Asset Management Limited

Faysal Asset Management Limited - Subsidiary

Percentage of holding	
2021	2020
99.99%	99.99%

Faysal Asset Management Limited (the Subsidiary Company) was incorporated in Pakistan under the provisions of the repealed Companies Ordinance, 1984 (now the Companies Act, 2017) on August 6, 2003 as an unlisted public limited company. The Subsidiary Company commenced its operations on November 14, 2003. The registered office of the Subsidiary Company is located at 7th Floor, West Wing, Faysal House, ST-02, Shahra-e-Faisal, Karachi.

The Subsidiary Company is a Non-Banking Finance Company (NBFC), licensed to carry out asset management, investment advisory, pension fund management, real estate investment trust management, private equity and venture capital fund management services under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003 and the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (NBFC Regulations).

VIS Credit Rating Company Limited has assigned Asset Management rating of AM2+ (December 31, 2020: AM2) as at December 31, 2021 to the Subsidiary Company.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

The Subsidiary Company currently manages the following Collective Investment Schemes:

	Net asset value as at	
	December 31, 2021	December 31, 2020
	----- Rupees in million -----	
Collective Investment Schemes (CISs)		
Faysal Stock Fund	2,410	519
Faysal Income and Growth Fund	4,804	657
Faysal Savings Growth Fund	3,115	3,187
Faysal Asset Allocation Fund	322	182
Faysal Islamic Savings Growth Fund	3,576	3,646
Faysal Money Market Fund	14,453	6,542
Faysal Financial Sector Opportunity Fund	576	948
Faysal Islamic Asset Allocation Fund	2,686	2,290
Faysal MTS Fund	4,170	3,411
Faysal Shari'ah Planning Fund -		
Faysal Shari'ah Capital Preservation Plan	76	788
Faysal Shari'ah Capital Preservation Plan II	27	965
Faysal Halal Amdani Fund	14,213	10,673
Faysal Financial Planning Fund -		
Faysal Active Principal Preservation Plan	172	674
Faysal Financial Value Fund	2,019	1,686
Faysal Islamic Dedicated Equity Fund	4,306	2,747
Faysal Government Securities Fund	144	2,626
Faysal Islamic Stock Fund	621	629
Faysal Islamic Cash Fund	16,992	4,309
Faysal Islamic Financial Planning Fund -		
Faysal Sharia Capital Preservation Plan III	1,069	1,340
Faysal Sharia Capital Preservation Plan IV	341	471
Faysal Sharia Capital Preservation Plan V	830	1,047
Faysal Sharia Capital Preservation Plan VI	1,309	1,437
Faysal Sharia Capital Preservation Plan VII	2,646	-
Faysal Sharia Capital Preservation Plan VIII	3,557	-
Faysal Cash Fund	542	-
Faysal Pension Fund -		
Faysal Pension Fund - Equity	30	-
Faysal Pension Fund - Money Market	33	-
Faysal Pension Fund - Debt	31	-
Faysal Islamic Pension Fund -		
Faysal Islamic Pension Fund - Equity	30	-
Faysal Islamic Pension Fund - Money Market	32	-
Faysal Islamic Pension Fund - Debt	30	-
Faysal Special Savings Plan I	106	-
	85,268	50,774

The Subsidiary Company is also managing investments under discretionary portfolio management agreements.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

2 BASIS OF PRESENTATION

2.1 In accordance with the directives of the Federal Government regarding the shifting of the banking system to Islamic modes, the State Bank of Pakistan (SBP) has issued various circulars from time to time. Permissible forms of trade related modes of financing include purchase of goods by banks from their customers and immediate resale to them at appropriate mark-up in price on deferred payment basis. The purchases and sales arising under these arrangements are not reflected in these consolidated financial statements as such but are restricted to the amount of facility actually utilised and the appropriate portion of profit thereon.

2.2 The financial results of the Islamic banking branches of the Holding Company have been consolidated in these consolidated financial statements for reporting purposes after eliminating inter branch transactions and balances. The financial results of all Islamic banking branches are disclosed in Annexure II to these consolidated financial statements.

2.3 Basis of consolidation

The consolidated financial statements incorporate the financial statements of the Bank and the financial statements of the Subsidiary Company from the date from which control of the Subsidiary Company by the Group commences until the date on which control ceases. The financial statements of the Subsidiary Company are incorporated on a line-by-line basis and the investment held by the Bank is eliminated against the corresponding share capital and pre-acquisition reserve of the Subsidiary Company in the consolidated financial statements.

The financial statements of the Subsidiary Company are prepared for the same reporting period as the Holding Company, using accounting policies that are generally consistent with those of the Holding Company.

Material intra-group balances and transactions are eliminated.

Associates are those entities in which the Group has significant influence, but not control, over the financial and operating policies. Joint ventures are those entities over whose activities the Group has joint control established by contractual agreement. Associates and joint ventures are accounted for using the equity method.

3 STATEMENT OF COMPLIANCE

3.1 These consolidated financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan. The accounting and reporting standards applicable in Pakistan comprise of:

- International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017;
- Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies Act, 2017;
- Provisions of, and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and
- Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP).

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 or the directives issued by the SBP and the SECP differ with the requirements of IFRS or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives shall prevail.

3.2 As per the directive of the SBP through its letter BPRD (R&P-02)/625-99/2011/3744 dated March 28, 2011, gain arising on bargain purchase of Pakistan operations of Royal Bank of Scotland (ex-RBS Pakistan) was credited directly into equity as Non-distributable Capital Reserve (NCR). The SBP allowed the Holding Company to adjust the

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

amortisation of intangible assets against the portion of reserve which arose on account of such assets identified as a result of such acquisition. Accordingly, during the year ended December 31, 2021, the Holding Company has adjusted an amortisation of intangible assets net of tax amounting to Rs. 50.1 million (2020: Rs.100.412 million) from the NCR.

- 3.3** The SBP vide its BPRD Circular No. 04 dated February 25, 2015 has clarified that the reporting requirements of IFAS-3, 'Profit and loss sharing on deposits' for Institutions offering Islamic Financial Services (IIFS) relating to annual, half yearly and quarterly financial statements would be notified by the SBP through issuance of specific instructions and uniform disclosure formats in consultation with IIFS. These reporting requirements have not been notified to date. Accordingly, the disclosure requirements under IFAS 3 have not been considered in these consolidated financial statements.
- 3.4** The SBP has deferred the applicability of International Accounting Standard (IAS) 40, 'Investment property' for Banking Companies through BSD Circular Letter No. 10 dated August 26, 2002 till further instructions. Further, the SECP has also deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial instruments: disclosures' through its S.R.O. 633(l)/2014 dated July 10, 2014. Accordingly, the requirements of these standards have not been considered in the preparation of these consolidated financial statements.
- 3.5** The SECP through S.R.O. 56(1)/2016 dated January 28, 2016, has directed that the requirements of IFRS 10, 'Consolidated financial statements' are not applicable in case of investments by companies in mutual funds established under Trust Deed structure. Accordingly, implications of IFRS 10 in respect of investment in mutual funds are not considered in these consolidated financial statements. Therefore direct investments by the Group in mutual funds managed by Faysal Asset Management Limited are not consolidated in these consolidated financial statements.
- 3.6 Standards, interpretations of and amendments to the published accounting and reporting standards that are effective in the current year:**
- 3.6.1** There are certain new and amended standards, interpretations and amendments that are mandatory for the Group's accounting periods beginning on January 1, 2021 but are considered not to be relevant or do not have any significant effect on the Group's operations and are therefore not detailed in these consolidated financial statements.
- 3.7 Standards, interpretations of and amendments to the published accounting and reporting standards that are not yet effective:**
- 3.7.1** The following revised standards, amendments and interpretations with respect to the accounting and reporting standards would be effective from the dates mentioned below against the respective standards, amendments or interpretations:

Standards, interpretations or amendments

Effective date (annual periods beginning on or after)

- IFRS 9 - 'Financial instruments'	January 1, 2022*
- IAS 1 - 'Presentation of financial statements' (amendments)	January 1, 2024
- IAS 16 - 'Property, plant and equipment' (amendments)	January 1, 2022
- IAS 37 - 'Provisions, contingent liabilities and contingent assets' (amendments)	January 1, 2022
- IFRS 3 - 'Business combinations' (amendments)	January 1, 2022
- IAS 8 - 'Accounting policies, changes in accounting estimates and errors' (amendments)	January 1, 2023
- IAS 12 - 'Income taxes' (amendments)	January 1, 2023

The management is in the process of assessing the impact of these standards and amendments on the consolidated financial statements of the Group.

* The SBP vide its BPRD Circular No. 24 dated July 5, 2021 has notified the effective date of IFRS 9, 'Financial instruments' as January 1, 2022. IFRS 9, 'Financial instruments' has replaced IAS 39, 'Financial instruments: recognition

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

and measurement'. The standard addresses recognition, classification, measurement and derecognition of financial assets and financial liabilities. The standard has also introduced a new impairment model for financial assets which requires recognition of impairment charge based on 'Expected Credit Losses' (ECL) approach rather than 'incurred credit losses' approach. The ECL has an impact on all the assets of the Group which are exposed to credit risk. The impact of the application of IFRS 9 in Pakistan on the Bank's financial statements is being assessed and the final implementation guidelines are awaited.

3.7.2 There are certain other new and amended standards, interpretations and amendments that are mandatory for the Group's accounting periods beginning on or after January 1, 2022 but are considered not to be relevant or will not have any significant effect on the Group's operations and are therefore not detailed in these consolidated financial statements.

4 BASIS OF MEASUREMENT

These consolidated financial statements have been prepared under the historical cost convention except for certain fixed assets and non-banking assets acquired in satisfaction of claims which have been carried at revalued amounts, certain investments and derivative contracts which have been marked to market and are carried at fair value, obligations in respect of staff retirement benefits and lease liabilities which have been carried at present value and right-of-use assets which are initially measured at an amount equal to the corresponding lease liabilities (adjusted for any lease payments and costs as disclosed in details in note 6.23 to these consolidated financial statements) and depreciated over the respective lease terms.

4.1 Critical accounting estimates and judgments

The preparation of the consolidated financial statements in conformity with the accounting and reporting standards requires management to make judgments, estimates and assumptions that affect the reported amounts of assets and liabilities and income and expenses. It also requires management to exercise judgments in application of its accounting policies. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances. These estimates and assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised if the revision affects only that period, or in the period of revision and future periods if the revision affects both current and future periods.

Significant accounting estimates and areas where judgments were made by the management in the application of the accounting policies are as follows:

- i) Business combinations (note 6.1);
- ii) Classification, valuation and provisioning against investments (notes 6.4 and 10);
- iii) Income taxes (notes 6.8, 14, 18 and 32);
- iv) Classification and provisioning against advances (notes 6.5 and 11);
- v) Depreciation / amortisation of fixed assets / intangibles / revaluations (notes 6.6, 12 and 13);
- vi) Accounting for non-banking assets acquired in satisfaction of claims (notes 6.9 and 14);
- vii) Accounting for defined benefit plan (notes 6.11 and 36);
- viii) Impairment of assets (note 6.7);
- ix) Provisions and contingent assets and liabilities (notes 6.10 and 22);
- x) Lease liability and right-of-use assets (notes 6.23, 12.2, 19, 25, 28 and 29); and
- xi) Fair valuation of derivatives (notes 6.19 and 23).

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

5 FUNCTIONAL AND PRESENTATION CURRENCY

5.1 Items included in these consolidated financial statements are measured using the currency of the primary economic environment in which the Group operates. These consolidated financial statements are presented in Pakistani Rupees, which is the Group's functional and presentation currency.

5.2 Figures have been rounded off to the nearest thousand of rupees unless otherwise stated.

6 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies applied in the preparation of these consolidated financial statements are set out below. These policies have been consistently applied to all the years presented.

6.1 Business Combinations

Business combinations are accounted for by applying the acquisition method. The cost of acquisition is measured as the fair value of assets given, equity instruments issued and the liabilities incurred or assumed as at the date of acquisition. The consideration transferred includes the fair value of any asset or liability resulting from a contingent consideration arrangement, if any. Acquisition-related costs are expensed as incurred. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are measured initially at their fair values as at the acquisition date. The excess of the consideration transferred over the fair value of the Group's share of identifiable net assets acquired is recorded as goodwill. If this is less than the fair value of the net assets acquired in the case of a bargain purchase, the difference is recognised directly in the consolidated profit and loss account. However, as more fully described in note 13.3 to these consolidated financial statements, the gain on bargain purchase arising on an acquisition made in 2010 has been recognised directly in equity as per the directives of the SBP.

Goodwill acquired in a business combination is measured, subsequent to initial recognition, at its cost less accumulated impairment losses, if any. Goodwill acquired in a business combination is tested for impairment annually or whenever there is an indication of impairment as per the requirements of International Accounting Standard (IAS) 36, 'Impairment of assets'. Impairment charge in respect of goodwill is recognised in the consolidated profit and loss account and is not subsequently reversed.

Acquisition of non-controlling interests (NCI) is measured at the proportionate share of the NCI in the fair value of the net assets acquired by the Group. The excess of the fair value of consideration transferred over the proportionate share of the NCI in the fair value of the net assets acquired is recognised in equity.

6.2 Cash and cash equivalents

For the purpose of the consolidated cash flow statement, cash and cash equivalents comprise of cash in hand, balances with treasury banks, balances with other banks in current and deposit accounts, national prize bonds, if any, and overdrawn nostro accounts.

6.3 Lendings to / borrowings from financial institutions

The Group enters into repurchase agreement (repo) and reverse repurchase agreements (reverse repos) at contracted rates for a specified period of time. These are recorded as under:

(a) Sale of securities under repurchase agreements

Securities sold subject to a repurchase agreement (repo) are retained in the consolidated financial statements as investments and the counter party liability is included in borrowings. The difference between the sale and contracted repurchase price is accrued over the period of the contract and recorded as an expense.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

(b) Purchase of securities under repurchase agreements

Securities purchased under agreement to resell (reverse repo) are not recognised in the consolidated financial statements as investments and the amount extended to the counter party is included in lendings. The difference between the purchase and contracted resale price is accrued over the period of the contract and recorded as income.

(c) Musharaka / Modaraba placements

In Musharaka / Modaraba, the Group invests in the Shari'ah compliant business pools of the financial institutions at the agreed profit and loss sharing ratio under musharaka agreements.

(d) Bai Muajjal

Bai Muajjal transactions with the SBP and other financial institutions are classified under lendings. In Bai Muajjal, the Group sells Shari'ah compliant instruments on credit to other financial institutions. The credit price is agreed at the time of sale and such proceeds are received at the end of the credit period. The difference between the sale and the credit price is recognised over the credit period and recorded as income.

6.4 Investments

6.4.1 Classification

The Group classifies its investments as follows:

(a) Held for trading

These are securities, which are either acquired for the purpose of generating profit from short-term fluctuations in market prices, interest rate movements, or dealers' margin or are securities included in the portfolio in which a pattern of short-term profit making exists.

(b) Held to maturity

These are securities with fixed or determinable payments and maturity that the Group has a positive intent and ability to hold to maturity.

(c) Available for sale

These are investments, other than those in associates, that do not fall under either held for trading or held to maturity categories.

(d) Associates

Associates are all entities over which the Group has significant influence but not control.

6.4.2 Initial recognition and measurement

All purchases and sales of investments that require delivery within the time frame established by the regulations or market convention are recognised at the trade date. Trade date is the date on which the Group commits to purchase or sell the investment.

Investments other than those classified as held for trading are initially recognised at fair value which includes transaction costs associated with the investments. Investments classified as 'held for trading' are initially recognised at fair value and transaction costs associated with the transactions are expensed in the consolidated profit and loss account.

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6.4.3 Subsequent measurement:

Held for trading

These are measured at subsequent reporting dates at fair value. Gains and losses on re-measurement are included in the consolidated profit and loss account.

Held to maturity

These are measured at amortised cost using the effective interest rate method, less any impairment loss recognised to reflect irrecoverable amounts.

Available for sale

Quoted securities classified as available for sale investments are measured at subsequent reporting dates at fair value. Any surplus or deficit arising thereon is kept in a separate account shown in the consolidated statement of financial position within equity and is taken to the consolidated profit and loss account when realised upon disposal or when the investments are considered to be impaired.

Unquoted equity securities are valued at the lower of cost and break-up value. The break-up value of these securities is calculated with reference to the net assets of the investee company as per the latest available audited financial statements. A decline in the carrying value is charged to the consolidated profit and loss account. A subsequent increase in the carrying value, upto the cost of the investment, is credited to the consolidated profit and loss account. Investments in other unquoted securities are valued at cost less impairment, if any.

6.4.4 Impairment

Impairment loss in respect of investments classified as available for sale (except term finance certificates and sukuk certificates) and held to maturity is recognised based on management's assessment of objective evidence of impairment as a result of one or more events that may have an impact on the estimated future cash flows of the investments. A significant or prolonged decline in the fair value of a listed equity investment below its cost is also considered an objective evidence of impairment. Provision for diminution in the value of term finance certificates and sukuk certificates is made as per the requirements of the Prudential Regulations issued by the SBP. In case of impairment of available for sale securities, the cumulative loss that has been recognised in surplus / deficit on revaluation of securities on the consolidated statement of financial position within equity is removed therefrom and recognised in the consolidated profit and loss account. For investments classified as held to maturity, the impairment loss is recognised in the consolidated profit and loss account.

Gain or loss on sale of investments is included in the consolidated profit and loss account.

Premium or discount on acquisition of investments is amortised through the consolidated profit and loss account over the remaining period till maturity using the effective interest method.

6.4.5 Investment in associates

Investment in associates are accounted for using the equity method of accounting, after initially being recognised at cost.

Under the equity method of accounting, the investments are initially recognised at cost and adjusted thereafter to recognise the Group's share of the post-acquisition profits or losses of the investee in profit or loss, and the Group's share of movements in other comprehensive income of the investee in other comprehensive income. Dividends received or receivable from associates and joint ventures are recognised as a reduction in the carrying amount of the investment.

6.5 Advances

6.5.1 Advances are stated net of specific and general provisions. Specific provision for advances is made in accordance with

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For the year ended December 31, 2021

the requirements of the Prudential Regulations and other directives issued by the SBP which is based on the time based criteria and subjective evaluation of the credit worthiness of the borrowers. The amount of provision is charged to the consolidated profit and loss account. The amount of general provision is determined in accordance with the relevant regulations and the management's judgment as explained in note 11.4.1 to these consolidated financial statements. Advances are written off when there is no realistic prospect of recovery. In addition to conventional products, the Group also offers various Islamic financing products the details of which are as follows:

(a) Murabaha

In Murabaha transactions, the Group purchases the goods and after taking the possession, sells them to the customer on cost plus profit basis either in a spot or credit transaction.

(b) Diminishing Musharaka

It is a form of partnership in which Group and the customer create co-ownership in the asset by purchasing it jointly. Group then rents out its share of the asset to the customer. Besides the payment of rentals, customer also purchases the asset from the Group in installments. Hence at the end of the tenure, customer becomes the sole owner of the asset.

(c) Running Musharaka

In Running Musharakah financing, the Group will enter into financing with the customer based on Shirkat-ul-Aqd (Business Partnership) in the customer's operating business. Under this mechanism the customer can withdraw and return funds to the Group subject to its Running Musharakah Financing limit during the Musharakah period. At the end of each quarter / period the customer pays the provisional profit as per the desired profit rate which is subject to final settlement based on the relevant quarterly / half yearly / annual audited accounts of the customer.

(d) Ijarah

Ijarah is a contract whereby the owner of an asset (other than consumables) transfers its usufruct to another person for an agreed period and for an agreed consideration.

Ijarah assets are stated at cost less accumulated depreciation and impairment losses, if any. Depreciation is charged from the date of recognition of ijarah assets on a straight line basis over the period of Ijarah. Impairment of Ijarah assets is determined on the same basis as that of operating fixed assets.

Ijarah rental income is recognised on an accrual basis as and when the rental becomes due. Impairment of Ijarah rental is determined in accordance with the requirements of the Prudential Regulations and other directives issued by the SBP from time to time and charged to the consolidated profit and loss account.

In Service Ijarah financing, the Group provides financing by acquiring certain agreed services from the customer. After the purchase of services, the Group appoints the customer to sell these services in the market over a period and provide a sale confirmation of such sale.

(e) Istisna

Istisna is a mode of sale at an agreed price, whereby the buyer places an order to or cause to manufacture, assemble or construct anything to be delivered at a future date. Thereafter, the Group appoints customer as an agent to sell the Istisna goods in the market.

The funds disbursed under Istisna are recorded as 'Advance against Istisna'. On execution of goods receiving note and receipt of manufactured goods, the same are recorded in the consolidated statement of financial position as inventories of the Group at cost price and after sale of goods by customer to its ultimate buyers, Istisna financing is recognised.

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(f) Musawamah

In Musawamah financing, the Group purchases the goods and after taking the possession, sells them to customer either in spot or credit transaction, without disclosing the cost.

(g) Salam / Bai Salam

Salam / Bai Salam is a sale transaction where the seller undertakes to supply some specific goods to the buyer at a future date against an advance price fully paid on spot.

The funds disbursed under Salam / Bai Salam are recorded as advances against Salam / Bai Salam. On execution of goods receiving note and receipt of Salam / Bai Salam goods, the same are recorded in the consolidated statement of financial position as inventories of the Group at cost price and after the sale of goods by customer to its ultimate buyers, Salam / Bai Salam financing is recognised.

(h) Tijarah

Tijarah is a financing mode under which Group purchases finished goods from the customer / seller against spot payment and delivery. Thereafter, the Group appoints customer as an agent to sell the Tijarah goods in the market.

The funds disbursed under Tijarah are recorded as advances against Tijarah. On execution of goods receiving note and receipt of Tijarah goods, the same are recorded in the consolidated statement of financial position as inventories of the Group at cost price and after the sale of goods by customer to its ultimate buyers, Tijarah financing is recognised.

6.5.2 Net investment in finance lease

Leases where the Group transfers substantially all the risks and rewards incidental to the ownership of an asset are classified as finance lease. A receivable is recognised on the commencement of lease term at an amount equal to the present value of the minimum lease payments, including guaranteed residual value, if any. Unearned finance income is recognised over the term of the lease, so as to produce a constant periodic return on the outstanding net investment in lease. Specific and general provisions for net investment in finance lease are made in accordance with the requirements of the Prudential Regulations and other directives issued by the SBP and charged to the consolidated profit and loss account.

6.6 Fixed assets and depreciation

(a) Tangible assets

Operating fixed assets other than land and buildings are stated at cost less accumulated depreciation and accumulated impairment losses, if any. Buildings are carried at revalued amount less any accumulated depreciation and subsequent impairment losses, if any. Land is carried at revalued amount less any subsequent impairment losses, if any.

Depreciation on operating fixed assets (excluding land which is not depreciated) is charged using the straight line method in accordance with the rates specified in note 12.2 to these consolidated financial statements after taking into account residual value, if significant. The asset's residual values and useful lives are reviewed and adjusted, if required, at each reporting date. Depreciation on additions is charged from the month the assets are available for use. No depreciation is charged in the month of disposal.

Subsequent costs are included in the asset's carrying amounts or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Group and the cost of the item can be measured reliably. All other repair and maintenance expenditures are charged to the consolidated profit and loss account as and when incurred.

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Land and buildings are revalued by professionally qualified valuers with sufficient regularity to ensure that the net carrying amount does not differ materially from their fair value.

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains / losses on disposal of fixed assets, if any, are taken to the consolidated profit and loss account in the period in which these arise except that the related surplus on revaluation of fixed assets (net of deferred taxation) is transferred directly to consolidated unappropriated profit.

Surplus on revaluation of fixed assets (net of associated deferred tax) to the extent of the incremental depreciation charged on the related assets is transferred to unappropriated profit.

(b) Capital work-in-progress

Capital work-in-progress is stated at cost less accumulated impairment losses, if any. All expenditure connected with specific assets incurred during installation and construction period are carried under this head. These are transferred to specific assets as and when assets become available for use.

(c) Intangible assets

Intangible assets having definite lives are stated at cost less accumulated amortisation and accumulated impairment losses, if any. The intangible assets include directly attributable costs that are capitalised as part of the intangible asset. Amortisation, except for customer relationship, is charged by applying the straight-line method over the useful lives of the assets. Amortisation is calculated so as to write-off the assets over their expected economic lives at rates specified in note 13 to these consolidated financial statements. Amortisation is charged from the month in which the asset is available for use. No amortisation is charged for the month in which the asset is disposed of. The intangible asset comprising customer relationship is being amortised over the life expectancy of the deposits. The residual values and useful lives of intangible assets are reviewed and adjusted, if appropriate, at each reporting date.

Subsequent costs are included in the asset's carrying amounts or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Group and the cost of the item can be measured reliably.

Intangible assets having an indefinite useful life are stated at acquisition cost less accumulated impairment losses, if any.

Gains and losses on disposals, if any, are taken to the consolidated profit and loss account in the period in which these arise.

6.7 Impairment

The carrying amounts of assets are reviewed at each reporting date for impairment whenever events or changes in circumstances indicate that the carrying amounts of the assets may not be recoverable. If any such indication exists, and where the carrying value exceeds the estimated recoverable amount, assets are written down to their recoverable amount, except in the case of an intangible asset with an indefinite useful life or an intangible asset not yet available for use and goodwill acquired in a business combination for which impairment is tested annually irrespective of whether there is any indication of impairment. The resulting impairment loss is taken to the consolidated profit and loss account except for impairment loss on revalued assets, which is adjusted against related revaluation surplus to the extent that the impairment loss does not exceed the surplus on revaluation of asset.

An impairment loss is reversed except for impairment loss relating to goodwill, if there has been a change in the estimate used to determine the recoverable amount. Such reversals are only made to the extent that the asset's carrying amount does not exceed the amount that would have been determined if no impairment loss had been recognised.

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6.8 Taxation

Income tax expense comprises current and deferred tax. Income tax expense is recognised in the consolidated profit and loss account except to the extent that it relates to items recognised directly in equity, in which case it is recognised in equity.

Current

Provision for current taxation is based on taxable income for the year. Tax charge for the current year is determined in accordance with the prevailing laws for taxation. The charge for the current tax is calculated using tax rates enacted or substantively enacted at the reporting date.

Prior

The charge / reversals for prior years represent adjustments to the tax charge / reversals for prior years, arising from assessments, changes in estimates, and retrospectively applied changes to the law, made during the current year.

Deferred

Deferred tax is recognised using the balance sheet liability method on all temporary differences between the carrying amounts of assets and liabilities used for financial reporting purposes and amounts used for taxation purposes. In addition, the Group also records deferred tax asset on available tax losses. Deferred tax is calculated using the rates that are expected to apply to the period when the differences reverse based on tax rates that have been enacted or substantively enacted at the reporting date.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the asset can be utilised. Deferred tax asset is reduced to the extent that it is no longer probable that the related tax benefits will be realised.

The carrying amount of the deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax asset to be utilised.

The Group also recognises deferred tax asset / liability on deficit / surplus on revaluation of securities, fixed assets (other than land) and assets acquired in satisfaction of claims (other than land) which is adjusted against the related deficit / surplus in accordance with the requirements of International Accounting Standard (IAS) 12, 'Income Taxes'.

6.9 Assets acquired in satisfaction of claims

Non-banking assets acquired in satisfaction of claims are carried at revalued amounts less accumulated depreciation and accumulated impairment, if any. These assets are revalued by professionally qualified valuers with sufficient regularity to ensure that their net carrying values do not differ materially from their fair values. Legal fee, transfer costs and direct costs of acquiring title to the non-banking assets are charged to the consolidated profit and loss account and these are not capitalised as part of non-banking assets. A surplus arising on revaluation of non-banking assets acquired in satisfaction of claims is credited to the 'surplus on revaluation of assets' account. Any deficit arising on revaluation is first set off against the surplus account for that particular non-banking asset, if any, or if no surplus exists, is charged to the consolidated profit and loss account. These assets are disclosed in other assets as specified by the SBP.

Surplus on revaluation of non-banking assets (net of associated deferred tax) to the extent of the incremental depreciation charged on the related assets is transferred to unappropriated profit.

6.10 Provisions and contingent assets and liabilities

Provisions are recognised when the Group has a legal or constructive obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation and a reliable estimate of the amount can be made.

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Provisions are reviewed at each reporting date and are adjusted to reflect the current best estimates.

Contingent assets are not recognised and are also not disclosed unless an inflow of economic benefits is probable. Contingent liabilities are not recognised and are disclosed unless the probability of an outflow of resources embodying economic benefits is remote.

6.11 Staff retirement benefits

a) Defined contribution plan

The Holding Company and the Subsidiary Company both operate a contributory provident fund for all its permanent employees to which equal monthly contributions at the rate of 10 percent of basic salary are made both by the Group and the employees.

b) Defined benefit scheme

The Holding Company operates an approved funded gratuity scheme for all its permanent eligible employees and eligible employees who are on contractual service and are employed under non-management cadre. The Subsidiary Company also operates a funded gratuity plan for all permanent eligible employees who have completed the specified minimum qualifying period of service. Contributions are made by each company to the respective funds on the basis of actuarial recommendations. Projected Unit Credit Method is used for the actuarial valuation.

Amounts arising as a result of 'Remeasurements', representing the actuarial gains and losses and the differences between the actual investment returns and the return implied by the net interest cost are recognised in the consolidated statement of financial position immediately, with a charge or credit to other comprehensive income in the periods in which these occur.

Staff retirement benefits are payable to staff on completion of prescribed qualifying period of service under these schemes.

6.12 Borrowings / deposits and their costs

Borrowings / deposits are recorded at the proceeds received. Borrowing / deposit costs are recognised as an expense in the period in which these are incurred to the extent that they are not directly attributable to the acquisition of or construction of qualifying assets. Borrowing cost that is directly attributable to the acquisition, construction or production of a qualifying asset (one that takes a substantial period of time to get ready for use or sale) is capitalised as part of the cost of the asset.

6.13 Subordinated loans

Subordinated loans are initially recorded at the amount of proceeds received. Mark-up on subordinated loans is charged to the consolidated profit and loss account over the period on an accrual basis and is recognised separately as part of other liabilities.

6.14 Revenue recognition and other items

- Profit on Murabaha (including Commodity Murabaha) and Musawammah is recognised on an accrual basis.
- Rentals on Ijarah contracts are recognised as income on an accrual basis.
- Profit on Service Ijarah is recognised on an accrual basis commencing from the date of confirmation of sale to its ultimate buyer.
- Profit on Diminishing Musharakah financing is recognised on an accrual basis.

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- Profit on Running Musharakah financing is recognised on an accrual basis and is adjusted upon final declaration of profit by Musharakah partners.
- Profit on Istisna / Salam / Bai Salam / Tijarah transactions are recognised on an accrual basis for the period from the date of sale of goods by the Group's customer to its ultimate buyer to the date of culmination of the transaction.
- Profit on Sukuk is recognised on an accrual basis. Where Sukuk (excluding held for trading securities) are purchased at a premium or discount, those premiums / discounts are amortised through the consolidated profit and loss account over the remaining maturity.
- Financing method is used in accounting for income from lease financing. Under this method, the unearned finance income (excess of the sum of total lease rentals and estimated residual value over the cost of leased assets) is taken to income over the term of the lease so as to produce a constant periodic rate of return on the outstanding net investment in lease.
- Unrealised finance income in respect of non-performing lease finance is held in suspense account, where necessary, in accordance with the requirements of the Prudential Regulations issued by the SBP. Gains / losses on termination of lease contracts, documentation charges, front-end fee and other lease income are recognised as income when these are realised.
- Premium or discount on acquisition of debt investments is capitalised and amortised through the consolidated profit and loss account over the remaining period till maturity.
- Dividend income from investments is recognised when the Group's right to receive the dividend is established.
- Fee, commission on letters of credit / guarantee, other commission and brokerage income is recognised on an accrual basis.
- Management fee from collective investment schemes and voluntary pension schemes is calculated by charging the specified rates within the limit allowed under the NBFC Regulations to the net assets of such schemes as at the close of business of each calendar day. The performance obligation is satisfied at the close of business day for each scheme and payment is generally due at the end of each month.
- Investment advisory fee from the discretionary portfolios is calculated on a daily basis by charging specified rates to the net assets of the portfolios as stated in the respective agreements with the clients. The performance obligation is satisfied at the close of business day for each portfolio and payment is generally due either at the end of each quarter or six months based on the agreement terms.
- Load income is recognised once the services are provided to the unit holders in connection with their investments in collective investment schemes managed by the Subsidiary Company. The performance obligation is satisfied at the time of providing the service to the unit holders and payment becomes due at the end of each month.
- Rent and other income is recognised on an accrual basis.
- Profits on Bai Muajjal lendings are recognised on an accrual basis using straight line method.

6.15 Proposed dividend and transfer between reserves

Dividends and appropriations to reserves, except appropriations which are required by the law, made subsequent to the reporting date are considered as non-adjusting events and are recorded in the consolidated financial statements in accordance with the requirements of International Accounting Standard (IAS) 10, 'Events after the reporting period' in the year in which they are approved / transfers are made.

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6.16 Foreign currencies

(a) Foreign currency transactions

Transactions in foreign currencies are translated into rupees at the foreign exchange rates prevailing at the transaction date. Monetary assets and liabilities in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the reporting date. Foreign bills purchased and forward foreign exchange contracts are valued at rates determined with reference to their respective maturities. Forward purchase contracts with the State Bank of Pakistan relating to foreign currency deposits are valued at the spot rate prevailing on the reporting date. The forward cover fee, if any, payable on contracts with the SBP is amortised over the term of the contract.

(b) Translation gains and losses

Translation gains and losses are included in the consolidated profit and loss account.

6.17 Commitments

Commitments for outstanding forward foreign exchange contracts are disclosed in the consolidated financial statements at committed amounts. Commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in rupee terms at the rates of exchange prevailing at the reporting date.

6.18 Acceptances

Acceptances comprise undertakings by the Group to pay bills of exchange drawn on customers. The Group expects most acceptances to be simultaneously settled with the reimbursement from the customers. Acceptances are accounted for in these consolidated statement of financial position both as assets and liabilities.

6.19 Financial instruments

Financial assets and financial liabilities

Financial instruments carried on the consolidated statement of financial position include cash and balances with treasury banks, balances with other banks, lendings to financial institutions, investments, advances, certain other assets, bills payable, borrowings, deposits, liabilities against assets subject to finance lease and certain other liabilities. The particular recognition methods adopted for significant financial assets and financial liabilities are disclosed in the individual policy statements associated with these assets and liabilities.

Derivative financial instruments

Derivative financial instruments are initially recognised at fair value on the date on which a derivative contract is entered into and are subsequently remeasured to fair value using appropriate valuation techniques. All derivative financial instruments are carried as assets when the fair value is positive and the liability when the fair value is negative. Any change in the fair value of derivative financial instruments is taken to the consolidated profit and loss account.

Offsetting

Financial assets and financial liabilities are set off and the net amount is reported in the consolidated financial statements only when the Group has a legally enforceable right to set off and the Group intends to either settle on a net basis, or to realise the assets and to settle the liabilities simultaneously. Income and expense items of such assets and liabilities are also offset and the net amount is reported in the consolidated financial statements only when permitted by the accounting and reporting standards as applicable in Pakistan.

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6.20 Earnings per share

The Group presents basic and diluted Earnings Per Share (EPS) for its shareholders. Basic EPS is calculated by dividing the profit attributable to ordinary shareholders of the Holding Company by the weighted average number of ordinary shares outstanding during the year. Diluted EPS is determined by adjusting the profit attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, if any.

6.21 Segment reporting

Operating segments are reported in a manner consistent with internal reporting provided to the Chief Operating decision maker. The Chief Executive Officer (CEO) of the Holding Company has been identified as the Chief Operating decision maker.

(a) Business Segments

(i) Retail banking

Retail banking provides services to small borrowers i.e. commercials, consumers, small enterprises, medium enterprises and agriculture sector. It includes loans, deposits, other transactions and balances with retail customers.

(ii) Corporate and investment banking

This includes strategic partnership with corporate entities to provide working capital financing, trade financing, cash management services, project finance, export finance, leasing, guarantees, bills of exchange, deposits and other short term and long term finance. Further, this includes investment banking activities such as mergers and acquisitions, underwriting, privatisation, securitisation, Initial Public Offerings (IPOs), secondary private placements, etc.

(iii) Treasury and equity capital market (ECM)

It includes fixed income, equity, foreign exchanges, funding, own position securities, lendings and repos.

(iv) Special asset management (SAM)

This includes recoveries from borrowers' accounts which became delinquent or have defaulted in their loan repayment obligations.

(b) Geographical segment

The operations of the Group are currently based only in Pakistan.

6.22 Provision of claims under guarantees

A provision for claim under guarantees is recognised when intimated and reasonable certainty exists that the Group will settle the obligation. The charge to the consolidated profit and loss account is stated net of expected recoveries as the obligation is recognised in other liabilities.

6.23 Group's leasing arrangements

6.23.1 Lease liability and right-of-use assets

The Group leases various branches, ATM placement spaces and warehouses. Rental contracts are typically for a fixed period of 11 months to 34 years and may have extension options as described below. At inception of a contract, the Group assesses whether a contract is, or contains, a lease based on whether the contract conveys the right to control

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the use of an identified asset for a period of time in exchange for consideration. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions.

In determining the lease term, the management considers all facts and circumstances that create an economic incentive to exercise an extension option or not to exercise a termination option. Extension options (or periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated).

The lease liability is initially measured at the present value of the lease payments over the period of lease term and that are not paid at the commencement date, discounted using the interest rate implicit in the lease, or if that rate cannot be readily determined, the Group's incremental borrowing rate.

Lease payments include fixed payments less any lease incentive receivable, variable lease payment that are based on an index or a rate which are initially measured using the index or rate as at the commencement date, amounts expected to be payable by the Group under residual value guarantees, the exercise price of a purchase option if the Group is reasonably certain to exercise that option and payments of penalties for terminating the lease if the lease term reflects that the lessee will exercise that option. The extension and termination options are incorporated in determination of lease term only when the Group is reasonably certain to exercise these options.

The lease liability is subsequently measured at amortised cost using the effective interest rate method. The lease liability is also remeasured to reflect any reassessment or lease modification, or to reflect revised in-substance fixed lease payment.

The lease liability is remeasured when the Group reassesses the reasonable certainty to exercise extension or termination option upon occurrence of either a significant event or a significant change in circumstances, or when there is a change in assessment of an option to purchase underlying asset, or when there is a change in amount expected to be payable under a residual value guarantee, or when there is a change in future lease payments resulting from a change in an index or rate used to determine those payments. The corresponding adjustment is made to the carrying amount of the right-of-use assets, or is recorded in consolidated profit and loss account if the carrying amount of right-of-use assets has been reduced to zero.

When there is a change in scope of a lease, or the consideration for a lease, that was not part of the original terms and conditions, the same is accounted for as a lease modification. The lease modification is accounted for as a separate lease if modification increases the scope of lease by adding the right to use one or more underlying assets and the consideration for lease increases by an amount that is commensurate with the standalone price for the increase in scope adjusted to reflect the circumstances of the particular contract, if any. When the lease modification is not accounted for as a separate lease, the lease liability is remeasured and corresponding adjustment is made to right-of-use assets.

The right-of-use assets is initially measured at an amount equal to the initial measurement of lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of the costs to be incurred to dismantle and remove the underlying asset or to restore the underlying asset or the site on which the asset is located.

The right-of-use assets is subsequently measured at cost less accumulated depreciation and accumulated impairment losses, if any. The right-of-use assets is depreciated on a straight line method over the lease term as this method most closely reflects the expected pattern of consumption of future economic benefits. The right-of-use assets is reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

6.24 Share capital

Ordinary shares are classified as equity and recognised at their face value. Incremental costs directly attributable to the issue of new shares or options are shown in equity as a deduction, net of tax, from the proceeds.

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6.25 Reserves

Reserves being held by the Group in these consolidated financial statements include the following;

- Non- distributable capital reserve - gain on bargain purchase option (note 3.2).
- Statutory reserve represents amount set aside as per the requirements of section 21 of the Banking Companies Ordinance, 1962.

7 CASH AND BALANCES WITH TREASURY BANKS

	Note	2021	2020
		-----Rupees '000-----	
In hand			
- local currency		13,697,324	13,650,096
- foreign currencies		1,506,351	6,147,826
		15,203,675	19,797,922
With State Bank of Pakistan in			
- local currency current accounts	7.1	28,507,227	25,323,730
- foreign currency current accounts	7.2	2,303,501	2,121,802
- foreign currency deposit accounts	7.3	4,256,376	3,860,816
		35,067,104	31,306,348
With National Bank of Pakistan in			
- local currency current accounts		8,139,477	8,202,707
Prize bonds		106,402	574,313
		58,516,658	59,881,290

7.1 These include local currency current accounts maintained with the SBP as per the requirements of Section 36 of the State Bank of Pakistan Act, 1956. This section requires banking companies to maintain a local currency cash reserve in a current account with the SBP at a sum not less than such percentage of the Bank's time and demand liabilities in Pakistan as may be prescribed by the SBP.

7.2 This represents cash reserve of 5% maintained with the SBP in US dollars current account on deposits held under the New Foreign Currency Accounts (FE-25 deposits) as per BSD Circular No. 14 and 15 dated June 21, 2008.

7.3 These represent special cash reserve of 10% maintained with the SBP in US dollars deposit account on deposits held under the new foreign currency accounts (FE-25 deposits) as per DMMD Circular No.8 dated April 17, 2020, local US dollars clearing account maintained with the SBP to facilitate US dollars clearing and 6% special cash reserve requirement on FE-25 deposits maintained by Islamic Banking Branches under the requirements of BSD Circular No. 15 dated June 21, 2008. Profit rate on these balances is Nil (2020: Nil) per annum which is notified on monthly basis by the SBP.

8 BALANCES WITH OTHER BANKS

	Note	2021	2020
		-----Rupees '000-----	
In Pakistan			
- in current accounts		2,037,115	645,273
- in deposit account	8.1	68	72
		2,037,183	645,345
Outside Pakistan			
- in current account		1,321,316	2,233,285
- in deposit account		158,862	-
		1,480,178	2,233,285
		3,517,361	2,878,630

8.1 These carry mark-up at the rate of 7.52% (December 31, 2020: 5.5%) per annum.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

9	LENDINGS TO FINANCIAL INSTITUTIONS	Note	2021	2020
			-----Rupees '000-----	
	Repurchase agreement lendings (reverse repo)	9.1	-	2,985,000
9.1	Particulars of lending			
	- local currency		-	2,985,000

9.2 Securities held as collateral against lendings to financial institutions

	2021			2020		
	Held by Group	Further given as collateral	Total	Held by Group	Further given as collateral	Total
----- Rupees '000 -----						
Pakistan Investment Bonds	-	-	-	2,985,000	-	2,985,000

10 INVESTMENTS

10.1 Investments by type:

	2021				2020			
	Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value	Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value
----- Rupees '000 -----								
Held-for-trading securities								
Federal Government securities	11,649,925	-	2,128	11,652,053	6,534,053	-	418	6,534,471
Shares	851,349	-	(14,762)	836,587	599,168	-	1,086	600,254
	12,501,274	-	(12,634)	12,488,640	7,133,221	-	1,504	7,134,725
Available-for-sale securities								
Federal Government securities	276,556,257	-	(1,425,857)	275,130,400	195,466,018	-	15,838	195,481,856
Shares	10,697,994	1,376,309	(903,843)	8,417,842	8,421,544	1,688,885	376,325	7,108,984
Non Government debt securities	50,947,014	557,516	2,512,649	52,902,147	51,638,835	559,787	2,523,780	53,602,828
	338,201,265	1,933,825	182,949	336,450,389	255,526,397	2,248,672	2,915,943	256,193,668
Held-to-maturity securities								
Federal Government securities	-	-	-	-	1,597,048	-	-	1,597,048
Non Government debt securities	8,248,271	1,518,162	-	6,730,109	11,831,456	1,528,616	-	10,302,840
	8,248,271	1,518,162	-	6,730,109	13,428,504	1,528,616	-	11,899,888
Associates *	1,580,218	-	-	1,580,218	1,241,543	-	-	1,241,543
Total Investments	360,531,028	3,451,987	170,315	357,249,356	277,329,665	3,777,288	2,917,447	276,469,824

* related parties

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

10.2 Investments by segments

Note	2021				2020				
	Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value	Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value	
----- Rupees '000 -----									
Federal Government securities									
- Market Treasury Bills	10.2.1	73,203,558	-	(21,201)	73,182,357	133,796,844	-	212,826	134,009,670
- Pakistan Investment Bonds	10.2.2	52,213,977	-	(251,714)	51,962,263	33,182,545	-	(168,598)	33,013,947
- Ijarah Sukuks	10.2.3	161,863,135	-	(1,150,814)	160,712,321	34,554,247	-	(27,972)	34,526,275
- Bai Muajjal	10.2.4	-	-	-	-	1,597,048	-	-	1,597,048
- Other Federal Government securities	10.2.5	925,512	-	-	925,512	466,435	-	-	466,435
		288,206,182	-	(1,423,729)	286,782,453	203,597,119	-	16,256	203,613,375
Shares									
- Listed companies		10,805,427	726,643	(948,950)	9,129,834	8,276,796	1,039,219	347,066	7,584,643
- Unlisted companies		743,916	649,666	30,345	124,595	743,916	649,666	30,345	124,595
		11,549,343	1,376,309	(918,605)	9,254,429	9,020,712	1,688,885	377,411	7,709,238
Non Government debt securities									
- Listed	10.2.6	45,000,000	-	2,512,500	47,512,500	45,380,509	51,476	2,512,243	47,841,276
- Unlisted		14,195,285	2,075,678	149	12,119,756	18,089,782	2,036,927	11,537	16,064,392
		59,195,285	2,075,678	2,512,649	59,632,256	63,470,291	2,088,403	2,523,780	63,905,668
Associates *									
Faysal Income & Growth Fund	10.5	-	-	-	-	267,056	-	-	267,056
Faysal Islamic Stock Fund		-	-	-	-	236,820	-	-	236,820
Faysal Asset Allocation Fund		72,442	-	-	72,442	51,158	-	-	51,158
Faysal Savings Growth Fund		1,076,852	-	-	1,076,852	686,509	-	-	686,509
Faysal Special Savings Fund - FSSP-I		106,209	-	-	106,209	-	-	-	-
Faysal Government Securities Fund		143,163	-	-	143,163	-	-	-	-
Faysal Pension Fund - Debt		30,120	-	-	30,120	-	-	-	-
Faysal Pension Fund - Equity		30,168	-	-	30,168	-	-	-	-
Faysal Pension Fund - Money Market		30,320	-	-	30,320	-	-	-	-
Faysal Islamic Pension Fund - Debt		30,367	-	-	30,367	-	-	-	-
Faysal Islamic Pension Fund - Equity		30,226	-	-	30,226	-	-	-	-
Faysal Islamic Pension Fund - Money Market		30,351	-	-	30,351	-	-	-	-
		1,580,218	-	-	1,580,218	1,241,543	-	-	1,241,543
Total Investments		360,531,028	3,451,987	170,315	357,249,356	277,329,665	3,777,288	2,917,447	276,469,824

* related parties

10.2.1 Market Treasury Bills have tenures of 3 and 6 months. The Group's return on these instruments ranges from 7.8% to 11.39% per annum (2020: 7% to 13.29% per annum) with maturities up to June 2022.

10.2.2 Pakistan Investment Bonds have tenures of 3, 5 and 10 years. The Group's return on these instruments ranges from 7.42% to 10.88% per annum (2020: 7.08% to 12% per annum) with maturities from September 2022 to August 2029.

10.2.3 GoP Ijarah Sukuk bonds have tenure of 5 years. The Group's return on these instruments ranges from 6.36% to 8.94% per annum (2020: 6.27% to 8.37% per annum) with maturities from July 2025 to October 2026.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

	2021	2020
	-----Rupees '000-----	
10.2.4 Bai Muajjal - gross	-	2,212,625
Less: deferred income	-	(194,895)
Less: profit receivable shown in other assets	-	(420,682)
Bai Muajjal - net	<u>-</u>	<u>1,597,048</u>

This represented Bai Muajjal with Government of Pakistan and carried profit at the rate of 12.84% in 2020.

10.2.5 The Group has invested in PKR and foreign currency denominated Mudarabah based pools maintained by the Islamic Naya Pakistan Certificate Company Limited (INPCCL), a special purpose vehicle formed by the Government of Pakistan. As at December 31, 2021, the Group's investment in PKR, USD, EURO and GBP denominated pools amounted to Rs. 58.724 million (2020: Rs. 342.284 million), USD 3.807 million with PKR equivalent of Rs 671.987 million (2020: Rs. 124.151 million), EURO 0.699 million with PKR equivalent of Rs.139.566 million (2020: Nil) and GBP 0.232 million with PKR equivalent of Rs. 55.235 million (2020: Nil) respectively. The actual profit rates on these pools are calculated in line with the Islamic principle of Mudarabah and communicated to the Group at the end of each month. The profit earned by the Group on these investment pools during the year ranges between 8.24% to 8.26% for PKR denominated pool, 2.99% to 3.01% for USD denominated pool, 2.49% to 2.51% for GBP denominated pool and 1.74% to 1.76% for EURO denominated pool. These investments are perpetual in nature and have no fixed maturity.

10.2.6 These include Sukuks having tenures ranging from 5 to 15 years. The Group's return on these instruments ranges from 8.34% to 12.18% per annum (2020: 7.25% to 10.25% per annum) with maturities up to July 2032.

	2021	2020
	-----Rupees '000-----	
10.3 Investments given as collateral - at market value		
- Market treasury bills	<u>19,760,221</u>	<u>-</u>
10.4 Provision for diminution in value of investments		
10.4.1 Opening balance	3,777,288	3,849,281
(Reversals) / charge		
Charge for the year	-	379,785
Reversals for the year	(12,724)	(14,982)
Reversals on disposals	(312,577)	(436,796)
	<u>(325,301)</u>	<u>(71,993)</u>
Closing Balance	<u>3,451,987</u>	<u>3,777,288</u>

10.4.2 Particulars of provision against debt securities

Category of classification

Domestic

- Loss

	2021		2020	
	Non-performing investments	Provision	Non-performing investments	Provision
	----- Rupees '000 -----			
- Loss	<u>2,075,678</u>	<u>2,075,678</u>	<u>2,088,403</u>	<u>2,088,403</u>

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

10.5 Investment in associates

10.5.1 Movement of investment in associates

As at December 31, 2021						
Country of incorporation	% Holding	Investment at the beginning of the year	Investment / (redemption) during the year	Share of profit	Dividend received	Investment at the end of the year
Rupees '000						
Pakistan	0	267,056	(267,056)	-	-	-
Pakistan	0	236,820	(236,820)	-	-	-
Pakistan	23	51,158	18,377	2,907	-	72,442
Pakistan	35	686,509	383,203	48,087	(40,947)	1,076,852
Pakistan	100	-	104,836	1,843	(470)	106,209
Pakistan	100	-	139,321	3,842	-	143,163
Pakistan	98	-	30,000	120	-	30,120
Pakistan	99	-	30,000	168	-	30,168
Pakistan	93	-	30,000	320	-	30,320
Pakistan	100	-	30,000	367	-	30,367
Pakistan	100	-	30,000	226	-	30,226
Pakistan	96	-	30,000	351	-	30,351
		<u>1,241,543</u>	<u>321,861</u>	<u>58,231</u>	<u>(41,417)</u>	<u>1,580,218</u>

Associates

Faysal Income & Growth Fund
Faysal Islamic Stock Fund
Faysal Asset Allocation Fund
Faysal Saving Growth Fund
Faysal Special Savings Fund - FSSP-I
Faysal Government Securities Fund
Faysal Pension Fund - Debt
Faysal Pension Fund - Equity
Faysal Pension Fund - Money Market
Faysal Islamic Pension Fund - Debt
Faysal Islamic Pension Fund - Equity
Faysal Islamic Pension Fund - Money Market

As at December 31, 2020						
Country of incorporation	% Holding	Investment at the beginning of the year	Investment / (redemption) during the year	Share of profit	Dividend received	Investment at the end of the year
Rupees '000						
Pakistan	40.67	268,625	-	26,672	(28,241)	267,056
Pakistan	37.64	-	200,000	41,860	(5,040)	236,820
Pakistan	28.12	-	34,279	17,665	(786)	51,158
Pakistan	21.54	693,247	-	69,973	(76,711)	686,509
		<u>961,872</u>	<u>234,279</u>	<u>156,170</u>	<u>(110,778)</u>	<u>1,241,543</u>

Associates

Faysal Income & Growth Fund
Faysal Islamic Stock Fund
Faysal Asset Allocation Fund
Faysal Saving Growth Fund

10.5.2 Summary of financial position and performance

As at December 31, 2021				For the year ended December 31, 2021		
Country of incorporation	% Holding	Assets	Liabilities	Revenue	Profit	Total comprehensive income
Rupees '000						
Pakistan	23	331,539	9,725	84,100	12,768	12,768
Pakistan	35	3,195,364	80,211	216,686	176,402	176,402
Pakistan	100	106,878	664	3,037	2,365	2,365
Pakistan	100	147,092	3,242	61,303	86,251	86,251
Pakistan	98	31,017	211	316	121	121
Pakistan	99	30,649	219	405	169	169
Pakistan	93	32,794	203	511	335	335
Pakistan	100	30,651	223	575	368	368
Pakistan	100	47,359	17,079	540	226	226
Pakistan	96	31,806	217	562	356	356

Associates

Faysal Asset Allocation Fund
Faysal Saving Growth Fund
Faysal Special Savings Fund - FSSP-I
Faysal Government Securities Fund
Faysal Pension Fund - Debt
Faysal Pension Fund - Equity
Faysal Pension Fund - Money Market
Faysal Islamic Pension Fund - Debt
Faysal Islamic Pension Fund - Equity
Faysal Islamic Pension Fund - Money Market

As at December 31, 2020				For the year ended December 31, 2020		
Country of incorporation	% Holding	Assets	Liabilities	Revenue	Profit	Total comprehensive income
Rupees '000						
Pakistan	40.67	672,056	15,337	88,464	71,121	71,121
Pakistan	37.64	646,596	17,356	131,890	116,977	116,977
Pakistan	28.12	191,651	9,741	90,796	86,911	86,911
Pakistan	21.54	3,232,073	44,947	229,493	183,192	183,192

Associates

Faysal Income & Growth Fund
Faysal Islamic Stock Fund
Faysal Asset Allocation Fund
Faysal Saving Growth Fund

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

10.6 Quality of available for sale securities

Details regarding quality of available for sale (AFS) securities are as follows:

	2021	2020
	Cost	
	-----Rupees '000-----	
Federal Government securities - Government guaranteed		
Market Treasury Bills	61,578,404	127,262,791
Pakistan Investment Bonds	52,189,206	33,182,545
Ijarah Sukuks	161,863,135	34,554,247
Other Federal Government securities	925,512	466,435
	<u>276,556,257</u>	<u>195,466,018</u>
Shares		
Listed companies		
Automobile Assembler	1,272,434	-
Cement	1,609,171	933,165
Chemical	578,402	578,402
Commercial banks	1,485,028	1,640,099
Engineering	74,958	73,688
Fertilizer	371,180	705,657
Glass and ceramics	38	38
Investment banks / investment companies / securities	12,528	12,528
Oil and gas exploration company	1,444,165	1,101,913
Oil and gas marketing company	350,948	401,251
Open - end mutual funds	1,754,176	1,342,649
Paper and board	-	62,319
Pharmaceuticals	79,426	-
Power generation and distribution	785,715	631,976
Real estate	16,372	16,372
Textile composite	113,645	120,870
Textile spinning	4,362	4,362
Textile weaving	1,271	1,271
Transport	-	50,809
Vanaspati and allied industries	243	243
Miscellaneous	16	16
	<u>9,954,078</u>	<u>7,677,628</u>

	2021		2020	
	Cost	Breakup value	Cost	Breakup value
	----- Rupees '000 -----			
Unlisted companies				
1Link (Private) Limited	50,000	286,647	50,000	202,032
Al Hamra Avenue (Private) Limited *	265,938	N/A	265,938	N/A
Al Hamra Hills (Private) Limited *	5	N/A	5	N/A
DHA Cogen (Private) Limited *	325,000	N/A	325,000	N/A
Himont Chemical *	1,037	N/A	1,037	N/A
Pace Barka Properties Limited *	52,000	N/A	52,000	N/A
Pakistan Export Finance Guarantee *	5,686	N/A	5,686	N/A
Naymat Collateral Management	25,000	22,090	25,000	22,090
ISE Towers REIT Management Company	-	50,587	-	47,090
Pakistan Corporate Restructuring Company Limited	19,250	N/A	19,250	N/A
	<u>743,916</u>	<u>359,324</u>	<u>743,916</u>	<u>271,212</u>

* These investments are fully provided.

Notes to and forming part of the Consolidated Financial Statements

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Non Government debt securities

Listed

- AA+, AA, AA-
- Unrated *

Unlisted

- AA+, AA, AA-
- A+, A, A- *
- Unrated *

2021	2020
Cost	
-----Rupees '000-----	
-	329,033
45,000,000	45,051,476
<u>45,000,000</u>	<u>45,380,509</u>
750,000	500,000
1,753,962	1,839,479
3,443,052	3,918,847
<u>5,947,014</u>	<u>6,258,326</u>

* These include government guaranteed securities amounting to Rs. 47,888 million (2020: Rs. 48,413 million).

10.7 Particulars relating to held to maturity securities are as follows:

Federal Government securities - Government guaranteed

Other Federal Government securities

Non Government debt securities

Unlisted

- AAA
- A+, A, A-
- CCC and below *
- Unrated

2021	2020
Cost	
-----Rupees '000-----	
-	1,597,048
6,430,150	6,510,713
-	55,841
1,497,110	1,499,110
321,011	3,765,792
<u>8,248,271</u>	<u>11,831,456</u>

* These investments are fully provided.

10.7.1 The market value of securities classified as held-to-maturity as at December 31, 2021 amounted to Rs. 6,755 million (December 31, 2020: Rs. 10,029 million).

11 ADVANCES	Note	Performing		Non-performing		Total	
		2021	2020	2021	2020	2021	2020
-----Rupees '000-----							
Loans, cash credits, running finances, etc.	11.2	42,476,315	119,418,082	19,036,593	22,406,562	61,512,908	141,824,644
Islamic financing and related assets		350,461,085	189,951,257	3,913,046	3,294,935	354,374,131	193,246,192
Bills discounted and purchased		441,181	4,150,522	457,257	523,928	898,438	4,674,450
Advances - gross		<u>393,378,581</u>	<u>313,519,861</u>	<u>23,406,896</u>	<u>26,225,425</u>	<u>416,785,477</u>	<u>339,745,286</u>
Provision against advances	11.4	-	-	(19,544,542)	(20,649,632)	(19,544,542)	(20,649,632)
- specific		(945,573)	(915,776)	-	-	(945,573)	(915,776)
- general		<u>(945,573)</u>	<u>(915,776)</u>	<u>(19,544,542)</u>	<u>(20,649,632)</u>	<u>(20,490,115)</u>	<u>(21,565,408)</u>
Advances - net of provision		<u>392,433,008</u>	<u>312,604,085</u>	<u>3,862,354</u>	<u>5,575,793</u>	<u>396,295,362</u>	<u>318,179,878</u>

Notes to and forming part of the Consolidated Financial Statements

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11.1 Particulars of advances (gross)	2021		2020	
	-----Rupees '000-----			
- in local currency	414,316,390		339,106,568	
- in foreign currencies	2,469,087		638,718	
	<u>416,785,477</u>		<u>339,745,286</u>	

11.2 Includes net investment in finance lease as disclosed below:

	2021				2020			
	Not later than one year	Later than one and less than five years	Over five years	Total	Not later than one year	Later than one and less than five years	Over five years	Total
	----- Rupees '000 -----							
Lease rentals receivable	528,278	27,659	-	555,937	640,175	642,651	-	1,282,826
Residual value	54,076	-	-	54,076	342,143	67,986	-	410,129
Minimum lease payments	582,354	27,659	-	610,013	982,318	710,637	-	1,692,955
Financial charges for future periods	(76,135)	(267)	-	(76,402)	(13,058)	(6,858)	-	(19,916)
Present value of minimum lease payments	<u>506,219</u>	<u>27,392</u>	<u>-</u>	<u>533,611</u>	<u>969,260</u>	<u>703,779</u>	<u>-</u>	<u>1,673,039</u>

11.3 Advances include Rs. 23,407 million (2020: Rs.26,225 million) which have been placed under non-performing status as detailed below:-

Category of classification	2021		2020	
	Non-performing loans	Provision	Non-performing loans	Provision
	----- Rupees '000 -----			
Domestic				
- other assets especially mentioned	263,776	64	204,782	-
- substandard	1,366,413	117,909	2,727,006	541,529
- doubtful	595,141	215,372	900,979	237,209
- loss	21,181,566	19,211,197	22,392,658	19,870,894
Total	<u>23,406,896</u>	<u>19,544,542</u>	<u>26,225,425</u>	<u>20,649,632</u>

11.4 Particulars of provision against advances

Note	2021			2020		
	Specific	General	Total	Specific	General	Total
	----- Rupees '000 -----					
Opening balance	20,649,632	915,776	21,565,408	23,475,724	761,951	24,237,675
Exchange adjustment	48,119	-	48,119	25,095	-	25,095
Charge for the year	2,464,778	29,797	2,494,575	3,610,762	250,000	3,860,762
Reversals during the year	(1,690,139)	-	(1,690,139)	(1,485,958)	(96,175)	(1,582,133)
	774,639	29,797	804,436	2,124,804	153,825	2,278,629
Amounts written off	(1,927,848)	-	(1,927,848)	(4,975,991)	-	(4,975,991)
Closing balance	<u>19,544,542</u>	<u>945,573</u>	<u>20,490,115</u>	<u>20,649,632</u>	<u>915,776</u>	<u>21,565,408</u>

Notes to and forming part of the Consolidated Financial Statements

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11.4.1 General provision represents provision maintained against fully secured performing portfolio of consumer finance and unsecured performing portfolio of consumer and small enterprise finance, as required by the Prudential Regulations issued by the SBP.

In addition to the requirements of the Prudential Regulations, the management has exercised prudence and maintained a general provision upto 1% of performing consumer portfolio as at December 31, 2021 amounting to Rs. 250 million.

11.4.2 Particulars of provision against advances

	2021			2020		
	Specific	General	Total	Specific	General	Total
----- Rupees '000 -----						
In local currency	18,832,594	945,573	19,778,167	19,902,966	915,776	20,818,742
In foreign currencies	711,948	-	711,948	746,666	-	746,666
	<u>19,544,542</u>	<u>945,573</u>	<u>20,490,115</u>	<u>20,649,632</u>	<u>915,776</u>	<u>21,565,408</u>

11.4.3 As allowed by the SBP, the Holding Company has availed benefit of forced sale value (FSV) of collaterals held as security of Rs. 1,975.889 million (December 31, 2020: Rs. 2,632.364 million) relating to advances while determining the provisioning requirement against non-performing financing as at December 31, 2021. The additional profit arising from availing the FSV benefit (net of tax) as at December 31, 2021 which is not available for distribution as either cash or stock dividend to shareholders and bonus to employees approximately amounted to Rs. 1,205.292 million (December 31, 2020: Rs. 1,605.742 million).

	Note	2021	2020
-----Rupees '000-----			
11.5 Particulars of write-offs - net of recoveries:			
11.5.1 Against provisions	11.4	1,927,848	4,975,991
Directly charged to profit and loss account	31	<u>29,262</u>	<u>19,231</u>
		<u>1,957,110</u>	<u>4,995,222</u>
11.5.2 Write-offs of Rs. 500,000 and above			
- domestic	11.6	603,088	4,963,966
- overseas		-	-
Write-offs of below Rs. 500,000		<u>1,354,022</u>	<u>31,256</u>
		<u>1,957,110</u>	<u>4,995,222</u>

11.6 Details of loan write off of Rs. 500,000/- and above

In terms of sub-section (3) of section 33A of the Banking Companies Ordinance, 1962, the statement in respect of written off loans or any other financial relief of five hundred thousand rupees or above allowed to a person(s) during the year ended December 31, 2021 is given in Annexure - I to these consolidated financial statements.

	Note	2021	2020
-----Rupees '000-----			
12 FIXED ASSETS			
Capital work-in-progress	12.1	1,640,844	833,762
Property and equipment	12.2	<u>24,775,636</u>	<u>23,268,393</u>
		<u>26,416,480</u>	<u>24,102,155</u>
12.1 Capital work-in-progress			
Civil works		287,365	225,737
Equipment		880,538	561,345
Furniture and fixture		124,286	18,838
Vehicles		33,289	42
Land and building		<u>315,366</u>	<u>27,800</u>
		<u>1,640,844</u>	<u>833,762</u>

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

12.2 Property and equipment

2021										
Freehold land	Leasehold land	Building on freehold land	Building on leasehold land	Furniture and fixture	Electrical, office and computer equipment	Vehicles	Leasehold property and improvement	Right-of-use assets - land and building	Total	
----- Rupees '000 -----										
At January 1, 2021										
Cost / revalued amount	2,214,316	3,551,147	591,064	5,207,268	1,302,647	7,328,655	333,348	3,664,851	10,968,599	35,161,895
Accumulated depreciation	-	-	40,223	199,828	943,200	5,607,997	142,400	2,110,671	2,849,183	11,893,502
Net book value	2,214,316	3,551,147	550,841	5,007,440	359,447	1,720,658	190,948	1,554,180	8,119,416	23,268,393
Year ended December 31, 2021										
Opening net book value	2,214,316	3,551,147	550,841	5,007,440	359,447	1,720,658	190,948	1,554,180	8,119,416	23,268,393
Additions	184,461	521,341	51,239	228,937	53,185	828,867	20,825	406,749	2,175,953	4,471,557
Lease modification (note 12.2.5)	-	-	-	-	-	-	-	-	(30,443)	(30,443)
Transfer from non-banking assets	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	(3,646)	(1,662)	(9)	(2,248)	-	(7,565)
Depreciation charge (note 12.2.3)	-	-	(45,445)	(206,204)	(56,810)	(750,912)	(36,612)	(286,507)	(1,543,816)	(2,926,306)
Other adjustments / transfers	-	-	1	-	(163)	161	1	-	-	-
Closing net book value	2,398,777	4,072,488	556,636	5,030,173	352,013	1,797,112	175,153	1,672,174	8,721,110	24,775,636
At December 31, 2021										
Cost / revalued amount	2,398,777	4,072,488	642,304	5,436,205	1,336,238	8,077,525	354,115	4,065,210	13,114,109	39,496,971
Accumulated depreciation	-	-	85,668	406,032	984,225	6,280,413	178,962	2,393,036	4,392,999	14,721,335
Net book value	2,398,777	4,072,488	556,636	5,030,173	352,013	1,797,112	175,153	1,672,174	8,721,110	24,775,636
Rate of depreciation (%) / useful life	-	-	2%-11%	2%-20%	10%-20%	14%-50%	20%	10%-20%	11 months - 34 years	

2020										
Freehold land	Leasehold land	Building on freehold land	Building on leasehold land	Furniture and fixture	Electrical, office and computer equipment	Vehicles	Leasehold property and improvement	Right-of-use assets - land and building	Total	
----- Rupees '000 -----										
At January 1, 2020										
Cost / revalued amount	2,214,316	3,551,147	417,706	5,207,268	1,181,701	6,895,373	229,389	3,052,489	9,762,667	32,512,056
Accumulated depreciation	-	-	-	-	889,751	5,147,564	126,648	1,862,274	1,402,715	9,428,952
Net book value	2,214,316	3,551,147	417,706	5,207,268	291,950	1,747,809	102,741	1,190,215	8,359,952	23,083,104
Year ended December 31, 2020										
Opening net book value	2,214,316	3,551,147	417,706	5,207,268	291,950	1,747,809	102,741	1,190,215	8,359,952	23,083,104
Additions	-	-	136,358	-	121,816	708,442	129,564	623,145	1,255,446	2,974,771
Lease modification (note 12.2.5)	-	-	-	-	-	-	-	-	(49,514)	(49,514)
Transfer from non-banking assets	-	-	36,075	-	-	-	-	-	-	36,075
Disposals	-	-	-	-	(666)	(1,803)	(12,461)	(6,904)	-	(21,834)
Depreciation charge (note 12.2.3)	-	-	(39,246)	(199,882)	(53,754)	(733,431)	(28,893)	(252,535)	(1,446,468)	(2,754,209)
Other adjustments / transfers	-	-	(52)	54	101	(359)	(3)	259	-	-
Closing net book value	2,214,316	3,551,147	550,841	5,007,440	359,447	1,720,658	190,948	1,554,180	8,119,416	23,268,393
At December 31, 2020										
Cost / revalued amount	2,214,316	3,551,147	591,064	5,207,268	1,302,647	7,328,655	333,348	3,664,851	10,968,599	35,161,895
Accumulated depreciation	-	-	40,223	199,828	943,200	5,607,997	142,400	2,110,671	2,849,183	11,893,502
Net book value	2,214,316	3,551,147	550,841	5,007,440	359,447	1,720,658	190,948	1,554,180	8,119,416	23,268,393
Rate of depreciation (%) / useful life	-	-	2%-11%	2%-20%	10%-20%	14%-50%	20%	10%-20%	11 months - 29 years	

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

12.2.1 The cost of fully depreciated fixed assets that are still in the Group's use is as follows:

	2021	2020
	-----Rupees '000-----	
Building	35,291	-
Furniture and fixture	720,319	581,534
Electrical, office and computer equipment	4,503,966	4,051,343
Vehicles	121,133	114,002
Leasehold property and improvement	1,200,507	934,337
	<u>6,581,216</u>	<u>5,681,216</u>

12.2.2 The Group's freehold / leasehold land and buildings on freehold / leasehold land were last revalued by Iqbal A. Nanjee Company (Private) Limited and K. G. Traders (Private) Limited on December 31, 2019 on the basis of professional assessments of the market values.

Had there been no revaluation, the carrying amount of revalued assets as at December 31, 2021 would have been Rs 4,775.54 million (2020: Rs 3,912.420 million).

12.2.3 Allocation of depreciation expense of the year is as follows:

	Note	2021	2020
		-----Rupees '000-----	
Property expense			
- owned assets	29	539,019	491,872
- right-of-use assets	29	1,543,816	1,446,468
		2,082,835	1,938,340
Information technology expense	29	357,136	373,235
Other operating expenses	29	486,335	442,634
		<u>2,926,306</u>	<u>2,754,209</u>

12.2.4 Change in accounting estimate

During the year, the management of the Bank has revised its estimate of the useful life of 'hardware projects' and 'ATMs' category under 'electrical, office and computer equipment'. Previously, assets under the above category were depreciated over 3 years and 5 years and now these are being depreciated over a revised useful life of 5 years and 7 years respectively.

The revision has been accounted for as a change in accounting estimate in accordance with the requirements of International Accounting Standard (IAS) 8 'Accounting policies, changes in accounting estimates and errors'. Had the revision in useful lives of these assets not been made, the depreciation expense for the year would have been higher by Rs 58.62 million and consequently profit before tax would have been lower by the same amount.

12.2.5 Lease modifications

During the current year, the Group has renegotiated a number of existing lease agreements resulting in a modification of these lease agreements under IFRS 16, 'Leases'. These lease modifications pertain to:

- i) a change in consideration of the lease(s);
- ii) an increase in the scope of the lease(s) due to an extension in the contractual lease terms; or
- iii) termination of existing lease(s) due to relocation of the branches to new premises.

In case of (i) and (ii) above, the Group has remeasured the lease liabilities by discounting the revised lease payments using the revised discount rates and making a corresponding adjustment to the right-of-use assets.

In case of (iii) above, the Group has decreased the carrying amount of the right-of-use assets and the corresponding lease liabilities to reflect the full termination of the lease, taking any resultant gain or loss on such termination to the consolidated profit and loss account.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

12.2.6 Details of disposals of fixed assets

The information relating to disposal of fixed assets to related parties is as follows:

	Cost	Accumulated depreciation	Book value	Sale proceeds	Mode of disposal	Related party
----- Rupees '000 -----						
Electrical equipment						
Cellular phone	55	55	-	11	Bank's policy	Mr. Ali Waqar (key management personnel)
Cellular phone	55	41	14	14	Bank's policy	Mr. Nasir Islam (key management personnel)
Cellular phone	55	27	27	27	Bank's policy	Mr. Abadullah (key management personnel)
Total	165	123	41	52		

13 INTANGIBLE ASSETS	Note	----- Rupees '000 -----	
		2021	2020
Capital work-in-progress	13.1	598,179	567,658
Intangibles	13.2	1,499,885	1,326,546
		<u>2,098,064</u>	<u>1,894,204</u>
13.1 Capital work-in-progress			
Computer software		<u>598,179</u>	<u>567,658</u>

13.2 Intangibles

	2021				Total
	Goodwill	Management rights	Computer software	Customer relationship (note 13.2.2)	
----- Rupees '000 -----					
At January 1, 2021					
Cost	238,484	114,600	2,637,774	2,557,167	5,548,025
Accumulated amortisation	-	-	2,279,917	1,941,562	4,221,479
Net book value	<u>238,484</u>	<u>114,600</u>	<u>357,857</u>	<u>615,605</u>	<u>1,326,546</u>
Year ended December 31, 2021					
Opening net book value	238,484	114,600	357,857	615,605	1,326,546
Additions - directly purchased	-	-	403,721	-	403,721
Amortisation charge (note 29)	-	-	(148,253)	(82,129)	(230,382)
Closing net book value	<u>238,484</u>	<u>114,600</u>	<u>613,325</u>	<u>533,476</u>	<u>1,499,885</u>
At December 31, 2021					
Cost	238,484	114,600	3,041,495	2,557,167	5,951,746
Accumulated amortisation	-	-	2,428,170	2,023,691	4,451,861
Net book value	<u>238,484</u>	<u>114,600</u>	<u>613,325</u>	<u>533,476</u>	<u>1,499,885</u>
Rate of amortisation (%)	N/A	N/A	14%-20%	5%-10%	
Useful life	N/A	N/A	5-7 years	10-19 years	

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

	2020				
	Goodwill	Management rights	Computer software	Customer relationship (note 13.2.2)	Total
	-----Rupees '000-----				
At January 1, 2020					
Cost	238,484	114,600	2,387,453	2,557,167	5,297,704
Accumulated amortisation	-	-	2,092,508	1,776,952	3,869,460
Net book value	<u>238,484</u>	<u>114,600</u>	<u>294,945</u>	<u>780,215</u>	<u>1,428,244</u>
Year ended December 31, 2020					
Opening net book value	238,484	114,600	294,945	780,215	1,428,244
Additions - directly purchased	-	-	250,321	-	250,321
Amortisation charge (note 29)	-	-	(187,409)	(164,610)	(352,019)
Closing net book value	<u>238,484</u>	<u>114,600</u>	<u>357,857</u>	<u>615,605</u>	<u>1,326,546</u>
At December 31, 2020					
Cost	238,484	114,600	2,637,774	2,557,167	5,548,025
Accumulated amortisation	-	-	2,279,917	1,941,562	4,221,479
Net book value	<u>238,484</u>	<u>114,600</u>	<u>357,857</u>	<u>615,605</u>	<u>1,326,546</u>
Rate of amortisation (%)	<u>N/A</u>	<u>N/A</u>	<u>17%-33%</u>	<u>5%-10%</u>	
Useful life	<u>N/A</u>	<u>N/A</u>	<u>3-6 years</u>	<u>10-19 years</u>	

13.2.1 The cost of fully amortised intangible assets that are still in the Group's use is as follows:

	2021	2020
	-----Rupees '000-----	
Computer software	1,998,853	1,998,835
Customer relationship	1,099,722	1,099,722
	<u>3,098,575</u>	<u>3,098,557</u>

13.2.2 This represents an intangible asset (customer relationship) which comprises of core deposits which were recognised at the time of acquisition of ex-RBS Pakistan. These core deposits represent the funding benefit that would be available to the Holding Company on account of availability of funding through deposit customers rather than from the wholesale or interbank market. This benefit also considers the fact that the economic life time of these deposits is longer than their contractual life. Based on this assumption, this intangible asset had been valued using certain valuation techniques and is being amortised over the life expectancy of these deposits. As more fully explained in note 13.3 to these consolidated financial statements, the SBP allowed the Holding Company to adjust the amortisation charge arising on this intangible asset against non-distributable capital reserve. The remaining amortisation period of this intangible asset is ranging from 3 to 8 years.

13.2.3 Change in accounting estimate

During the year, the management of the Holding Company has revised its estimate of the useful life of 'software' and 'core banking system' category under 'computer software'. Previously, assets under the above category were depreciated over 3 years and 5 years and now these are being depreciated over a revised useful life of 5 years and 7 years respectively.

Notes to and forming part of the Consolidated Financial Statements

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The revision has been accounted for as a change in accounting estimate in accordance with the requirements of International Accounting Standard (IAS) 8 'Accounting policies, changes in accounting estimates and errors'. Had the revision in useful lives of these assets not been made, the depreciation expense for the year would have been higher by Rs 65.81 million and consequently profit before tax would have been lower by the same amount.

13.3 Non-distributable capital reserve - gain on bargain purchase

As per the directive of the SBP through its letter BPRD (R&P-02)/625-99/2011/3744 dated March 28, 2011, gain arising on bargain purchase of Pakistan operations of Royal Bank of Scotland (ex-RBS Pakistan) was credited directly into equity as non-distributable capital reserve (NCR). The SBP allowed the Holding Company to adjust the amortisation of the intangible asset against the portion of reserve which arose on account of such asset. Accordingly, the Holding Company has adjusted amortisation of intangible asset amounting to Rs. 50.1 million (2020: Rs. 100.412 million) (net of tax) from the non-distributable capital reserve.

14 OTHER ASSETS	Note	2021	2020
		-----Rupees '000-----	
Income / mark-up accrued in local currency - net of provision		10,666,314	7,291,340
Income / mark-up accrued in foreign currencies - net of provision		4,524	1,314
Advances, deposits, advance rent and other prepayments		905,190	796,101
Advance taxation (payments less provisions)		3,004	25,301
Non-banking assets acquired in satisfaction of claims	14.1	985,645	1,229,421
Mark to market gain on forward foreign exchange contracts		1,869,513	649,361
Fair value of derivative contracts		2,080	190,130
Acceptances	19	8,343,820	10,726,305
Credit cards and other products fee receivable		488,906	369,968
Receivable from brokers against sale of shares		370,970	20,241
Dividend receivable		75,348	84,632
Receivable from 1Link (Private) Limited		729,363	515,944
Rent and amenities receivable		22,006	33,159
Rebate receivable - net		22,668	87,632
Defined benefit plan asset	36	117,981	66,343
Others		353,609	462,121
		<u>24,960,941</u>	<u>22,549,313</u>
Less: provision held against other assets	14.2	<u>(356,973)</u>	<u>(329,878)</u>
Other assets (net of provision)		24,603,968	22,219,435
Surplus on revaluation of non-banking assets acquired in satisfaction of claims	21.2	<u>1,271,247</u>	<u>1,453,786</u>
Other assets - total		<u>25,875,215</u>	<u>23,673,221</u>
14.1 Market value of non-banking assets acquired in satisfaction of claims		<u>2,509,571</u>	<u>2,683,207</u>

The non-banking assets acquired in satisfaction of claims by the Group have been revalued by an independent professional valuer as at December 31, 2021. The revaluation was carried out by Iqbal A. Nanjee Company (Private) Limited on the basis of professional assessment of present market values. The above market values are based on desktop valuations. The SBP's Regulations for Debt Property Swap require the Group to carry out a full scope valuation of non-banking assets after every three years.

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	Note	2021	2020
		-----Rupees '000-----	
14.1.1 Non-banking assets acquired in satisfaction of claims			
Opening Balance		2,683,207	2,725,172
Additions		-	-
Revaluation		-	-
Disposals		(421,350)	-
Transferred to fixed assets	12.2	-	(36,075)
Depreciation	29	(4,965)	(5,890)
Closing Balance		<u>2,256,892</u>	<u>2,683,207</u>
14.1.2 Gain on disposal of non-banking assets acquired in satisfaction of claims			
Disposal proceeds		469,000	-
Less: carrying value		(421,350)	-
Gain on disposal	28	<u>47,650</u>	<u>-</u>
14.2 Provision held against other assets			
Dividend receivable		75,348	75,348
SBP penalties		51,050	51,050
Security deposits		22,994	22,994
Others		207,581	180,486
		<u>356,973</u>	<u>329,878</u>
14.2.1 Movement in provision held against other assets			
Opening balance		329,878	256,222
Charge for the year		29,758	74,536
Reversals during the year		(2,663)	(795)
	31	27,095	73,741
Amounts written off		-	(85)
Closing balance		<u>356,973</u>	<u>329,878</u>
15 BILLS PAYABLE			
In Pakistan		<u>14,122,901</u>	<u>13,543,270</u>

Notes to and forming part of the Consolidated Financial Statements

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16 BORROWINGS

Secured

Borrowings from the State Bank of Pakistan (SBP)

- under export refinance scheme - part I and II
- under long term financing facility
- under long term financing facility for renewable power energy (RPE)
- under scheme of financing facility for storage of agricultural produce
- under Islamic export refinance scheme - part I and II
- under refinance scheme for payment of wages and salaries
- under Islamic financing for renewable energy
- under Islamic long term financing facility
- under Islamic temporary economic refinance scheme
- under Islamic refinance facility for combating COVID-19
- under Islamic refinance facility for storage of agricultural produce

Repurchase agreement borrowings
Borrowing from other financial institution

Total secured

Unsecured

Overdrawn nostro accounts
Musharaka acceptances
Other borrowings

Total unsecured

Note	2021	2020
	-----Rupees '000-----	
16.1	614,152	8,623,400
16.2	919,241	1,246,164
16.3	717,788	809,662
16.4	28,783	53,129
16.5	30,993,655	19,400,601
16.6	7,280,953	12,932,302
16.7	5,973,187	1,400,274
16.8	7,733,936	3,599,252
16.9	21,721,871	3,807,141
16.10	314,644	35,400
16.11	145,956	-
	76,444,166	51,907,325
16.12	19,730,756	-
16.13	467,156	500,000
	<u>96,642,078</u>	<u>52,407,325</u>
	2,545,198	1,633,331
16.14	1,500,000	410,000
16.15	10,502,553	3,995,860
	<u>14,547,751</u>	<u>6,039,191</u>
	<u>111,189,829</u>	<u>58,446,516</u>

- 16.1** In accordance with the export refinance scheme (ERF), the Holding Company has entered into agreements for financing with the SBP for extending export finance to customers. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP. Borrowings from the SBP under the export refinance scheme are secured by the Holding Company's cash and security balances held by the SBP. The mark-up rates on this facility ranges from 1% to 2% per annum (2020: 1% to 2% per annum) payable on quarterly basis with maturities upto 180 days from the date of grant.
- 16.2** These represent borrowings from the SBP under scheme for long term financing facility (LTFF). The mark-up rates on these facilities range from 2% to 3.5% per annum (2020: 2% to 3.5% per annum) payable on quarterly basis, with maturities upto February 2027. As per the terms of the agreements, the Holding Company has granted the SBP a right to recover the outstanding amounts from the Holding Company at the respective date of maturity of finances by directly debiting the current account of the Holding Company maintained with the SBP.
- 16.3** These represent borrowings from the SBP under scheme for long term financing facility for renewable power energy (RPE). The mark-up rates on these facilities range from 2% to 3% per annum (2020: 2% to 3% per annum), payable on quarterly basis, with maturities upto December 2028. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the maturity date of finances by directly debiting the current account of the Holding Company maintained with the SBP.
- 16.4** These represent borrowings from the SBP under scheme of financing facility for storage of agricultural produce. The mark-up rates on these facilities range from 2.5% to 3.5% per annum (2020: 2.5% to 3.5% per annum) payable on quarterly basis with maturities upto April 2024. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP.

Notes to and forming part of the Consolidated Financial Statements

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- 16.5** In accordance with the Islamic export refinance scheme (IERS), the Holding Company has entered into musharaka agreements for financing with the SBP for extending export finance to the customers. The average profit rates on this facility range from 1% to 2% per annum (2020: 1% to 2% per annum) payable on quarterly basis with maturities upto 180 days from the date of grant. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP.
- 16.6** In accordance with the Islamic refinance scheme for Payment of wages & salaries to the workers and employees of business concerns, the Holding Company has entered into mudarabah agreements for financing with the SBP for extending salary finance to the customers. The average profit rates on this facility range from 0% to 2% per annum (2020: 0% to 2% per annum) payable on quarterly basis with maturities upto March 2023. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP.
- 16.7** In accordance with the Islamic financing facility for renewable energy the Holding Company has entered into mudarabah agreements for financing with the SBP for extending renewable energy finance to customers. The average profit rates on this facility range from 2% to 3% per annum (2020: 2% to 3% per annum) payable on quarterly basis with maturities upto July 2032. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP.
- 16.8** In accordance with the Islamic long term financing facility for plant and machinery the Holding Company has entered into mudarabah agreements for financing with the SBP for extending Islamic long term finance to the customers. The average profit rates on this facility range from 2% to 3.5% per annum (2020: 2% to 3.5% per annum) payable on quarterly basis with maturities upto December 2030. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP.
- 16.9** In accordance with the Islamic temporary economic refinance facility (ITERF) the Holding Company has entered into mudarabah agreements for financing with the SBP for extending long term finance to the customers. The average profit rate on this facility is 1% per annum (2020: 1% per annum) payable on quarterly basis with maturities upto December 2030. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP.
- 16.10** In accordance with the Islamic refinance facility for combating COVID-19, the Holding Company has entered into mudarabah agreements for financing with the SBP for extending medical equipment finances to the customers. The average profit rate on this facility is 0% per annum (2020: 0% per annum) payable on quarterly basis with maturities upto November 2025. As per the agreements, the Holding Company has granted the SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP.
- 16.11** These represent balances due to the SBP under scheme of Islamic financing facility for storage of agricultural produce (IFFSAP). The average profit rate on these facilities is 4% per annum payable on quarterly basis with maturities upto December 2028. As per the agreements, the Holding Company has granted SBP the right to recover the outstanding amounts from the Holding Company at the date of maturity of the finances by directly debiting the current account maintained by the Holding Company with the SBP.
- 16.12** These represent collateralised borrowings against market treasury bills. The mark-up rates on these borrowings are ranging from 9.8% to 10.2% per annum having maturities upto March 2022. There were no such borrowings outstanding as at December 31, 2020.

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16.13 This represents borrowing from Pakistan Mortgage Refinance Company (PMRC). The mark-up rate on this borrowing is 8.75% per annum (2020: 8.75% per annum) having maturity in December 2025.

16.14 This represents Musharaka acceptance on profit and loss sharing basis. The expected rate on this deal is 9.5% per annum (2020: 6.9% per annum) having maturity in January 2022.

16.15 These represent borrowings from foreign financial institutions. The mark-up rates on these borrowings are 1.3% to 1.52% per annum (2020: 1.75% per annum) having maturities in June 2022.

16.16 Details and nature of securities pledged as collateral against borrowings are given in note 10.3 to these consolidated financial statements.

16.17 Particulars of borrowings with respect to currencies	2021	2020
	-----Rupees '000-----	
- in local currency	98,142,078	52,817,325
- in foreign currencies	13,047,751	5,629,191
	<u>111,189,829</u>	<u>58,446,516</u>

17 DEPOSITS AND OTHER ACCOUNTS

	2021			2020		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
----- Rupees '000 -----						
Customers						
Current deposits	184,248,112	24,957,795	209,205,907	144,344,213	20,813,651	165,157,864
Savings deposits	206,181,337	19,665,122	225,846,459	184,977,342	17,643,501	202,620,843
Term deposits	144,979,759	1,950,361	146,930,120	143,287,216	3,141,533	146,428,749
Margin deposits	3,603,873	7,416	3,611,289	3,341,663	15,132	3,356,795
	<u>539,013,081</u>	<u>46,580,694</u>	<u>585,593,775</u>	<u>475,950,434</u>	<u>41,613,817</u>	<u>517,564,251</u>
Financial institutions						
Current deposits	1,739,920	30,445	1,770,365	813,493	49,245	862,738
Savings deposits	45,310,309	-	45,310,309	15,880,218	-	15,880,218
Term deposits	11,365,550	-	11,365,550	6,325,010	-	6,325,010
	<u>58,415,779</u>	<u>30,445</u>	<u>58,446,224</u>	<u>23,018,721</u>	<u>49,245</u>	<u>23,067,966</u>
	<u>597,428,860</u>	<u>46,611,139</u>	<u>644,039,999</u>	<u>498,969,155</u>	<u>41,663,062</u>	<u>540,632,217</u>

17.1 Composition of deposits	Note	2021	2020
		-----Rupees '000-----	
- individuals		138,633,764	129,367,134
- government (Federal and Provincial)		14,345,295	19,873,100
- public sector entities		24,879,734	11,058,521
- banking companies		7,343,227	4,757,627
- non-banking financial institutions		51,102,997	18,306,724
- private sector		407,734,982	357,269,111
	17.1.1	<u>644,039,999</u>	<u>540,632,217</u>

17.1.1 These include deposits eligible to be covered under insurance arrangements amounting to Rs 377.496 billion (2020: Rs 325.147 billion).

Notes to and forming part of the Consolidated Financial Statements

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18 DEFERRED TAX LIABILITIES / (ASSETS)

Taxable temporary differences on

- surplus on revaluation of fixed assets
- surplus on revaluation of non-banking assets
- surplus on revaluation of investments
- fair value adjustment relating to net assets acquired upon amalgamation
- fair value adjustment relating to net assets acquired upon business combination
- accelerated tax depreciation
- fair valuation of previously held equity interest in the Subsidiary Company

Deductible temporary differences on

- provision for diminution in the value of investments
- provision against advances, off balance sheet etc.
- provision against other assets
- Alternate Corporate Tax (ACT)
- defined benefit obligation
- unused tax losses
- others

2021			
At January 1, 2021	Recognised in P&L	Recognised in OCI	At December 31, 2021
----- Rupees '000 -----			
1,599,730	(71,617)	-	1,528,114
14,113	-	-	14,113
1,137,218	-	(1,065,868)	71,350
240,087	-	(32,031)	208,056
52,496	-	-	52,496
96,495	(95,033)	-	1,462
13,118	-	-	13,118
<u>3,153,257</u>	<u>(166,650)</u>	<u>(1,097,899)</u>	<u>1,888,709</u>
(152,577)	120,341	-	(32,236)
(1,215,623)	156,082	-	(1,059,541)
(128,462)	(11,606)	-	(140,068)
(4,675)	(34,364)	-	(39,039)
620	(2,108)	(1,355)	(2,843)
(69,652)	67,947	-	(1,705)
(537)	(1,234)	-	(1,771)
<u>(1,570,906)</u>	<u>295,058</u>	<u>(1,355)</u>	<u>(1,277,203)</u>
<u>1,582,351</u>	<u>128,408</u>	<u>(1,099,254)</u>	<u>611,506</u>

2020			
At January 1, 2020	Recognised in P&L	Recognised in OCI	At December 31, 2020
----- Rupees '000 -----			
1,676,037	(76,307)	-	1,599,730
14,113	-	-	14,113
2,163,487	-	(1,026,269)	1,137,218
304,285	-	(64,198)	240,087
52,496	-	-	52,496
195,201	(98,706)	-	96,495
13,118	-	-	13,118
<u>4,418,737</u>	<u>(175,013)</u>	<u>(1,090,467)</u>	<u>3,153,257</u>
(182,987)	30,410	-	(152,577)
(1,307,267)	91,644	-	(1,215,623)
(99,703)	(28,759)	-	(128,462)
-	(4,675)	-	(4,675)
(44)	1,072	(408)	620
(11,938)	(57,714)	-	(69,652)
-	(537)	-	(537)
<u>(1,601,939)</u>	<u>31,441</u>	<u>(408)</u>	<u>(1,570,906)</u>
<u>2,816,798</u>	<u>(143,572)</u>	<u>(1,090,875)</u>	<u>1,582,351</u>

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

	Note	2021	2020
-----Rupees '000-----			
19 OTHER LIABILITIES			
Mark-up / return / interest payable in local currency		2,567,306	3,792,193
Mark-up / return / interest payable in foreign currencies		3,109	6,344
Unearned commission and income on bills discounted		852,715	968,302
Accrued expenses		2,496,960	2,531,060
Acceptances	14	8,343,820	10,726,305
Unclaimed dividends		52,424	45,043
Mark to market loss on forward foreign exchange contracts		989,223	1,907,030
Current taxation (provision less payments)		745,295	-
Charity fund balance		1,273	1,070
Provision against off-balance sheet obligations	19.1	104,894	127,569
Security deposits against leases		189,725	586,301
Withholding tax payable		108,603	182,100
Federal excise duty payable		61,446	67,402
Payable to brokers against purchase of shares		522,535	35,001
Fair value of derivative contracts		966,691	964,671
Payable related to credit cards and other products		276,092	1,146,914
Lease liability against right-of-use assets		9,717,316	8,525,253
Advance against disposal of assets		4,366	459,467
Funds held as security		270,227	242,227
Payable to 1Link (Private) Limited		78,572	154,308
Insurance payable		92,807	115,012
Clearing and settlement accounts		5,107,985	2,706,765
Others		320,477	351,409
		<u>33,873,861</u>	<u>35,641,746</u>
19.1 Provision against off-balance sheet obligations			
Opening balance		127,569	113,676
Charge for the year		2,075	25,132
Reversals during the year		(24,750)	(11,239)
	31	(22,675)	13,893
Closing balance		<u>104,894</u>	<u>127,569</u>
20 SHARE CAPITAL			
20.1 Authorised capital			
		2021	2020
-----Number of shares -----			
		<u>2,200,000,000</u>	<u>2,200,000,000</u>
		Ordinary shares of Rs.10 each	
		<u>22,000,000</u>	<u>22,000,000</u>

Notes to and forming part of the Consolidated Financial Statements

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20.2 Issued, subscribed and paid up

2021	2020		2021	2020
-----Number of shares -----			-----Rupees '000-----	
		Ordinary shares		
201,451,420	201,451,420	Fully paid in cash	2,014,514	2,014,514
1,298,772,879	1,298,772,879	Issued as bonus shares	12,987,729	12,987,729
17,472,226	17,472,226	Issued for consideration other than cash	174,722	174,722
<u>1,517,696,525</u>	<u>1,517,696,525</u>		<u>15,176,965</u>	<u>15,176,965</u>

20.2.1 As at December 31, 2021, Ithmaar Bank B.S.C. (closed) (the parent company of the Holding Company) directly and indirectly holds 1,013,473,712 ordinary shares of Rs. 10 each (2020: 1,013,473,712 ordinary shares).

21 SURPLUS ON REVALUATION OF ASSETS - NET OF TAX

Surplus on revaluation of:

- available for sale securities
- fixed assets
- non-banking assets acquired in satisfaction of claims

Deferred tax on surplus on revaluation of:

- available for sale securities
- fixed assets
- non-banking assets acquired in satisfaction of claims

21.1 Surplus on revaluation of fixed assets

Surplus on revaluation of fixed assets as at January 1
 Recognised during the year
 Transferred to unappropriated profit in respect of incremental depreciation charged during the year
 Surplus on revaluation of fixed assets as at December 31

Less: related deferred tax liability on:

- revaluation as at January 1
- revaluation recognised during the year
- incremental depreciation charged during the year

21.2 Surplus on revaluation of non-banking assets acquired in satisfaction of claims

Surplus on revaluation as at January 1
 Recognised during the year
 Surplus realised on disposal during the year
 Surplus on revaluation as at December 31

Less: related deferred tax liability on:

- revaluation as at January 1
- revaluation recognised during the year

Note	2021	2020
	-----Rupees '000-----	
10.1	182,949	2,915,943
21.1	7,220,789	7,411,321
21.2	1,271,247	1,453,786
	<u>8,674,985</u>	<u>11,781,050</u>
21.1	(71,350)	(1,137,218)
21.2	(1,527,939)	(1,602,246)
	(14,113)	(14,113)
	<u>(1,613,402)</u>	<u>(2,753,577)</u>
	<u>7,061,583</u>	<u>9,027,473</u>
	7,411,321	7,600,529
	-	-
	(190,532)	(189,208)
	<u>7,220,789</u>	<u>7,411,321</u>
	(1,602,246)	(1,676,037)
	-	-
	74,307	73,791
	<u>(1,527,939)</u>	<u>(1,602,246)</u>
	<u>5,692,850</u>	<u>5,809,075</u>
	1,453,786	1,453,786
	-	-
	(182,539)	-
	<u>1,271,247</u>	<u>1,453,786</u>
	(14,113)	(14,113)
	-	-
	<u>(14,113)</u>	<u>(14,113)</u>
	<u>1,257,134</u>	<u>1,439,673</u>

Notes to and forming part of the Consolidated Financial Statements

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	Note	2021	2020
		-----Rupees '000-----	
22 CONTINGENCIES AND COMMITMENTS			
Guarantees	22.1	34,644,920	29,202,222
Commitments	22.2	266,894,554	183,850,529
Other contingent liabilities	22.3	4,122,244	4,122,244
		<u>305,661,718</u>	<u>217,174,995</u>
22.1 Guarantees:			
Financial guarantees		6,686,179	7,810,863
Performance guarantees		9,614,460	5,662,415
Other guarantees		18,344,281	15,728,944
		<u>34,644,920</u>	<u>29,202,222</u>
22.2 Commitments:			
Documentary credits and short-term trade-related transactions - letters of credit		77,150,641	50,571,999
Commitments in respect of:			
- forward foreign exchange contracts	22.2.1	131,320,853	93,025,986
- forward government securities transactions	22.2.2	19,884,976	2,989,036
- derivatives - cross currency and interest rate swaps (notional principal)	22.2.3	6,681,964	8,272,187
- extending credit (irrevocable)	22.4	31,655,235	28,859,840
Commitments for acquisition of:			
- operating fixed assets		115,530	49,303
- intangible assets		85,355	82,178
		<u>266,894,554</u>	<u>183,850,529</u>
22.2.1 Commitments in respect of forward foreign exchange contracts			
Purchase		90,624,579	66,134,904
Sale		40,696,274	26,891,082
		<u>131,320,853</u>	<u>93,025,986</u>
22.2.2 Commitments in respect of forward government securities transactions			
Purchase		19,884,976	-
Sale		-	2,989,036
		<u>19,884,976</u>	<u>2,989,036</u>
22.2.3 Commitments in respect of derivatives			
Sale	23	6,681,964	8,272,187

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

22.3 Other contingent liabilities

2021

2020

-----Rupees '000-----

22.3.1 Holding Company:

Suit filed by a customer for recovery of alleged losses suffered which is pending in the Honorable High Court of Sindh. The Holding Company's legal advisors are confident that the Holding Company has a strong case

Indemnity issued favouring the Honorable High Court in one of the cases

Tax liability of gain on bargain purchase on the acquisition of ex-RBS Pakistan (ii)

2,510,000	2,510,000
457,543	457,543
1,154,701	1,154,701
4,122,244	4,122,244

- (i) Income tax assessments of the Holding Company have been finalised upto the tax year 2019 (accounting year ended December 31, 2018). Income tax return for tax year 2021 (accounting year ended December 31, 2020) has already been filed by the Holding Company within stipulated timeline.
- (ii) The department and the Holding Company has disagreement on a matter relating to taxability of gain on bargain purchase on the acquisition of ex-RBS Pakistan. The additional tax liability on the matter amounts to Rs. 1,154.701 million (December 31, 2020: Rs. 1,154.701 million). The Commissioner Inland Revenue (Appeals) [CIR(A)] had deleted the said additional tax liability, however the income tax department had filed an appeal with the Appellate Tribunal Inland Revenue (ATIR) against the order of CIR(A). During the current period, the ATIR passed an order and maintained the decision of the CIR(A) in favour of the Holding Company that gain on bargain purchase is not taxable. Subsequently, the department has challenged the order in Honorable High Court of Sindh. However, the management of the Holding Company is confident that the matter will be decided in the Holding Company's favour and accordingly, no provision has been recorded in these consolidated financial statements in respect of this matter.

22.3.2 There are certain claims against the Holding Company not acknowledged as debt amounting to Rs. 30,799 million (December 31, 2020: Rs. 31,374 million). These mainly represent counter claims filed by the borrowers for restricting the Holding Company from disposal of assets (such as mortgaged / pledged assets kept as security), cases where the Holding Company was proforma defendant for defending its interest in the underlying collateral kept by it at the time of financing, certain cases filed by ex-employees of the Holding Company for damages sustained by them consequent to the termination from the Holding Company's employment and cases for damages towards opportunity losses suffered by the customers due to non-disbursements of running finance facility as per the agreed terms. The above also includes an amount of Rs 25,299 million (December 31, 2020: 25,299 million) in respect of a suit filed against the Holding Company for declaration, recovery of monies, release of securities, rendition of account and damages.

Based on legal advice and / or internal assessments, the management is confident that the above matters will be decided in the Holding Company's favour and accordingly no provision has been made in these consolidated financial statements.

22.3.3 Subsidiary Company:

- (i) The income tax returns of the Subsidiary Company for the tax years 2004 to 2020 (financial year ended June 30, 2004 to December 31, 2019) have been filed and are deemed to have been assessed under the Income Tax Ordinance, 2001, unless selected by the taxation authorities for audit purposes. The Tax year 2005 (financial year ended June 30, 2005) has been selected by the taxation authorities for audit purpose. The tax authorities have passed an order under section 221 of the Income Tax Ordinance, 2001, whereby they have determined an additional liability of Rs. 0.913 million for the tax year 2005 on account of apportionment of expenses and disallowance of certain expenses. The Subsidiary Company has paid Rs. 0.414 million and has filed an appeal against the order before the Commissioner Appeals, the proceedings of which are underway. The remaining tax liability on these matters is Rs. 0.498 million. The management of the Subsidiary Company is confident that the decision in respect of these matters will be decided in the Subsidiary Company's favour and accordingly no provision for the above has been made in these consolidated financial statements in respect of this liability.

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- (ii) The income tax department has issued orders and show cause notices under section 221 of the Income Tax Ordinance, 2001 for recovery of Workers Welfare Fund (WWF) aggregating to Rs 0.818 million in respect of tax years 2008 and 2013. The details of orders and show cause along with the management actions are listed below:

Tax years	Order / show cause references	Status	WWF demand
			Rupees '000
2008	Order u/s 221 dated June 30, 2014	Appeal pending before the Commissioner Appeals	315
2013	Show cause u/s 221 dated May 7, 2014	Showcause notice has been responded to	503
			<u>818</u>

The management of the Subsidiary Company is of the view that WWF was not applicable for tax year 2008. In tax year 2013, subsequent to clarification decision by the Honorable High Court of Sindh (hereinafter referred to as the Court), the management has not admitted WWF charge in the annual return of income. The management of the Subsidiary Company is confident that the decision in respect of these matters will be decided in the Subsidiary Company's favour and accordingly no provision for the above has been made in these consolidated financial statements in respect of this liability.

- (iii) The Punjab Revenue Authority issued show cause notice No.PRA/AM/61/2205 dated March 12, 2014 to Faysal Asset Management Limited requiring the Subsidiary Company to obtain registration / enrolment and to pay sales tax amounting to Rs. 6.055 million from July 2013 to March 2014 under the Punjab Sales Tax on Services Act, 2012 with effect from May 22, 2013 on management fee earned in Punjab.

In respect of this, the Subsidiary Company, jointly with other asset management companies together with their respective collective investment schemes through their trustees, has filed a petition on July 8, 2014 in the Court challenging the above notice. The Court has ordered suspension of the show cause notice till the next hearing of appeal in their order dated July 10, 2014. The next date of hearing has not yet been decided. The management of the Subsidiary Company is confident that the decision in respect of these matters will be decided in the Subsidiary Company's favour and accordingly no provision for the above has been made in these consolidated financial statements in respect of this liability.

- (iv) During the prior period, the audit of the tax year 2013 (financial year ended June 30, 2013) was completed by the taxation authorities. The tax authorities have passed an order under section 122(5A) of the Income Tax Ordinance, 2001, whereby they have determined an additional liability of Rs. 4.964 million for the tax year 2013 on account of apportionment of expenses, salary expenses and hardware and software expense. The management filed an appeal before the Commissioner Inland Revenue (Appeals) [CIR(A)] on the grounds of disallowances made by the Additional Commissioner Inland Revenue. The CIR(A) remanded back a few expenses while ordered against various other expenses for which the Subsidiary Company has decided to appeal before the Appellate Tribunal Inland Revenue (ATIR). The management of the Subsidiary Company is confident that the decision in respect of these matters will be decided in the Subsidiary Company's favour and accordingly no provision for the above has been made in these consolidated financial statements in respect of this liability.
- (v) During the year ended December 31, 2020, the audit of the tax year 2014 (financial year ended June 30, 2014) was completed by the taxation authorities. The tax authorities have passed an order under section 122(5A) of the Income Tax Ordinance, 2001, whereby they have determined an additional liability of Rs. 2.673 million for the tax year 2014 on account of apportionment of expenses, time barred payables, expenses claimed on provisional basis, salary expenses, marketing and advertising expenses, brokerage and commission expenses, legal and professional charges and hardware and software expenses. The management had decided to file an appeal before the Commissioner Inland Revenue (Appeals) [CIR(A)] on the grounds of disallowances made by the Additional Commissioner Inland Revenue. During the current period the CIR(A) issued an order whereby the earlier order passed by the tax authorities under section 122(5A) of the Income Tax Ordinance, 2001, has been annulled on the basis of being time barred, and consequentially the demand for additional liability has been relinquished. The management has decided to file an appeal before the Appellate Tribunal Inland Revenue (ATIR) to contest the order passed by CIR(A). The management of the Subsidiary Company is confident that the decision in respect of these matters will be decided in the Subsidiary Company's favour and accordingly no provision for the above has been made in these consolidated financial statements in respect of this liability.

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(vi) During the year ended December 31, 2020, the Deputy Commissioner Inland Revenue (DCIR) has passed an order under section 182(1) of the Income Tax Ordinance, 2001 for the tax year 2018, whereby the DCIR has imposed a penalty of Rs. 0.833 million on account of non submission of statement required to be filed by the Subsidiary Company under bilateral or multilateral convention under section 165B of the Income Tax Ordinance, 2001. The management has filed an appeal before the CIR(A) on the subject matter and has paid an amount of Rs 0.083 million, being 10% of the total amount of penalty imposed under the order and has thus obtained an automatic stay on the subject matter. The management of the Subsidiary Company is confident that the matter will be decided in the Subsidiary Company's favour and accordingly no provision in respect of this penalty has been made in these consolidated financial statements.

22.4 Commitments to extend credits

The Holding Company makes commitments to extend credit (including to related parties) in the normal course of its business but these being revocable commitments do not attract any significant penalty or expense if the facilities are unilaterally withdrawn except for Rs. 31,655 million (2020: Rs. 28,860 million) which are irrevocable in nature.

23 DERIVATIVE INSTRUMENTS

Cross currency swaps (notional principal)

Interest rate swap (notional principal)

	2021	2020
	-----Rupees '000-----	
Cross currency swaps (notional principal)	6,417,194	7,792,684
Interest rate swap (notional principal)	264,770	479,503

Derivative instruments, such as forward rate agreements, interest rate swaps, cross currency swaps and FX options, are forward transactions that provide market making opportunities / hedge against the adverse movement of interest and exchange rates. Derivatives business provides risk solutions for the existing and potential customers of the Holding Company. All derivative transactions are governed by "The Financial Derivatives Business Regulations" (FDBR) issued by the SBP.

23.1 Product analysis

Counterparties	2021			
	Cross currency swaps		Interest rate swap	
	Notional principal	Mark to market loss	Notional principal	Mark to market gain
	----- Rupees '000 -----			
With banks for				
Hedging	-	-	-	-
Market making	2,682,872	(104,219)	264,770	2,080
With other entities for				
Hedging	-	-	-	-
Market making	3,734,322	(862,472)	-	-
Total				
Hedging	-	-	-	-
Market making	6,417,194	(966,691)	264,770	2,080

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

Counterparties	2020			
	Cross currency swaps		Interest rate swap	
	Notional principal	Mark to market gain / (loss)	Notional principal	Mark to market gain
	----- Rupees '000 -----			
With banks for				
Hedging	-	-	-	-
Market making	3,218,043	62,289	479,503	7,048
With other entities for				
Hedging	-	-	-	-
Market making	4,574,641	(843,878)	-	-
Total				
Hedging	-	-	-	-
Market making	7,792,684	(781,589)	479,503	7,048

23.2 Maturity analysis

Remaining maturity	No. of contracts	Notional principal	2021		
			Mark to market		
			Negative	Positive	Net
			----- Rupees '000 -----		
Upto 1 month	-	-	-	-	-
1 to 3 months	-	-	-	-	-
3 to 6 months	2	529,540	(545,491)	527,068	(18,423)
6 months to 1 year	-	-	-	-	-
1 to 2 years	-	-	-	-	-
2 to 3 years	-	-	-	-	-
3 to 5 years	10	6,152,424	(6,669,504)	5,723,316	(946,188)
5 to 10 years	-	-	-	-	-
Above 10 years	-	-	-	-	-
Total		6,681,964	(7,214,995)	6,250,384	(964,611)

Remaining maturity	No. of contracts	Notional principal	2020		
			Mark to market		
			Negative	Positive	Net
			----- Rupees '000 -----		
Upto 1 month	-	-	-	-	-
1 to 3 months	-	-	-	-	-
3 to 6 months	1	266,391	(270,158)	179,273	(90,885)
6 months to 1 year	-	-	-	-	-
1 to 2 years	2	959,006	(1,016,477)	1,029,432	12,955
2 to 3 years	-	-	-	-	-
3 to 5 years	6	2,763,964	(2,780,829)	2,228,139	(552,690)
5 to 10 years	4	4,282,826	(5,008,510)	4,864,589	(143,921)
Above 10 years	-	-	-	-	-
Total		8,272,187	(9,075,974)	8,301,433	(774,541)

23.3 Risk management policies related to derivatives are discussed in note 44.5 to these consolidated financial statements.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

24	MARK-UP / RETURN / INTEREST EARNED	Note	2021	2020
			-----Rupees '000-----	
	On:			
	Loans and advances		29,055,128	32,393,389
	Investments		24,205,143	22,451,162
	Lendings to financial institutions		424,153	70,498
	Balances with banks		227	15,603
	Securities purchased under resale agreements		187,422	995,194
			<u>53,872,073</u>	<u>55,925,846</u>
25	MARK-UP / RETURN / INTEREST EXPENSED			
	On:			
	Deposits		20,564,237	25,344,921
	Securities sold under repurchase agreements		2,079,731	245,778
	Other short term borrowings		71,769	35,934
	SBP borrowings		1,023,608	624,885
	Short sale of Pakistan Investment Bonds		-	42,219
	Bai Muajjal		-	178,419
	Musharaka acceptances		121,642	660,508
	Lease liability against right-of-use assets		1,258,280	854,929
	Cost of foreign currency swaps against foreign currency deposits / borrowings		2,913,374	3,390,511
			<u>28,032,641</u>	<u>31,378,104</u>
26	FEE AND COMMISSION INCOME			
	Branch banking customer fees		837,552	549,501
	Consumer finance related fees		489,793	323,127
	Card related fees (debit and credit cards)		2,072,378	1,570,918
	Credit related fees		24,749	43,843
	Investment banking fees		248,804	248,040
	Commission on trade		388,868	275,644
	Commission on guarantees		149,980	103,551
	Commission on cash management		77,161	69,678
	Commission on remittances including home remittances		292,714	216,972
	Commission on bancassurance		246,072	314,061
	Commission on sale of funds unit		188,655	91,159
	Management fee		362,804	158,638
	Advisory fee		11,579	1,046
	Sales load		114,877	64,414
	Others		77,447	54,776
			<u>5,583,433</u>	<u>4,085,368</u>
27	GAIN / (LOSS) ON SECURITIES			
	Realised - net	27.1	305,208	1,714,652
	Unrealised - held for trading - net		(14,138)	(398)
			<u>291,070</u>	<u>1,714,254</u>
27.1	Realised gain / (loss) on:			
	Federal Government securities		310,579	1,176,657
	Shares		(51,132)	501,603
	Open end mutual funds		45,761	36,392
			<u>305,208</u>	<u>1,714,652</u>

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

	Note	2021	2020
		-----Rupees '000-----	
28 OTHER INCOME			
Rent on property		167,366	163,837
Gain on disposal of fixed assets - net		25,276	21,449
Gain on disposal of non-banking assets - net		47,650	-
Loss on short sale of Pakistan Investment Bonds (PIBs)		(561)	(88,139)
Notice pay		7,981	2,932
Scrap income		4,046	1,574
Gain on lease modifications	12.2.5	-	26,271
Others		405	941
		<u>252,163</u>	<u>128,865</u>
29 OPERATING EXPENSES			
Total compensation expense	29.2	8,238,610	7,673,283
Property expense			
Rent and taxes		440,307	278,900
Insurance		57,849	61,428
Utilities cost		819,876	769,331
Security (including guards)		811,103	754,283
Repair and maintenance (including janitorial charges)		624,025	561,164
Depreciation on owned fixed assets	12.2.3	539,019	491,872
Depreciation on non-banking assets	14.1.1	4,965	5,890
Depreciation on right-of-use assets	12.2.3	1,543,816	1,446,468
Others		95,536	89,538
		4,936,496	4,458,874
Information technology expenses			
Software maintenance		1,383,357	1,609,313
Hardware maintenance		271,184	273,657
Depreciation	12.2.3	357,136	373,235
Amortisation	13.2	148,253	187,409
Network charges		238,609	252,772
Others		302	1,951
		2,398,841	2,698,337
Other operating expenses			
Directors' fees and allowances	38.2	124,770	154,543
Legal and professional charges		139,514	124,057
Outsourced services costs - staff	35.1	465,936	394,775
Travelling and conveyance		109,194	78,133
NIFT clearing charges		56,947	50,586
Depreciation	12.2.3	486,335	442,634
Training and development		49,250	37,252
Postage and courier charges		160,575	176,508
Communication		229,294	151,760
Marketing, advertisement and publicity		574,508	530,677
Donations	29.3	79,917	77,424
Auditors' remuneration	29.4	46,904	48,609
Insurance		856,685	874,095
Stationery and printing		360,132	382,176
Bank fees and charges		147,702	134,574
Brokerage and commission		39,646	77,839
Deposit protection premium		520,235	390,656
Credit card bonus points redemption		186,327	183,074
Others		587,163	429,714
		<u>5,221,034</u>	<u>4,739,086</u>
		<u>20,794,981</u>	<u>19,569,580</u>

Notes to and forming part of the Consolidated Financial Statements

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29.1 Cost of outsourced activities is Rs. 230.113 million (2020: Rs. 388.401 million). This includes payments other than outsourced services costs, which are disclosed above. Total cost of outsourced activities for the year given to related parties is Rs. Nil (2020: Rs. Nil). Outsourcing shall have the same meaning as specified in Annexure-I of BPRD Circular No. 06 of 2017. Material outsourcings done by the Holding Company are listed below:

S.No	Name of outsourced agency	Nature of service	Estimated cost (Rupees '000)
1	Euronet Pakistan Private Limited	Credit cards, debit cards, prepaid cards and ATMs switch system host	208,607

29.2 Total compensation expense

Managerial Remuneration

i) Fixed

ii) Variable

of which;

a) Cash bonus / awards, etc.

b) Commission incentives

Charge for defined benefit plan

Contribution to defined contribution plan

Rent and house maintenance

Utilities

Medical

Conveyance

Others

Sub-total

Sign-on bonus *

Grand Total

	2021	2020
	-----Rupees '000-----	
	3,702,593	3,549,049
	665,771	788,541
	783,609	578,281
	218,531	216,306
	257,848	236,096
	1,197,932	1,108,257
	295,699	272,720
	276,839	218,567
	836,949	679,561
	839	945
	8,236,610	7,648,323
	2,000	24,960
	<u>8,238,610</u>	<u>7,673,283</u>
	79,917	77,424

* Sign on bonus was provided to 1 employee (2020: 11 employees).

29.3 Donations made during the year were as follows:

Donee

Waqf Faisal (Trust)

29.3.1 The President and Chief Executive Officer of the Holding Company is acting as trustee of Waqf Faisal (Trust). No other interest of any of the directors or their spouses exists.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

	Note	2021	2020
-----Rupees '000-----			
29.4 Auditors' remuneration			
Statutory audit fee		5,954	5,152
Fee for the consolidated financial statements		1,866	1,728
Fee for other statutory certifications		5,076	5,176
Fee for the quarterly and the annual group reportings		15,303	14,464
Fee for the review of the half yearly financial statements		1,166	1,280
Fee for the audit of employee funds		173	173
Special certifications and sundry advisory services		2,436	6,264
Tax services		12,830	12,240
Out-of-pocket expenses		2,100	2,132
		<u>46,904</u>	<u>48,609</u>
30 OTHER CHARGES			
Penalties imposed by the State Bank of Pakistan		6,928	113,970
Penalties imposed by the Securities Exchange Commission of Pakistan (SECP)		-	200
Penalty imposed by Federal Board of Revenue (FBR)		754	-
		<u>7,682</u>	<u>114,170</u>
31 PROVISIONS AND WRITE-OFFS - NET			
Reversal of provision for diminution in value of investments	10.4	(325,301)	(71,993)
Provision against loans and advances	11.4	804,436	2,278,629
Provision against other assets	14.2.1	27,095	73,741
Bad debts written off directly	11.5	29,262	19,231
Recoveries of written off / charged off bad debts		(467,848)	(59,200)
(Reversal of provision) / provision against off balance sheet obligations	19.1	(22,675)	13,893
		<u>44,969</u>	<u>2,254,301</u>
32 TAXATION			
Current		5,152,943	4,348,702
Prior years		57,990	4,985
Deferred	18	128,408	(143,572)
		<u>5,339,341</u>	<u>4,210,115</u>
32.1 Relationship between tax expense and accounting profit			
Profit before tax		<u>13,692,421</u>	<u>10,890,736</u>
Tax calculated at the rate of 39% (2020: 39%)		5,340,044	4,247,387
Effect of:			
- permanent differences		2,702	44,448
- prior year charge		57,990	4,985
- impact of subsidiary's acquisition and tax rate differential		(81,366)	(96,685)
- others		2,055	9,980
Tax charge for the year		<u>5,321,425</u>	<u>4,210,115</u>

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

	2021	2020
	-----Rupees '000-----	
33 BASIC / DILUTED EARNINGS PER SHARE		
Profit for the year attributable to the equity holders of the Bank	8,353,057	6,680,617
	Number of shares in thousands	
Weighted average number of ordinary shares	1,517,697	1,517,697
	----- Rupees -----	
Basic earnings per share	5.50	4.40

33.1 Diluted earnings per share has not been presented as the Group does not have any convertible instruments in issue at December 31, 2021 and December 31, 2020 which would have any effect on the earnings per share if the option to convert is exercised.

	Note	2021	2020
		-----Rupees '000-----	
34 CASH AND CASH EQUIVALENTS			
Cash and balance with treasury banks	7	58,516,658	59,881,290
Balance with other banks	8	3,517,361	2,878,630
Overdrawn nostros	16	(2,545,198)	(1,633,331)
		59,488,821	61,126,589

	2021	2020
	-----Number of employees-----	
35 STAFF STRENGTH		
Holding Company		
Permanent	7,093	6,767
On contract	27	36
	7,120	6,803
Subsidiary Company		
Permanent	84	59
Probation	55	19
Contractual	1	2
	140	80

35.1 In addition to the above, 1,073 (2020: 1,016) employees of outsourcing services companies were assigned to the Group as at the end of the year to perform services other than guarding and janitorial services.

36 DEFINED BENEFIT PLAN

36.1 General description

Holding Company

The Holding Company operates an approved funded gratuity scheme for all its permanent employees and employees who are on contractual service in non-management cadre. In 2017, the Holding Company had bifurcated the approved funded gratuity scheme into 2 sub-funds namely conventional and Islamic within a single scheme. The benefits under the gratuity schemes are payable on retirement at the age of 60 years or earlier cessation of service in lump sum. The benefits are equal to one month's last drawn basic salary for each year of eligible service or part thereof. The minimum qualifying eligible service for gratuity is 1 year for employees who became members of the

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Funds before November 12, 2002. In the case of other members of the Funds the minimum qualifying eligible service is 5 years. The minimum qualifying eligible service for contractual employees not employed under the management cadre is 6 months. The latest actuarial valuation of the Holding Company's defined benefit plan, based on the projected unit credit actuarial cost method, was carried out as at December 31, 2021.

Subsidiary Company

The Company operates an approved funded defined benefit gratuity scheme for all its permanent employees. The gratuity fund is governed under the Trusts Act, 1882, Trust Deed and Rules of Fund, Companies Act, 2017, the Income Tax Ordinance, 2001 and the Income Tax Rules, 2002. Responsibility for governance of plan, including investment decisions and contribution schedule lie with Board of Trustees of the Fund. The latest actuarial valuation of the fund was carried out at December 31, 2021.

36.2 Number of employees under the scheme

The number of employees covered under the following defined benefit scheme are:

	2021	2020	2021	2020
	Number of employees		Number of employees	
	Holding Company		Subsidiary Company	
- Gratuity fund	7,120	6,803	84	59

36.3 Principal actuarial assumptions

The actuarial valuations were carried out as at December 31, 2021 using the following significant assumptions:

	2021			2020		
	Conventional	Islamic	Conventional	Conventional	Islamic	Conventional
	----- % per annum -----					
	Holding Company		Subsidiary Company	Holding Company		Subsidiary Company
Discount rate	11.75	11.75	11.75	10.25	10.25	9.75
Expected rate of return on plan assets	11.75	11.75	11.75	10.25	10.25	9.75
Expected rate of salary increase	11.75	11.75	11.75	10.25	10.25	9.75

36.4 Reconciliation of payable to defined benefit plans of the Group

	Note	2021			2020		
		Conventional	Islamic	Total	Conventional	Islamic	Total
		----- Rupees '000 -----					
Present value of obligations	36.5	327,115	889,309	1,216,424	449,931	607,323	1,057,254
Fair value of plan assets	36.6	(761,137)	(573,268)	(1,334,405)	(695,497)	(428,099)	(1,123,596)
		<u>(434,022)</u>	<u>316,041</u>	<u>(117,981)</u>	<u>(245,566)</u>	<u>179,224</u>	<u>(66,342)</u>

36.5 Movement in defined benefit obligations of the Group

Obligations at the beginning of the year	449,931	607,323	1,057,253	743,343	114,990	858,333
Current service cost	76,692	144,977	221,669	142,505	55,076	197,581
Past service cost	3,042	-	3,042	3,746	-	3,746
Interest cost	48,300	67,940	116,240	93,530	16,397	109,927
Benefits paid by the Group	(32,308)	(47,568)	(79,876)	(17,804)	(16,870)	(34,674)
Transfer in	-	172,654	172,654	114	434,181	434,295
Transfer out	(172,654)	-	(172,654)	(434,181)	(114)	(434,295)
Re-measurement (gain) / loss	(45,888)	(56,017)	(101,905)	(81,322)	3,663	(77,659)
Obligations at the end of the year	<u>327,115</u>	<u>889,309</u>	<u>1,216,423</u>	<u>449,931</u>	<u>607,323</u>	<u>1,057,254</u>

Notes to and forming part of the Consolidated Financial Statements

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Note	2021			2020		
	Conventional	Islamic	Total	Conventional	Islamic	Total
----- Rupees '000 -----						
36.6 Movement in fair value of plan assets of the Group						
Fair value at the beginning of the year	(695,497)	(428,099)	(1,123,596)	(379,963)	(359,406)	(739,369)
Interest income on plan assets	(72,262)	(50,158)	(122,420)	(51,383)	(43,564)	(94,947)
Contribution by the Group - net	(48,501)	(162,759)	(211,260)	(286,297)	(53,355)	(339,652)
Benefits paid by the Group	32,308	47,568	79,876	17,804	16,870	34,674
Re-measurements loss / (gain)	22,815	20,180	42,995	4,342	11,356	15,698
Fair value at the end of the year	<u>(761,137)</u>	<u>(573,268)</u>	<u>(1,334,405)</u>	<u>(695,497)</u>	<u>(428,099)</u>	<u>(1,123,596)</u>
36.7 Movement in (receivable) / payable under defined benefit schemes of the Group						
Opening balance	(245,567)	179,224	(66,343)	363,380	(244,416)	118,964
Charge for the year	55,772	162,759	218,531	188,397	27,909	216,306
Contribution by the Group - net	(48,501)	(162,759)	(211,260)	(286,297)	(53,355)	(339,652)
Re-measurement (gain) / loss recognised in OCI during the year	(23,073)	(35,837)	(58,910)	(76,980)	15,019	(61,961)
Amount in respect of inter bank employees transfer	(172,654)	172,654	-	(434,067)	434,067	-
Closing balance	<u>(434,023)</u>	<u>316,041</u>	<u>(117,982)</u>	<u>(245,567)</u>	<u>179,224</u>	<u>(66,343)</u>
36.8 Charge for defined benefit plans of the Group						
36.8.1 Cost recognised in consolidated profit and loss account						
Current service cost	76,692	144,977	221,669	142,505	55,076	197,581
Past service cost	3,042	-	3,042	3,746	-	3,746
Net interest on defined benefit asset / liability	(23,962)	17,782	(6,180)	42,146	(27,167)	14,979
	<u>55,772</u>	<u>162,759</u>	<u>218,531</u>	<u>188,397</u>	<u>27,909</u>	<u>216,306</u>
36.8.2 Re-measurements recognised in consolidated OCI during the year						
(Gain) / loss on obligation						
- demographic assumptions	-	-	-	-	-	-
- financial assumptions	1,014	2,999	4,013	(1,473)	(2,056)	(3,529)
- experience adjustment	(46,902)	(59,016)	(105,918)	(79,849)	5,719	(74,130)
Return on plan assets over interest income	22,815	20,180	42,995	4,342	11,356	15,698
Total re-measurements recognised in OCI	<u>(23,073)</u>	<u>(35,837)</u>	<u>(58,910)</u>	<u>(76,980)</u>	<u>15,019</u>	<u>(61,961)</u>
36.9 Components of plan assets of the Group						
Cash and cash equivalents - net	475,498	136,520	612,018	117,616	194,143	311,759
Government securities	285,359	-	285,359	577,601	-	577,601
Shares / mutual funds / ijarah sukuks	280	436,748	437,028	280	233,956	234,236
	<u>761,137</u>	<u>573,268</u>	<u>1,334,405</u>	<u>695,497</u>	<u>428,099</u>	<u>1,123,596</u>

The funds are primarily invested in Government securities (Market Treasury Bills, Pakistan Investment Bonds, Special Savings Certificates, etc) and mutual funds and accordingly do not carry any credit risk. These are subject to interest rate risk. Cash and cash equivalents includes balances maintained with the banks which are subject to credit risk. Equity securities are subject to price risk which is being regularly monitored by the Trustees of the employee fund.

Notes to and forming part of the Consolidated Financial Statements

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36.10 Historical information

	2021	2020	2019	2018	2017
	----- Rupees '000 -----				
Present value of defined benefit obligation	(1,216,424)	1,057,254	(858,334)	(719,429)	(650,039)
Fair value of plan assets	1,334,405	(1,123,596)	739,369	600,808	689,933
Surplus / (deficit)	117,981	(66,342)	(118,965)	(118,621)	39,894
Remeasurement of plan liabilities	101,905	77,659	77,660	8,344	53,248
Remeasurement of plan assets	(42,995)	(15,698)	(15,698)	(42,468)	(14,209)

36.11 Sensitivity analysis

The analysis based on a change in an assumption while holding all other assumptions constant. When calculating the sensitivity of the defined benefit obligation to significant actuarial assumptions the same method (present value of the defined benefit obligation calculated with the projected unit credit method at the end of the reporting period) has been applied as when calculating the gratuity liability recognised within the consolidated statement of financial position. The increase / (decrease) in the present value of defined benefit obligations as a result of change in each assumption is summarised below:

	2021		2020	
	Conventional	Islamic	Conventional	Islamic
	----- Rupees '000 -----			
1% increase in discount rate	(24,608)	(84,043)	(198,698)	99,907
1% decrease in discount rate	(9,929)	99,016	(139,161)	226,541
1% increase in expected rate of salary increase	17,052	100,016	(123,787)	227,399
1% decrease in expected rate of salary increase	(51,987)	(86,549)	(214,705)	98,167
1 year increase in expected life / withdrawal rate	(36,626)	(20,859)	(187,521)	143,828
1 year decrease in expected life / withdrawal rate	(12,465)	18,645	(156,455)	170,806

36.12 Expected maturity analysis of undiscounted obligation

Less than a year	22,998	46,172	31,426	31,200
Between 1-2 years	55,295	164,621	71,078	112,511
Between 2-5 years	137,509	391,535	186,108	277,572
Over 5 years	5,406,947	39,500,442	9,606,650	20,124,949
Total	5,622,749	40,102,770	9,895,262	20,546,232

36.13 Expected contributions to be paid to the scheme in the next financial year by the Holding Company *

2021	
Conventional	Islamic

-----Rupees '000-----

(11,206)	236,760
----------	---------

36.14 Expected charge for the next financial year for the Holding Company *

(11,206)	236,760
----------	---------

* Expected contribution and charge of the Subsidiary Company are not presented here as the same are not material to the Group.

Notes to and forming part of the Consolidated Financial Statements

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36.15 Maturity profile

The weighted average duration of the defined benefit obligation is 8.92 years and 10.21 years for conventional and Islamic funds of the Holding Company respectively whereas 9 years for the Subsidiary Company.

36.16 Funding policy

The policy followed by the Group in respect of the staff retirement benefit schemes is disclosed in note 6.11 to these consolidated financial statements.

36.17 The gratuity scheme exposes the Group to the following risks:

Asset volatility

The defined benefit gratuity conventional fund is largely invested in government bonds with mostly fixed income bonds. The fund has invested 21.35% of the total investments (Rs. 285.359 million) in Pakistan Investment Bonds. This gives rise to significant reinvestment risk. The asset class is volatile with reference to the yield on this class. This risk is viewed together with change in the bond yield risk. On the other hand, the Islamic fund is invested in mutual funds. This investment is almost Rs. 249.248 million (43.5%) and the rest is invested in Ijara Sukuks for Rs. 187.50 million (32.7%). Islamic fund has no outstanding investment in any Government bonds, equity or corporate bonds.

Changes in bond yields

There are two dimensions to the changes in bond yields: first, as described above; second, the valuation of the gratuity liability is discounted with reference to these bond yields. Any increase in bond yields will lower the gratuity liability and vice versa, but, it will also lower the asset values.

Inflation risk

The salary inflation is the major risk that the gratuity fund liability carries. In a general economic sense and in a longer view, there is a case that if bond yields increase, the change in salary inflation generally offsets the gains from the decrease in discounted gratuity liability. But viewed with the fact that asset values will also decrease, the salary inflation does, as an overall affect, increases the net liability of the Group.

Life expectancy / withdrawal rate

The gratuity is paid off at the maximum of age 60. The life expectancy is in almost minimal range and is quite predictable in the ages when the employee is in the accredited employment of the Group for the purpose of the Gratuity. Thus, the risk of life expectancy is almost negligible. However, had a post-retirement benefit been given by the Group like monthly pension, post-retirement medical, etc., this would have been a significant risk which would have been quite difficult to value even by using advance mortality improvement models.

The withdrawal risk is dependent upon the: benefit structure; age and retention profile of the staff; the valuation methodology; and long-term valuation assumptions. In this case, it is not a significant risk.

Other risks

Though, not imminent and observable, over long term there are some risks that may crystallise. These include:

- retention risk – the risk that employee will not be motivated to continue the service if no market comparable retirement benefit is provided.
- final salary risk – the risk, for defined benefit gratuity, that any disproportionate salary merit increases in later service years will give rise to multiplicative increase in the gratuity liability as such increase is applicable to all the past years of service.

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

- model risk – the defined benefit gratuity liability is usually actuarially valued each year. Further, the assets in the gratuity fund are also marked to market. This two-tier valuation gives rise to the model risk.
- operational risk related to a separate entity - retirement benefits are funded through a separate trust fund which is a different legal entity than the Group. Generally, the protocols, processes and conventions used throughout the Group are not applicable or are not actively applied to the retirement benefit funds. This gives rise to some specific operational risks.
- compliance risk – the risk that retirement benefits offered by the Group do not comply with minimum statutory requirements.
- legal / political risk – the risk that the legal / political environment changes and the Group is required to offer additional or different retirement benefits than what the Group has projected.

37 DEFINED CONTRIBUTION PLAN

The Holding and the Subsidiary Company each operates separate approved funded contributory provident funds for all their permanent employees to which equal monthly contributions are made by the respective companies and their employees at the rate of 10% of the basic salary. The financial statements of the funds are separately prepared and are not included as part of these consolidated financial statements.

38 COMPENSATION OF DIRECTORS AND KEY MANAGEMENT PERSONNEL

Holding Company:

Particulars	2021			
	Members Shariah Board	President & CEO	Key executives	Other material risk takers / Controllers
	----- Rupees '000 -----			
Fees and allowances etc.	-	-	-	-
Managerial remuneration				
i) Fixed	13,022	63,022	173,183	239,822
ii) Total variable	4,355	58,000	112,500	148,509
of which				
a) Cash bonus / awards - paid	3,361	43,500	84,375	119,692
b) Cash bonus / awards - deffered	994	14,500	28,125	28,816
c) Bonus and awards in shares	-	-	-	-
Charge for defined benefit plan	911	5,252	9,587	13,259
Contribution to defined contribution plan	-	6,302	8,713	15,249
Rent & house maintenance	2,050	4,800	51,771	71,338
Utilities	513	400	13,024	15,917
Medical	126	-	1,362	4,805
Conveyance	1,613	-	48,942	78,897
Signing in bonus	-	-	-	-
Others	-	80	3,099	5,438
Total	22,590	137,856	422,181	593,234
Number of persons	5	1	17	60

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For the year ended December 31, 2021

2020				
Particulars	Members shariah board	President & CEO	Key executives	Other material risk takers / controllers
----- Rupees '000 -----				
Fees and allowances etc.	-	-	-	-
Managerial remuneration				
i) Fixed	10,719	53,694	176,587	252,648
ii) Total variable	3,050	51,660	113,782	143,532
of which				
a) Cash bonus / awards - paid	2,425	38,745	85,336	116,397
b) Cash bonus / awards - deferred	625	12,915	28,446	27,135
c) Bonus and awards in shares	-	-	-	-
Charge for defined benefit plan	987	4,469	9,393	13,600
Contribution to defined contribution plan	-	5,362	7,928	16,320
Rent & house maintenance	2,621	4,800	53,070	77,913
Utilities	655	858	12,606	16,956
Medical	168	-	1,393	5,313
Conveyance	-	-	47,762	79,274
Signing in bonus	-	-	-	3,000
Others	34	31	1,500	6,140
Total	18,234	120,874	424,021	614,696
Number of persons	3	1	16	66

Subsidiary Company:

2021				
Particulars	Members Shariah Board	Chief Executive Officer	Key executives	Other material risk takers / Controllers
----- Rupees '000 -----				
Fees and allowances etc.	-	-	-	-
Managerial remuneration				
i) Fixed	-	11,078	37,001	-
ii) Total variable	-	14,064	13,747	-
of which				
a) Cash bonus / awards	-	14,064	13,747	-
b) Bonus and awards in shares	-	-	-	-
Charge for defined benefit plan	-	-	-	-
Contribution to defined contribution plan	-	1,576	3,579	-
Rent & house maintenance	-	2,770	9,251	-
Utilities	-	1,108	3,700	-
Medical	-	-	-	-
Conveyance	-	3,805	10,202	-
Signing in bonus	-	-	-	-
Others	-	3,044	24,215	-
Total	-	37,445	101,695	-
Number of persons	-	1	14	-

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2020				
Particulars	Members Shariah Board	Chief Executive Officer	Key executives	Other material risk takers / Controllers
----- Rupees '000 -----				
Fees and allowances etc.	-	-	-	-
Managerial remuneration				
i) Fixed	-	10,757	29,212	-
ii) Total variable	-	4,851	2,329	-
of which				
a) Cash bonus / awards	-	4,851	2,329	-
b) Bonus and awards in shares	-	-	-	-
Charge for defined benefit plan	-	-	-	-
Contribution to defined contribution plan	-	1,149	1,473	-
Rent & house maintenance	-	3,335	4,592	-
Utilities	-	932	1,347	-
Medical	-	429	1,154	-
Conveyance	-	-	-	-
Signing in bonus	-	-	-	-
Others	-	-	-	-
Total	-	21,453	40,107	-
Number of persons	-	1	7	-

38.1 The President & CEO is provided with the Bank's maintained cars in accordance with the terms of employment.

38.2 Remuneration paid to directors for participation in board and committee meetings

Holding Company

S.No.	Name of director	2021							Total
		Board meetings	Meeting fees and allowances paid						
		Recruitment, Nomination & Remuneration Committee	Board Strategy Committee	Board Audit & Corporate Governance Committee	Board IT Committee	Board Risk Management Committee	Independent directors meeting		
----- Rupees '000 -----									
1	Mr. Farooq Rahmatullah Khan	5,760	-	3,720	-	-	-	9,480	
2	Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	3,200	3,600	2,300	3,800	-	-	12,900	
3	Mian Muhammad Younis	4,800	3,800	-	4,680	-	2,400	16,480	
4	Mr. Imtiaz Ahmad Pervez	4,000	-	-	-	2,760	-	6,760	
5	Mr. Ali Munir	4,800	3,800	-	3,900	4,680	960	18,140	
6	Mr. Juma Hasan Ali Abul	3,200	3,000	2,300	3,800	-	-	12,300	
7	Mr. Abdulelah Ebrahim Mohamed AlQasimi	3,200	-	-	-	3,800	2,300	9,300	
8	Mr. Abdulla Abdulaziz Ali Taleb	3,200	-	-	-	3,800	2,460	9,460	
9	Ms. Fatima Asad	4,800	3,800	3,100	-	-	800	12,500	
10	Mr. Mohsin Tariq	4,800	-	3,100	-	3,900	800	12,600	
Total amount paid		41,760	18,000	14,520	16,180	16,180	9,920	119,920	

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

		2020							
S.No.	Name of director	Board meetings	Meeting fees and allowances paid					Total	
			Recruitment, Nomination & Remuneration Committee	Board Strategy Committee	Board Audit & Corporate Governance Committee	Board IT Committee	Board Risk Management Committee		Independent directors meeting
Rupees '000									
1	Mr. Farooq Rahmatullah Khan	12,951	-	2,679	-	-	-	-	15,630
2	Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery	9,318	3,986	2,704	1,400	-	-	-	17,408
3	Mian Muhammad Younis	8,241	3,961	-	4,661	-	-	700	17,563
4	Mr. Imtiaz Ahmad Pervez	7,961	-	-	-	-	2,679	-	10,640
5	Mr. Ali Munir	8,380	3,961	-	4,661	4,661	-	700	22,363
6	Mr. Juma Hasan Ali Abul	6,781	3,986	2,704	3,986	-	-	-	17,457
7	Mr. Abdulelah Ebrahim Mohamed AlQasimi	6,781	-	-	-	3,986	2,704	-	13,471
8	Mr. Abdulla Abdulaziz Ali Taleb	6,781	-	-	-	3,986	2,704	-	13,471
9	Mr. Fuad Azim Hashimi	4,340	2,561	1,279	-	-	-	-	8,180
10	Ms. Fatima Asad	3,205	1,400	1,400	-	-	-	700	6,705
11	Mr. Mohsin Tariq	3,205	-	1,400	-	2,100	-	700	7,405
Total amount paid		77,944	19,855	12,166	14,708	14,733	8,087	2,800	150,293

Subsidiary Company

		2021				
S.No.	Name of director	Meeting fees and allowances paid			Total	
		Board meetings	Board Human Resource Committee	Board Audit Committee		Board Risk Management Committee
Rupees '000						
1	Mr. Salman Ahmed Usmani	500	150	-	-	650
2	Mr. Osman Asghar Khan	400	150	225	-	775
3	Mr. Tahir Yaqoob Bhatti	500	-	-	-	500
4	Mr. Nadir Rehman	500	150	-	225	875
5	Mian Salman Ali	500	-	300	225	1,025
6	Syed Muhammad Fraiz Zaidi	500	-	300	225	1,025
Total amount paid		2,900	450	825	675	4,850

		2020				
S.No.	Name of director	Meeting fees and allowances paid			Total	
		Board meetings	Board Human Resource Committee	Board Audit Committee		Board Risk Management Committee
Rupees '000						
1	Mr. Salman Ahmed Usmani	500	150	-	-	650
2	Mr. Osman Asghar Khan	400	150	300	-	850
3	Mr. Tahir Yaqoob Bhatti	500	-	-	-	500
4	Mr. Nadir Rehman	500	150	-	-	650
5	Mian Salman Ali	500	-	300	-	800
6	Syed Muhammad Fraiz Zaidi	500	-	300	-	800
Total amount paid		2,900	450	900	-	4,250

Notes to and forming part of the Consolidated Financial Statements

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38.3 Remuneration paid to shariah board members

Description	2021				2020			
	Chairman	Resident member	Non-resident member	Shariah board Member	Chairman	Resident member	Non-resident member	Shariah board Member
----- Rupees '000 -----								
Fees and allowances etc.	-	-	-	-	-	-	-	-
Managerial remuneration								
i) Fixed	6,041	3,332	2,377	1,272	5,602	3,348	1,770	-
ii) Total variable	3,500	593	262	-	2,534	550	-	-
of which								
a) Cash bonus / awards - paid	2,625	474	262	-	2,534	550	-	-
b) Cash bonus / awards - deferred	875	119	-	-	-	-	-	-
Charge for defined benefit plan	440	268	151	52	498	157	332	-
Rent & house maintenance	1,578	-	472	-	1,992	-	629	-
Utilities	395	-	118	-	498	-	157	-
Medical	63	-	63	-	84	-	84	-
Conveyance	962	303	-	348	-	-	-	-
Total	12,979	4,496	3,443	1,672	11,207	4,055	2,972	-
Number of persons	1	1	1	2	1	1	1	-

39 FAIR VALUE MEASUREMENTS

The fair value of quoted securities other than those classified as held to maturity, is based on quoted market price. Quoted securities classified as held to maturity are carried at cost. The fair value of unquoted equity securities, other than investments in associates and subsidiaries, is determined on the basis of the break-up value of these investments as per their latest available audited financial statements.

The fair value of unquoted debt securities, fixed term loans, other assets, other liabilities, fixed term deposits and borrowings cannot be calculated with sufficient reliability due to the absence of a current and active market for these assets and liabilities and reliable data regarding market rates for similar instruments.

39.1 Fair value of financial assets

The Group measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Fair value measurements using quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Fair value measurements using inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Level 3: Fair value measurements using input for the asset or liability that are not based on observable market data (i.e. unobservable inputs).

The table below analyses financial instruments measured at the end of the reporting period by the level in the fair value hierarchy into which the fair value measurement is categorised:

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On-balance sheet financial instruments

Financial assets - measured at fair value

Investments

Federal Government securities	-	286,782,453	-	286,782,453
Shares / Units of mutual funds	7,188,900	2,065,529	-	9,254,429
Non-Government debt securities (note 10.7.1)	47,512,500	5,389,647	-	52,902,147

Financial assets - disclosed but not measured at fair value

Investments

Non-Government debt securities (note 10.7.1)	-	6,754,838	-	6,754,838
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Non-financial assets - measured at fair value

Fixed assets (land and buildings)	-	-	12,058,074	12,058,074
Non-banking assets acquired in satisfaction of claims	-	-	2,509,571	2,509,571

Off-balance sheet financial instruments - measured at fair value

Forward purchase of foreign exchange	-	92,123,357	-	92,123,357
Forward sale of foreign exchange	-	41,314,763	-	41,314,763
Derivatives sales	-	6,681,964	-	6,681,964

2021			
Level 1	Level 2	Level 3	Total

Rupees '000

2020			
Level 1	Level 2	Level 3	Total

Rupees '000

On-balance sheet financial instruments

Financial assets - measured at fair value

Investments

Federal Government securities	-	202,016,327	-	202,016,327
Shares / Units of mutual funds	5,631,735	2,077,503	-	7,709,238
Non-Government debt securities (note 10.7.1)	47,510,000	6,092,828	-	53,602,828

Financial assets - disclosed but not measured at fair value

Investments

Non-Government debt securities (note 10.7.1)	-	10,029,170	-	10,029,170
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Non-financial assets - measured at fair value

Fixed assets (land and buildings)	-	-	11,323,744	11,323,744
Non-banking assets acquired in satisfaction of claims	-	-	2,683,207	2,683,207

Off-balance sheet financial instruments - measured at fair value

Forward purchase of foreign exchange	-	64,514,335	-	64,514,335
Forward sale of foreign exchange	-	26,528,182	-	26,528,182
Derivatives sales	-	8,272,187	-	8,272,187

The Group's policy is to recognise transfers into and out of the different fair value hierarchy levels at the date when the event or change in circumstances require the Group to exercise such transfers.

There were no transfers between levels 1 and 2 during the year.

Notes to and forming part of the Consolidated Financial Statements

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Valuation techniques used in determination of fair values within level 2

Item	Valuation approach and input used
Pakistan Investment Bonds / Market Treasury Bills	Fair values of Pakistan Investment Bonds and Treasury Bills are derived using the PKRV / PKFRV rates.
Ijarah Sukuk	Fair values of GoP Ijarah Sukuk are derived using the PKISRV rates announced by the Financial Market Association (FMA) through Reuters. These rates denote an average of quotes received from different pre-defined / approved dealers / brokers.
Unlisted ordinary shares	Break-up value determined on the basis of the net asset value (NAV) of the company using the latest available audited financial statements.
Term Finance Certificates (TFCs) and Sukuk Certificates	Fair values of TFCs and Sukuk certificates are determined using the MUFAP or PSX rates.
Forward foreign exchange contracts	The valuation has been determined by interpolating the mark-to-market currency rates announced by the State Bank of Pakistan.
Derivative instruments	The Holding Company enters into derivative contracts with various counterparties. Derivatives that are valued using valuation techniques with market observable inputs are mainly interest rate swaps, cross currency swaps and forward foreign exchange contracts. The most frequently applied valuation techniques include forward pricing and swap models, using present value calculations.
Mutual funds	Units of mutual funds are valued using the net asset value (NAV) announced by the Mutual Funds Association of Pakistan (MUFAP).

Valuation techniques used in determination of fair values within level 3

Item	Valuation approach and input used
Fixed assets (land and buildings)	Land and buildings are revalued by professionally qualified valuers as per the accounting policy disclosed in note 6.6.
Non-banking assets (NBAs) acquired in satisfaction of claims	NBAs are valued by professionally qualified valuers as per the accounting policy disclosed in note 6.9.

The valuations, mentioned above, are conducted by the valuation experts appointed by the Group which are also on the panel of the Pakistan Banks' Association (PBA). The valuation experts use a market based approach to arrive at the fair value of the Group's properties. The market approach uses prices and other relevant information generated by market transactions involving identical or comparable or similar properties. These values are adjusted to reflect the current condition of the properties. The effect of changes in the unobservable inputs used in the valuations cannot be determined with certainty, accordingly a quantitative disclosure of sensitivity has not been presented in these consolidated financial statements.

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40 SEGMENT INFORMATION

40.1 Segment details with respect to business activities

	2021					
	Retail	CIBG	Treasury	SAM	Others	Total
Rupees '000						
Consolidated profit and loss account						
Net mark-up / return / profit	(11,215,235)	19,142,147	18,136,553	283,888	(507,921)	25,839,432
Inter segment revenue - net	29,121,446	(14,900,367)	(16,931,597)	(94,204)	2,804,722	-
Non mark-up / return / interest income	4,887,937	1,523,327	2,959,155	(8,819)	(445,560)	8,916,040
Total income	22,794,148	5,765,107	4,164,111	180,865	1,851,241	34,755,472
Segment direct expenses	12,399,168	553,629	276,350	142,058	7,705,108	21,076,313
Inter segment expense allocation	6,747,160	624,979	134,074	122,348	(7,628,561)	-
Total expenses	19,146,328	1,178,608	410,424	264,406	76,547	21,076,313
Share of profit of associates	-	-	-	-	58,231	58,231
Provisions	(6,419)	1,476,691	(314,577)	(1,064,517)	(46,209)	44,969
Profit before tax	3,654,239	3,109,808	4,068,264	980,976	1,879,134	13,692,421
Consolidated statement of financial position						
Cash and bank balances	25,719,683	-	36,314,336	-	-	62,034,019
Lendings to financial institutions	-	-	-	-	-	-
Investments	-	12,146,534	344,341,447	3,295,550	917,812	360,701,343
- Investment provision	-	-	(1,376,309)	(2,075,678)	-	(3,451,987)
Net inter segment lending	544,748,188	-	-	-	(544,748,188)	-
Advances - performing	44,232,459	299,855,056	-	-	49,291,066	393,378,581
Advances - non-performing	4,468,490	5,552,943	-	13,322,251	63,212	23,406,896
- Advances - provisions	(3,305,409)	(3,915,462)	-	(13,008,111)	(261,133)	(20,490,115)
Others	14,556,465	3,271,446	6,421,470	(1,884,442)	32,024,820	54,389,759
Total Assets	630,419,876	316,910,517	385,700,944	(350,430)	(462,712,411)	869,968,496
Borrowings	8,613,513	67,596,975	34,979,341	-	-	111,189,829
Subordinated debt	-	-	-	-	-	-
Deposits and other accounts	597,346,400	46,115,178	-	293,151	285,270	644,039,999
Net inter segment borrowing	-	201,826,122	347,495,914	(642,968)	(548,679,068)	-
Others	24,459,963	1,372,242	1,591,877	(613)	21,184,799	48,608,268
Total liabilities	630,419,876	316,910,517	384,067,132	(350,430)	(527,208,999)	803,838,096
Equity	-	-	1,633,812	-	64,496,588	66,130,400
Total Equity and liabilities	630,419,876	316,910,517	385,700,944	(350,430)	(462,712,411)	869,968,496
Contingencies and commitments	17,549,250	128,712,861	157,887,793	1,310,929	200,885	305,661,718
	2020					
	Retail	CIBG	Treasury	SAM	Others	Total
Rupees '000						
Consolidated profit and loss account						
Net mark-up / return / profit	(15,617,681)	22,654,079	16,993,528	197,069	320,747	24,547,742
Inter segment revenue - net	31,775,739	(19,720,694)	(17,083,127)	(108,948)	5,137,030	-
Non mark-up / return / interest income	3,811,737	1,161,124	3,876,876	(18,266)	(479,565)	8,351,906
Total income	19,969,795	4,094,509	3,787,277	69,855	4,978,212	32,899,648
Segment direct expenses	11,168,715	553,989	346,768	140,146	7,701,163	19,910,781
Inter segment expense allocation	6,378,043	658,669	140,470	122,626	(7,299,808)	-
Total expenses	17,546,758	1,212,658	487,238	262,772	401,355	19,910,781
Share of profit of associates	-	-	-	-	156,170	156,170
Provisions	771,696	1,746,171	(61,841)	(484,881)	283,156	2,254,301
Profit before tax	1,651,341	1,135,680	3,361,880	291,964	4,293,701	10,890,736
Consolidated statement of financial position						
Cash and bank balances	29,219,912	-	33,540,008	-	-	62,759,920
Lendings to financial institutions	-	-	2,985,000	-	-	2,985,000
Investments	-	16,430,902	259,865,978	3,298,820	651,412	280,247,112
- Investment provision	-	-	(1,688,885)	(2,088,403)	-	(3,777,288)
Net inter segment lending	412,879,111	-	-	-	(412,879,111)	-
Advances - performing	64,171,608	245,899,442	-	-	3,448,811	313,519,861
Advances - non-performing	6,647,456	3,489,249	-	16,049,685	39,035	26,225,425
- Advances - provisions	(5,245,632)	(2,755,805)	-	(13,299,212)	(264,759)	(21,565,408)
Others	10,290,418	3,793,772	4,945,294	(1,881,285)	32,521,381	49,669,580
Total Assets	517,962,873	266,857,560	299,647,395	2,079,605	(376,483,231)	710,064,202
Borrowings	5,488,813	46,412,012	6,545,691	-	-	58,446,516
Subordinated debt	-	-	-	-	-	-
Deposits and other accounts	494,881,273	44,326,035	-	201,771	1,223,138	540,632,217
Net inter segment borrowing	-	175,499,595	289,997,780	1,871,334	(467,368,709)	-
Others	17,592,787	619,918	331,518	6,500	32,216,644	50,767,367
Total liabilities	517,962,873	266,857,560	296,874,989	2,079,605	(433,928,927)	649,846,100
Equity	-	-	2,772,406	-	57,445,696	60,218,102
Total Equity and liabilities	517,962,873	266,857,560	299,647,395	2,079,605	(376,483,231)	710,064,202
Contingencies and commitments	14,672,741	96,833,686	104,287,209	1,249,878	131,481	217,174,995

Notes to and forming part of the Consolidated Financial Statements

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40.2 Segment details with respect to geographical locations

Segment details with respect to geographical locations are not presented in these consolidated financial statements as geographically the Group is concentrated in Pakistan only.

41 TRUST ACTIVITIES

The Group acts as trustees and in other fiduciary capacities that result in the holding or placing of assets on behalf of individuals, trusts, retirement benefit plans and other institutions. These are not assets of the Group and, therefore, are not included in the consolidated statement of financial position. The following is the list of assets held under trust:

Under IPS accounts:

Category	No. of IPS accounts	2021				
		Securities held (face value)				
		Market Treasury Bills	Pakistan Investment Bonds	Government Ijara Sukuks	Islamic Naya Pakistan Certificate	Total
----- Rupees '000 -----						
Corporate	59	2,492,720	1,332,400	872,800	-	4,697,920
Insurance companies	3	-	-	-	-	-
Asset management companies	50	76,000	30,000	-	-	106,000
Employees funds	168	4,701,580	9,317,900	5,000	-	14,024,480
Charitable institution / NGOs	22	651,690	830,300	-	-	1,481,990
Individuals	7,967	1,329,215	501,300	65,100	1,781,789	3,677,404
Related parties	9	10,360	284,600	461,800	-	756,760
Others	6	-	-	-	-	-
	<u>8,284</u>	<u>9,261,565</u>	<u>12,296,500</u>	<u>1,404,700</u>	<u>1,781,789</u>	<u>24,744,554</u>

Category	No. of IPS accounts	2020				
		Securities held (face value)				
		Market Treasury Bills	Pakistan Investment Bonds	Government Ijara Sukuks	Islamic Naya Pakistan Certificate	Total
----- Rupees '000 -----						
Corporate	51	3,898,430	456,200	-	-	4,354,630
Insurance companies	3	-	-	-	-	-
Asset management companies	50	326,000	65,000	-	-	391,000
Employees funds	168	4,495,770	12,399,700	60,000	-	16,955,470
Charitable institution / NGOs	22	995,750	1,036,500	-	-	2,032,250
Individuals	4,403	1,942,640	977,300	19,300	1,947,071	4,886,311
Related parties	8	881,590	421,100	-	-	1,302,690
Others	5	-	-	-	-	-
	<u>4,710</u>	<u>12,540,180</u>	<u>15,355,800</u>	<u>79,300</u>	<u>1,947,071</u>	<u>29,922,351</u>

Under discretionary advisory :

Number of portfolios
Total portfolio at cost (Rs. '000)
Total portfolio at market value (Rs. '000)

Under non discretionary advisory :

Number of portfolios
Total portfolio at cost (Rs. '000)
Total portfolio at market value (Rs. '000)

2021

2020

49
5,223,759
5,250,684

10
1,037,990
1,210,307

8
6,502,244
6,027,460

4
518,377
643,435

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42 RELATED PARTY TRANSACTIONS

The Group has related party transactions with its parent, associates, employee benefit plans and its directors and key management personnel.

The Group enters into transactions with related parties in the ordinary course of business and on substantially the same terms as for comparable transactions with persons of similar standing. Contributions to and accruals in respect of staff retirement benefits and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration to the executives / officers is determined in accordance with the terms of their appointment.

Details of transactions with related parties during the year, other than those which have been disclosed elsewhere in these consolidated financial statements are as follows:

	2021				2020					
	Parent	Directors	Key management personnel	Associates	Other related parties	Parent	Directors	Key management personnel	Associates	Other related parties
-----Rupees '000-----										
Investments										
Opening balance	-	-	-	1,241,543	4,056,857	-	-	-	961,872	3,780,238
Investment made during the year	-	-	-	1,624,707	21,145,830	-	-	-	717,090	31,074,157
Investment redeemed / sold during the year	-	-	-	(1,302,846)	(21,120,885)	-	-	-	(482,811)	(30,797,538)
Equity method adjustment	-	-	-	16,814	-	-	-	-	45,392	-
Closing balance	-	-	-	1,580,218	4,081,802	-	-	-	1,241,543	4,056,857
Provision for diminution in value of investments	-	-	-	-	2,037,337	-	-	-	-	2,041,899
Advances										
Opening balance	-	-	258,224	-	1,799,681	-	-	226,887	-	9,441,893
Addition during the year	-	-	540,268	-	483,407	-	-	83,064	-	6,496
Repaid during the year	-	-	(267,169)	-	(573,154)	-	-	(51,727)	-	(5,296,772)
Written off during the year	-	-	-	-	-	-	-	-	-	(2,351,936)
Closing balance	-	-	531,323	-	1,709,934	-	-	258,224	-	1,799,681
Provision held against advances	-	-	-	-	508,642	-	-	-	-	511,816
Other assets										
Interest / mark-up accrued	-	-	847	-	63,774	-	-	-	-	58,469
Commission income receivable	-	-	-	222	37,861	-	-	345	72	36,391
Defined benefit plan asset	-	-	-	-	117,981	-	-	-	-	66,343
Remuneration receivable	-	-	-	3,815	24,704	-	-	-	3,583	13,601
Receivable against reimbursement of expenses	-	-	-	3,465	59,325	-	-	-	10,301	50,426
Receivable from defined contribution plan	-	-	-	-	803	-	-	-	-	647
Front end load receivable	-	-	-	64	3,386	-	-	-	208	52,394
Preliminary expenses and floatation costs receivable	-	-	-	1,114	3,174	-	-	-	4,065	6,306
Dividend receivable	-	-	-	-	-	-	-	-	-	1,398
Others	-	-	847	8,680	729,363	-	-	345	-	515,944
	-	-	-	-	1,040,371	-	-	-	18,229	801,919
Deposits and other accounts										
Opening balance	182	44,456	139,814	14,910	10,509,734	182	37,985	156,482	-	3,074,185
Received during the year	705,659	90,608	2,749,082	1,427,130	512,144,364	-	46,969	1,723,877	1,178,039	235,409,751
Withdrawn during the year	(377,444)	(83,916)	(2,657,619)	(1,424,649)	(512,856,267)	-	(40,498)	(1,740,545)	(1,163,129)	(227,974,202)
Transfer in / (out) during the year	-	-	-	(2,041)	2,041	-	-	-	-	-
Closing balance	328,397	51,148	231,277	15,350	9,800,472	182	44,456	139,814	14,910	10,509,734
Other liabilities										
Interest / mark-up payable	-	207	277	-	48,212	-	129	217	11	38,703
Payable to staff retirement fund	-	-	-	-	124	-	-	-	-	-
Payable against reimbursement of expenses	-	-	-	-	-	-	-	-	-	2,864
Other liabilities	-	207	277	-	78,572	-	129	217	11	154,308
	-	-	-	-	126,908	-	-	-	-	195,875

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	2021				2020			
	Parent	Directors	Key management personnel	Other related parties	Parent	Directors	Key management personnel	Other related parties
Guarantees issued favouring related parties or on their behalf *	-	-	-	-	-	-	-	4,397
Trade related commitments	-	-	-	135,898	-	-	-	90,506
	-	-	-	135,898	-	-	-	94,903

Rupees '000

Contingencies and commitments

Guarantees issued favouring related parties or on their behalf *

Trade related commitments

* represents outstanding guarantee

42.1 Balances pertaining to parties that were related at the beginning of the year but ceased to be so related during any part of the year are not reflected as part of the closing balance. The same are accounted for through the movement presented above.

42.2 Details of outstanding investments and donations made during the year relating to related parties are given in notes 10 and 29.3 to these consolidated financial statements. Contributions to and accruals in respect of retirement benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan (refer notes 36 and 37 to these consolidated financial statements for the details of the plans). Remuneration of the President and Chief Executive Officer, directors' fee, and certain related information are disclosed in note 38 to these consolidated financial statements. Such remuneration is determined in accordance with the terms of their employment. Details of shares held by the parent company are disclosed in note 20.2.1 to these consolidated financial statements. Details of assets held under trust arrangement on behalf of the related parties are given in note 41 to these consolidated financial statements.

RELATED PARTY TRANSACTIONS

	2021				2020			
	Parent	Directors	Key management personnel	Other related parties	Parent	Directors	Key management personnel	Other related parties

Rupees '000

	2021				2020			
	Parent	Directors	Key management personnel	Other related parties	Parent	Directors	Key management personnel	Other related parties
Income								
Mark-up / return / interest earned	-	-	19,015	21,822	-	-	12,834	131,553
Fee and commission income	-	43	99	569,371	-	48	171	274,095
Dividend income	-	-	-	41,417	-	-	-	51,347
Net gain on sale of securities	-	-	163	61,520	-	-	43	44,581
Net gain on disposal of fixed assets	-	-	11	-	-	-	-	-
Expense								
Mark-up / return / interest paid	-	1,623	4,069	749,814	-	2,096	6,354	631,051
Reimbursement of expenses	-	-	-	223,902	-	-	-	84,517
Director's fee and other expenses	-	124,770	-	-	-	154,543	-	-
Remuneration	-	-	680,240	1,835	-	-	617,474	1,668
Consultancy fee	-	-	-	9,286	-	-	-	4,306
Charge for defined benefit plan	-	-	-	218,531	-	-	-	216,306
Contribution to defined contribution plan	-	-	-	257,848	-	-	-	236,096
Donations made during the year	-	-	-	79,917	-	-	-	77,424
Others								
Shares / units purchased during the year	-	-	-	1,624,707	-	-	-	31,074,157
Shares / units sold during the year	-	-	-	1,302,846	-	-	-	482,811
Government securities purchased during the year	-	-	887,718	3,701,645	-	-	627,067	6,792,088
Government securities sold during the year	-	-	799,333	6,117,558	-	-	645,099	10,331,647
Contribution to defined benefit plan	-	-	-	211,260	-	-	-	339,652
Sale proceeds from disposal of fixed assets	-	-	52	-	-	-	-	-

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43 CAPITAL ADEQUACY, LEVERAGE RATIO & LIQUIDITY REQUIREMENTS

	2021	2020
	-----Rupees '000-----	
Minimum capital requirement (MCR):		
Paid-up capital (net of losses)	15,176,965	15,176,965
Capital adequacy ratio (CAR):		
Eligible common equity tier 1 (CET 1) capital	56,923,128	49,609,041
Eligible additional tier 1 (ADT 1) capital	-	-
Total eligible tier 1 capital	56,923,128	49,609,041
Eligible tier 2 capital	6,750,022	8,503,577
Total eligible capital (tier 1 + tier 2)	63,673,150	58,112,618
Risk weighted assets (RWAs):		
Credit risk	273,538,696	235,843,958
Market risk	30,736,393	22,173,745
Operational risk	58,977,507	51,622,995
Total	363,252,596	309,640,698
Common equity tier 1 capital adequacy ratio (in %)	15.67%	16.02%
Tier 1 Capital adequacy ratio (in %)	15.67%	16.02%
Total Capital adequacy ratio (in %)	17.53%	18.77%

Capital adequacy is regularly monitored by the Holding Company's management, employing techniques based on the guidelines developed by the Basel Committee and as per the requirements of the SBP. The required information is submitted to the SBP on a quarterly basis.

As at December 31, 2021, the SBP requires each bank or banking group to: (a) hold the minimum level of the paid-up capital of Rs 10 billion; (b) maintain a ratio of total regulatory capital to the risk-weighted assets at or above the required minimum level of 10% and (c) maintain common equity tier 1 (CET1) ratio and tier 1 ratio of 6% and 7.5% respectively.

An additional capital conservation buffer (CCB) of 1.5% (to be met from CET1) has to be maintained over and above the minimum required level.

The paid-up capital of the Holding Company for the year ended December 31, 2021, stood at Rs 15.177 billion (2020: Rs 15.177 billion). As at December 31, 2021, the Group's consolidated CAR stood at 17.53% (December 31, 2020: 18.77%) whereas CET1 and Tier 1 ratios both stood at 15.67% (December 31, 2020: 16.02%).

The Holding Company is also in compliance with the conservation buffer requirements.

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	2021	2020
	-----Rupees '000-----	
Leverage ratio (LR):		
Eligible tier-1 capital	56,923,128	49,609,041
Total exposures	1,046,737,575	833,658,911
Leverage ratio (%)	5.44%	5.95%
Liquidity coverage ratio (LCR):		
Total high quality liquid assets	327,723,433	265,799,775
Total net cash outflow	155,715,157	125,870,150
Liquidity coverage ratio (Ratio)	2.105	2.112
Net stable funding ratio (NSFR):		
Total available stable funding	594,478,277	493,515,307
Total required stable funding	346,320,285	291,597,390
Net stable funding ratio (%)	171.66%	169.25%

43.1 The link to the full disclosure is available at <https://www.faysalbank.com/en/capital-adequacy-ratio-car/>

44 RISK MANAGEMENT

Risk management group (RMG) has been organised under the Chief Risk Officer (CRO). It has been authorised by the Board of Directors (BoD) to monitor the implementation of various risk policies via implementation of an integrated risk management framework across the Holding Company. As an ongoing exercise to integrate risk related functions, RMG has been expanded, strengthened and entrusted to monitor the risk areas across the organisation, including adoption and convergence towards regulatory and Basel guidelines on risk management.

The primary objective of this architecture is to inculcate risk management into the organisation flows to ensure that risks are timely and accurately identified and assessed, properly documented, approved and adequately monitored and managed in order to ensure that risk taking activities are in line with the guidelines approved by the BoD and to protect the interests of the Group's depositors and shareholders.

The 'risk management framework' at the Group encompasses:

- scope of risks to be managed;
- process, systems and procedures to manage risk; and
- roles and responsibilities of individuals involved in risk management.

The Group has adopted an approach that gives an integrated view of the risks faced by the organisation. This calls for aligning strategic vision, policy objectives and business processes / procedures within the risk management framework. The management of risk is integrated with the Group's management of capital and strategy. This ensures that risks taken in pursuit of the Group's strategic objectives are consistent with the policies, translating into targeted shareholder return as well as the Group's desired credit rating and risk appetite.

With this in view, the risk management framework endeavours to be a comprehensive and evolving guidelines to cater to changing business dynamics. The risk management framework includes:

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- clearly defined risk management policies;
- well constituted organisational structure; and
- mechanism for ongoing review of all policies and procedures and risk exposures.

The 'risk management framework' is built on the following elements:

- comprehensive risk governance; and
- effective risk processes.

The Group has developed and implemented a governance and management structure, processes surrounding each risk area, including credit risk, market risk, liquidity risk, capital management, operational risk, environmental risk and information security risk.

The essential components which contribute in effective management of all these risks are as follows:

- active board / senior management strategic direction and centralised RMG oversight;
- sufficient policies, procedures and limits;
- adequate risk measurement, monitoring and management information systems; and
- comprehensive internal controls.

The Board of Directors (BoD) monitoring and oversight is facilitated through the Board Risk Management Committee (BRMC), comprising of directors including the President & CEO. It is appointed and authorised by the BoD to assist in the design, regular evaluation and timely updation of the risk management framework. The BRMC has further authorised management committees such as Country Credit Committee (CCC), Agriculture Credit Committee (ACC), Enterprise Risk Management Committee (ERMC) and Assets and Liabilities Committee (ALCO) to supervise risk management activities within their respective areas.

In order to have an effective and efficient risk assessment, and to closely align its functions with business, RMG has separate risk management functions for credit risk management, based on the specialised skill sets and required specific experience in various business segments. These functions comprise of corporate risk, CBSME, agri and retail risk management.

The common responsibilities of all credit risk management functions include:

- conduct a thorough and an independent due diligence of the proposed / existing exposures in the respective risk portfolios.
- work with compliance department of the Holding Company to ensure conformity to the relevant Government regulations, the SBP PRs as well as internal policies.
- work with relationship teams to structure exposures such that they mitigate key risks, cater to customer requirements, remain economical in terms of risk weighted assets / capital allocation to ensure adequate risk coverage.

The risk management architecture is further fostered by enterprise risk management, credit administration, risk policy and portfolio management and information security functions.

The enterprise risk management function is responsible for managing and controlling market, operational and liquidity risks at an enterprise level and monitoring regulatory capital requirements of the Group.

Credit administration department looks after the security, loan documentation, disbursement and post disbursement monitoring aspects of the credit portfolio.

Risk policy and analytics department serves as an independent check in the risk management function. It performs

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For the year ended December 31, 2021

periodic review of all credit related portfolios (corporate, CBSME, retail, agri, SAM) and analyses portfolio compositions, risk rating distributions, emerging trends of NPLs, renewal status of Risk Approvals (RAs) as per policy and other policy related matters. It also formulates / updates credit policies (along with various limits prescribed therein) in line with regulatory environment, business strategy, the BoD approvals and the best practices.

The information security risk function is responsible for information security risk identification, monitoring and reporting.

44.1 Credit risk

Credit risk is the identification of probability that a counterparty will cause a financial loss to the Group due to its inability or unwillingness to meet its contractual obligation. This credit risk arises mainly from both direct lending activities as well as contingent liabilities.

The Group's credit risk philosophy is based on the Group's overall business strategy / direction as established by the Board. The Group is committed to the appropriate level of due diligence to ensure that credit risks have been properly analysed, fully disclosed to the approving authorities, appropriately rated, appropriately structured, appropriately priced and documented.

The Group deals with many different types of borrowers and borrowing structures across the corporate, commercial, SME, agriculture and retail segments. The Group manages customer credit risk exposures within appropriate limits to ensure that it does not provide a disproportionate level of credit to a single customer or group of connected clients. The Group follows aggregation principles – summing of credit risk limits to the same customer, or group of connected clients – to identify and manage effectively all significant credit risk exposures to a single customer within an individual business and, where appropriate, across other business segments.

The Group has well-defined credit approval and review processes under which senior officers with the requisite credit background, critically scrutinise, advise and discuss associated risks and recommend / review / approve credit facilities and financing, through respective credit committees. Besides financial, industry and transaction analysis, in order to quantify risks of counterparty, the credit evaluation also includes risk rating system to evaluate risk rating of the customers which is then monitored on a portfolio basis to gauge the Group's credit portfolio quality. To avoid risk concentration, counterparty limits, counterparty group limits and industry concentration limits are also established, monitored and assessed in the light of changing counterparty and market conditions.

With a view to develop and effectively manage a diversified credit portfolio within each business segment (as an integral part of the credit risk management process), the Group has adopted the concept of an industry / sector-wise exposure concentration grid which dictates target market exposures.

As part of the Group's portfolio strategy and planning activity, these industry concentration limits are continually overseen by the management against the Group's approved exposures in these sectors and reviewed by the Board Risk Management Committee (BRMC) in its meetings with an aim to monitor the overall risk and to avoid high exposure to a single group or industry.

44.1.1 Segment by class of business

Credit Risk Management (CRM) Framework (non-retail / non-individual portfolio) covers three business segments: corporate risk management, commercial banking and SME (including agri) risk management and retail risk management. Based on overall guidance provided by a recognised and established external consultant, in line with the global best practices while ensuring regulatory compliance and alleviation of any (perceived) conflict of interest, credit management process has been segregated into two distinct categories:

- independent risk advice by risk management function.
- credit approvals by credit committee(s), while taking into consideration the business unit recommendations / approvals and independent risk advice.

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With this segregation, the role of risk management function in credit approval process is focused to provide risk advice only, based on key risk parameters; whereas relevant credit committees are responsible for providing credit related approvals.

The common responsibilities of corporate risk management and commercial banking and SME (including agri) risk management include:

- conduct a thorough and an independent due diligence of the proposed / existing exposures in the respective risk portfolios.
- work with relationship teams to advise on structure of exposures such that they mitigate key risks, cater to customer requirements, remain economical in terms of risk weighted assets / capital allocation to ensure risk coverage.
- work with the independent credit risk review team (under internal audit) for effective and periodic review of the credit portfolio.

Retail risk management is responsible for managing the credit risk of consumer finance credit products, with credit facilities extended to individual (non-corporate) customers. The consumer finance / retail finance function operates on a program approach, which are approved by the Country Credit Committee and subsequently by the BoD. The retail risk management provides its input on risk parameters in term of 'risk advice', at the time of approval / changes in product programs. The retail risk management also ensures that all the ongoing individual credit approvals are within pre-defined risk parameters as per the approved product programs.

44.1.2 Credit risk: general disclosures Basel specific

The Group has adopted the standardised approach under Basel. According to the regulatory statement submitted under the standardised approach, the portfolio has been divided into claims on public sector entities in Pakistan (PSEs), claims on corporate (excluding equity exposure) and claims categorised as retail portfolio. Claims on corporate constitute 65.71% (2020: 64.42%) of the total credit risk weighted assets, 1.81% (2020: 1.9%) represents claims on PSEs and 14.62% (2020: 15.9%) exposure pertains to claims categorised as retail portfolio.

44.1.3 Credit risk: disclosures for portfolio subject to standardised approach

For domestic claims, external credit assessment institutions (ECAIs) recommended by the SBP, namely Pakistan Credit Rating Agency Limited (PACRA) and VIS Credit Rating Company Limited are used. For claims on foreign entities, ratings assigned by Standard and Poor, Fitch and Moody's are used. Exposures not rated by any of the aforementioned rating agencies are categorised as unrated.

Exposures	PACRA	VIS	Standard and Poor's	Moody's	Fitch
Corporate	✓	✓	-	-	-
Banks	✓	✓	✓	✓	✓
Sovereigns	-	-	✓	✓	✓
PSEs	✓	✓	-	-	-

The SBP's indicative mapping process as instructed in the SBP's circular "Minimum capital requirements for banks and DFIs" (indicated in table below) was used to map alpha numeric ratings of PACRA, VIS, S&P's, Moody's, Fitch ratings, and numeric scores of ECAs, to the SBP's rating grades.

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Long term rating grades mapping

SBP rating	ECA scores	PACRA	VIS	S & P	Moody's	Fitch
1	0,1	AA- and above	AA- and above	AA- and above	Aa3 and above	AA- and above
2	2	A+ to A-	A+ to A-	A+ to A-	A1 to A3	A+ to A-
3	3	BBB+ to BBB-	BBB+ to BBB-	BBB+ to BBB-	Baa1 to Baa3	BBB+ to BBB-
4	4	BB+ to BB-	BB+ to BB-	BB+ to BB-	Ba1 to Ba3	BB+ to BB-
5	5,6	B+ to B-	B+ to B-	B+ to B-	B1 to B3	B+ to B-
6	7	CCC+ & Below	CCC+ & Below	CCC+ & Below	Caa1 & Below	CCC+ & Below

Short term rating grades mapping

SBP rating	PACRA	VIS	S & P	Moody's	Fitch
S1	A-1 & above	A-1 & above	A-1 & above	P-1	F1
S2	A-2	A-2	A-2	P-2	F2
S3	A-3	A-3	A-3	P-3	F3
S4	Others	Others	Others	Others	Others

Particulars of the Group's significant on-balance sheet and off-balance sheet credit risk in various sectors are analysed as follows:

44.1.4 Lendings to financial institutions

Credit risk by public / private sector

	Gross lendings		Non-performing lendings		Provision held	
	2021	2020	2021	2020	2021	2020
	----- Rupees '000 -----					
Public / Government	-	2,985,000	-	-	-	-
Private	-	-	-	-	-	-
	-	2,985,000	-	-	-	-

44.1.5 Investment in debt securities

Credit risk by industry sector

	Gross investments		Non-performing investments		Provision held	
	2021	2020	2021	2020	2021	2020
	----- Rupees '000 -----					
Textile	49,206	51,476	49,206	51,476	49,206	51,476
Chemical and pharmaceuticals	1,537,161	1,914,648	1,518,161	1,528,616	1,518,161	1,528,616
Cement	500,000	500,000	500,000	500,000	500,000	500,000
Sugar	8,311	8,311	8,311	8,311	8,311	8,311
Power (electricity), gas, water, sanitary	54,617,664	58,686,826	-	-	-	-
Financial	750,000	528,571	-	-	-	-
Services	1,732,943	1,780,459	-	-	-	-
	59,195,285	63,470,291	2,075,678	2,088,403	2,075,678	2,088,403
	----- Rupees '000 -----					
	Credit risk by public / private sector					
Public / Government	54,617,664	58,659,556	-	-	-	-
Private	4,577,621	4,810,735	2,075,678	2,088,403	2,075,678	2,088,403
	59,195,285	63,470,291	2,075,678	2,088,403	2,075,678	2,088,403

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44.1.6 Advances

Credit risk by industry sector	Gross advances		Non-performing advances		Provision held	
	2021	2020	2021	2020	2021	2020
	Rupees '000					
Agriculture, forestry, hunting and fishing	42,384,335	13,223,912	1,231,355	1,285,467	911,977	952,068
Mining and quarrying	8,770,702	9,825,281	3,451	3,451	3,451	3,451
Textile	63,685,273	48,192,672	6,602,501	6,970,425	6,470,270	6,774,726
Chemical and pharmaceuticals	9,664,209	10,160,529	669,993	722,784	549,784	539,710
Cement	10,041,721	8,348,611	41,608	41,608	39,108	39,108
Sugar	7,439,984	8,469,446	633,650	722,146	595,687	653,799
Footwear and leather garments	2,853,225	1,959,600	384,339	388,849	272,763	274,304
Automobile and transportation equipment	7,133,451	3,987,402	173,226	180,226	165,869	164,957
Electronics and electrical appliances	7,053,115	6,436,741	567,004	796,963	454,119	613,140
Construction	7,875,493	3,912,232	351,667	402,609	330,969	373,029
Power (electricity), gas, water, sanitary	69,211,880	69,630,945	1,845,437	1,912,627	1,603,828	1,463,827
Wholesale and retail trade	8,900,872	9,896,465	2,410,202	2,376,685	1,785,724	1,778,353
Transport, storage and communication	31,198,194	30,713,246	119,777	219,883	78,436	183,314
Financial	1,117,517	2,496,069	50,853	50,853	50,309	50,309
Insurance	11,602	465	-	-	-	-
Services	19,558,984	20,607,480	476,309	385,817	337,440	321,972
Individuals	48,699,162	39,498,032	1,787,102	3,195,164	1,136,889	2,706,894
Others	71,185,758	52,386,158	6,058,422	6,569,868	4,757,919	3,756,671
	416,785,477	339,745,286	23,406,896	26,225,425	19,544,542	20,649,632
Credit risk by public / private sector						
Public / Government	93,220,230	66,100,620	-	-	-	-
Private	323,565,247	273,644,666	23,406,896	26,225,425	19,544,542	20,649,632
	416,785,477	339,745,286	23,406,896	26,225,425	19,544,542	20,649,632

44.1.7 Contingencies and Commitments

Credit risk by industry sector	2021	2020
	-----Rupees '000-----	
Agriculture, forestry, hunting and fishing	44,037	129,715
Mining and quarrying	3,261,211	643,156
Textile	21,451,666	16,819,192
Chemical and pharmaceuticals	7,050,986	4,612,636
Cement	8,652,440	1,889,995
Sugar	643,720	141,910
Footwear and leather garments	466,910	971,716
Automobile and transportation equipment	5,645,982	7,898,310
Electronics and electrical appliances	510,289	1,062,536
Construction	1,892,355	701,276
Power (electricity), gas, water, sanitary	10,994,170	8,343,448
Wholesale and retail trade	7,728,377	6,650,570
Exports / imports	243,016	121,662
Transport, storage and communication	772,633	1,470,443
Financial	2,304,557	1,576,753
Services	4,762,588	2,962,296
Individuals	990,992	1,266,835
Others	34,837,175	22,969,315
	112,253,104	80,231,764
Credit risk by public / private sector		
Public / Government	18,505,122	27,213,201
Private	93,747,982	53,018,563
	112,253,104	80,231,764

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44.1.8 Concentration of advances

The Group's top 10 exposures on the basis of total (funded and non-funded exposures) aggregated to Rs.180,968 million (2020: Rs. 143,318 million) are as following:

	2021	2020
	-----Rupees '000-----	
Funded	155,492,328	127,981,622
Non-funded	25,475,404	15,336,103
Total exposure	<u>180,967,732</u>	<u>143,317,725</u>

The sanctioned limits against these top 10 exposures aggregated to Rs 211,207 million (2020: Rs 178,938 million).

There are no classified exposures under this category of advances.

44.1.9 Advances - province / region-wise disbursement and utilisation

Province / region	2021						
	Disbursements	Utilisation					
		Punjab	Sindh	KPK including FATA	Balochistan	Islamabad	AJK including Gilgit-Baltistan
	----- Rupees '000 -----						
Punjab	271,037,685	264,677,854	4,718,916	249,972	1,324	1,271,014	118,605
Sindh	489,387,231	204,009,492	285,238,092	18,657	89,087	23,517	8,386
KPK including FATA	1,325,334	119,890	-	1,177,886	-	27,558	-
Balochistan	8,987	-	-	-	8,987	-	-
Islamabad	21,226,128	8,279,867	276,765	587,246	6,125	11,958,767	117,358
AJK including Gilgit-Baltistan	34,511	10,962	-	-	-	-	23,549
Total	<u>783,019,876</u>	<u>477,098,065</u>	<u>290,233,773</u>	<u>2,033,761</u>	<u>105,523</u>	<u>13,280,856</u>	<u>267,898</u>

Province / region	2020						
	Disbursements	Utilisation					
		Punjab	Sindh	KPK including FATA	Balochistan	Islamabad	AJK including Gilgit-Baltistan
	----- Rupees '000 -----						
Punjab	349,302,391	337,527,252	11,039,826	273,004	3,108	456,575	2,626
Sindh	462,384,651	29,676,967	432,479,153	23,096	142,926	60,611	1,898
KPK including FATA	1,399,307	-	-	1,399,307	-	-	-
Balochistan	4,134	-	-	-	4,134	-	-
Islamabad	21,520,373	3,384,997	487,909	705,436	124	16,771,842	170,065
AJK including Gilgit-Baltistan	68,512	842	-	-	-	-	67,670
Total	<u>834,679,368</u>	<u>370,590,058</u>	<u>444,006,888</u>	<u>2,400,843</u>	<u>150,292</u>	<u>17,289,028</u>	<u>242,259</u>

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44.2 Market Risk

It is the risk that the value of on-balance sheet and off-balance sheet positions of the Group will be adversely affected by movements in market rates or prices such as interest rates, equity prices and / or commodity prices resulting in a loss to earnings and capital. Market risks arise generally from trading activities, open foreign currency positions, holding common equity and other products. All such instruments and transactions are exposed to general and specific market movements.

The Group seeks to mitigate market risk by employing strategies that correlate price, rate and spread movements of its earning assets, liabilities and trading activities. Treasury front office, market risk management and treasury middle office perform market risk management activities within the Group. The Group has Enterprise Risk Management Committee which is responsible for recommending market risk policies and strategies for the Board approval and its subsequent implementation and review.

44.2.1 Consolidated statement of financial position split by trading and banking books

	2021			2020		
	Banking book	Trading book	Total	Banking book	Trading book	Total
	----- Rupees '000 -----					
Cash and balances with treasury banks	58,516,658	-	58,516,658	59,881,290	-	59,881,290
Balances with other banks	3,517,361	-	3,517,361	2,878,630	-	2,878,630
Lendings to financial institutions	-	-	-	2,985,000	-	2,985,000
Investments	13,253,792	343,995,564	357,249,356	18,584,351	257,885,473	276,469,824
Advances	396,295,362	-	396,295,362	318,179,878	-	318,179,878
Fixed assets	26,416,480	-	26,416,480	24,102,155	-	24,102,155
Intangible assets	2,098,064	-	2,098,064	1,894,204	-	1,894,204
Deferred tax assets	-	-	-	-	-	-
Other assets	25,875,215	-	25,875,215	23,673,221	-	23,673,221
	<u>525,972,932</u>	<u>343,995,564</u>	<u>869,968,496</u>	<u>452,178,729</u>	<u>257,885,473</u>	<u>710,064,202</u>

44.2.2 Foreign Exchange Risk

Foreign exchange risk / currency risk is the current or prospective risk to earnings and capital arising from adverse movements in currency exchange rates. It refers to the impact of adverse movements in currency exchange rates on the value of open foreign currency positions. Changes in currency rates affect the value of assets and liabilities denominated in foreign currencies and may affect revenues from foreign exchange dealing.

The Group undertakes currency risk mostly to support its trade services and maintains overall foreign exchange risk position to the extent of statutory Foreign Exchange Exposure Limit (FEEL) prescribed by the SBP.

Exposure limits such as counterparty, gap, net open position, dealer and bucket-wise currency delta limits are in place in accordance with the Group's approved policies in order to manage associated risk and concentration at the acceptable tolerance levels.

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	2021				2020			
	Assets	Liabilities	Off-balance sheet items	Net currency exposure	Assets	Liabilities	Off-balance sheet items	Net currency exposure
	----- Rupees '000 -----							
United States Dollar	11,909,389	55,055,595	42,400,210	(745,996)	11,685,918	46,504,509	34,045,900	(772,691)
Great Britain Pound Sterling	888,498	5,828,896	4,940,112	(286)	2,576,085	4,666,666	2,101,525	10,944
Euro	662,854	2,701,127	2,042,484	4,211	1,372,956	2,475,788	1,105,389	2,557
Japanese Yen	241	99,829	99,645	57	247	3,212	2,945	(20)
Other currencies	270,061	407,738	145,761	8,084	44,102	18,105	(3,246)	22,751
	<u>13,731,043</u>	<u>64,093,185</u>	<u>49,628,212</u>	<u>(733,930)</u>	<u>15,679,308</u>	<u>53,668,280</u>	<u>37,252,513</u>	<u>(736,459)</u>

	2021		2020	
	Banking book	Trading book	Banking book	Trading book
	----- Rupees '000 -----			
Impact of 1% change in foreign exchange rates on				
- profit and loss account	-	(7,311)	-	(7,365)
- other comprehensive income	-	-	-	-

44.2.3 Equity position Risk

Equity position risk is the risk arising from unfavourable fluctuations in prices of shares in which the Group carries long / short positions. It is a risk to earnings or capital that results from adverse changes in the value of equity related portfolios of the Group. Price risk associated with equities could be systematic or unsystematic. Systematic risk is due to sensitivity of portfolio's value to changes in overall level of equity prices, while unsystematic risk is associated with price volatility that is determined by the specific characteristics of the investee company.

The Group's equity position is governed by position limits imposed by the SBP for overall investment and per scrip exposure. Additionally, there are internal limits set to manage overall earnings in the form of stop loss limits and maintain a diverse portfolio through sector concentration limits.

	2021		2020	
	Banking book	Trading book	Banking book	Trading book
	----- Rupees '000 -----			
Impact of 5% change in equity prices on				
- profit and loss account	-	76,178	-	32,571
- other comprehensive income	4,196	455,127	2,699	406,040

44.2.4 Yield / interest rate risk in the banking book (IRRBB)-Basel II specific

	2021		2020	
	Banking book	Trading book	Banking book	Trading book
	----- Rupees '000 -----			
Impact of 1% change in interest rates on				
- profit and loss account	(1,374,678)	2,553,183	(1,057,450)	2,342,798
- other comprehensive income	-	(1,026,876)	-	(576,601)

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2020												
Exposed to yield / interest risk												
Effective yield / interest rate (%)	Total	Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years	Non-interest bearing financial instruments	
												Rupees '000
On-balance sheet financial instruments												
Assets												
	Cash and balances with treasury banks	59,881,290	-	-	-	-	-	-	-	-	-	59,881,290
	Balances with other banks	2,878,630	-	-	-	-	-	-	-	-	-	2,878,630
7.05	Lending to financial institutions	2,985,000	2,985,000	-	-	-	-	-	-	-	-	2,985,000
9.7	Investments	275,228,281	46,664,711	124,139,218	88,550,788	1,626,951	-	6,537,375	-	-	-	7,709,238
10	Advances	318,179,878	118,849,314	98,567,808	47,224,534	39,548,418	1,620,332	724,037	673,740	2,901,997	-	5,575,793
	Other assets	20,102,269	-	-	-	-	-	-	-	-	-	20,102,269
		679,255,948	168,499,025	222,707,026	135,775,322	41,175,369	1,620,332	7,261,412	673,740	2,901,997	-	96,147,220
Liabilities												
	Bills payable	13,543,270	-	-	-	-	-	-	-	-	-	13,543,270
9.1	Borrowings	58,446,516	6,986,956	20,223,318	5,624,611	9,076	13,040,638	1,713,088	8,099,555	983,807	-	1,633,331
5.3	Deposits and other accounts	540,632,217	303,514,379	30,133,139	15,133,747	19,749,212	1,696,738	156,678	5,000	-	-	169,702,352
	Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-
	Subordinated debt	-	-	-	-	-	-	-	-	-	-	-
	Other liabilities	31,990,622	-	-	-	-	-	-	-	-	-	31,990,622
		644,612,625	310,501,335	50,356,457	20,758,358	19,758,288	14,737,376	673,108	1,869,766	8,104,555	983,807	216,869,575
		34,642,723	142,002,310	172,350,569	115,016,964	21,417,081	(12,243,471)	947,224	5,391,646	(7,430,815)	1,918,190	(120,722,355)
		25,575,379	-	-	-	-	-	-	-	-	-	31,990,622
		60,218,102	-	-	-	-	-	-	-	-	-	13,543,270
		66,134,904	26,625,106	25,218,433	14,194,019	97,346	-	-	-	-	-	-
		26,891,082	11,481,046	3,871,960	11,418,946	119,130	-	-	-	-	-	-
		2,989,036	2,989,036	-	-	-	-	-	-	-	-	-
		8,272,187	-	-	-	-	-	-	-	-	-	8,272,187
		33,960,671	18,133,096	21,346,473	2,775,073	(21,784)	-	-	-	-	-	(8,272,187)
		(123,869,214)	193,697,042	117,792,037	21,395,297	(12,243,471)	947,224	5,391,646	(7,430,815)	1,918,190	-	1,918,190
		(123,869,214)	69,827,828	187,619,865	209,015,162	196,771,691	197,718,915	203,110,561	195,679,746	197,597,936	-	197,597,936
Off-balance sheet financial instruments												
Commitments in respect of:												
	- forward foreign exchange contracts (lending)	-	-	-	-	-	-	-	-	-	-	-
	- forward foreign exchange contracts (borrowing)	-	-	-	-	-	-	-	-	-	-	-
	- forward government securities transactions (lending)	-	-	-	-	-	-	-	-	-	-	-
	- forward government securities transactions (borrowing)	-	-	-	-	-	-	-	-	-	-	-
	- cross currency and interest rate swaps	-	-	-	-	-	-	-	-	-	-	-
	- forward lending	-	-	-	-	-	-	-	-	-	-	-
		33,960,671	18,133,096	21,346,473	2,775,073	(21,784)	-	-	-	-	-	(8,272,187)
		(123,869,214)	193,697,042	117,792,037	21,395,297	(12,243,471)	947,224	5,391,646	(7,430,815)	1,918,190	-	1,918,190
		(123,869,214)	69,827,828	187,619,865	209,015,162	196,771,691	197,718,915	203,110,561	195,679,746	197,597,936	-	197,597,936

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Yield curve risk is the risk that a financial instrument will suffer either a decline in income or capital because future changes in prevailing interest rates impact assets more or less than they impact liabilities.

The interest rate risk of the Group arises when there is a mismatch between contractual maturities, which are subject to interest rate adjustment within a specified period or re-pricing of on and off-balance sheet assets and liabilities. Risk is addressed by Asset and Liability Management Committee that reviews the interest rate dynamics at regular intervals and decides re-pricing of assets and liabilities to ensure that the spread of the Group remains at an acceptable level.

Major sources of Interest rate risk are;

- i) differences between the timing of rate changes and the timing of cash flows (re-pricing risk);
- ii) changing rate relationships among different yield curves affecting the Group's activities (basis risk);
- iii) changing rate relationships across the range of maturities (yield curve risk);
- iv) interest-related options embedded in the Group's products (options risk); and
- v) changes in marked-to-market value of financial instruments which occur when interest rate changes (price risk).

44.3 Operational risk

Operational risk is the risk of direct or indirect losses resulting from inadequate or failed internal processes or systems, human factors or from external events. The Group's businesses are dependent on the ability to process a large number of transactions efficiently and accurately. Operational risks and losses originate from business / operational process failure, IT security failure, natural disasters, dependence on key suppliers, fraud, service quality compromises, regulatory non-compliance, loss of key staff and social and environmental impacts.

The operational risk management function is primarily responsible for the oversight of operational risk management across the Group. The operational risk management framework of the Group is governed by the operational risk management policy and procedures, while the implementation is supported by an operational risk management system and designated operational risk coordinators within different units across the Group. The framework is in line with international best practices, flexible enough to implement in stages and permits the overall approach to evolve in response to organisational learning and future requirements.

The Group has implemented an effective operational risk management framework for managing operational risk. Each department has processes and system controls in place to address operational risks within their area. Operational loss data is collected through a well defined program implemented across the Group. Periodic workshops are conducted for risk and control self assessment and key risk exposures are identified and assessed against existing controls to evaluate improvement opportunities. Key risk indicators are also defined for monitoring of risk exposures. New products, systems, activities and processes are subject to comprehensive operational risk assessments, before implementation. Regular updates on operational risk status is presented to Enterprise Risk Management Committee (ERMC) and the Board of Directors through the Board Risk Management Committee (BRMC).

Operational risk-disclosures Basel II specific

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

The Group is currently using basic indicator approach for calculating operational risk capital charge.

Under basic indicator approach the capital charge for operational risk is a fixed percentage (denoted alpha) of average positive annual gross income of the Group over the past three years. Figures for any year in which annual gross income is negative or zero, should be excluded from both the numerator and denominator when calculating the average.

44.4 Liquidity risk

Liquidity risk is the risk that the Group will be unable to meet its payment obligations associated with its financial liabilities when they fall due and to replenish funds when they are withdrawn.

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Liquidity risk management framework is governed by the liquidity risk management policy. The policy provides specific directives for measuring and managing liquidity risk identifies responsible personnel; and defines their respective roles and responsibilities relating to liquidity risk management.

The management of liquidity risk is accomplished through a formal structure which includes:

- Board of Directors (BoD)
- Board Risk Management Committee (BRMC)
- Asset and Liability Committee (ALCO)
- Enterprise Risk Management Committee (ERMC)
- Treasury
- Risk management (enterprise risk management)
- Finance

The BoD approves the liquidity risk management policy including risk limits and ensures, through quarterly reviews by the BRMC, that the Group's liquidity risk is being managed prudently. The BRMC plays a strategic role in liquidity risk management by overseeing the liquidity risk profile of the Group. ERMC defines the risk tolerance levels and setting risk limits for effective liquidity risk management. ALCO ensures adherence with policy requirements and risk limits so that the Group remains sufficiently liquid at all times.

The market and liquidity risk under enterprise risk management function overseas liquidity risk. The Group's Asset and Liability Committee manages the liquidity position on a continuous basis.

The Group ensures to maintain a diversified portfolio of liquid assets and funding base. Sources of funding comprise of a good mix of core deposits. Concentration in deposit, especially large volume deposits, is closely monitored to anticipate any potential liquidity issues in case of their withdrawals.

Various tools and techniques are used to measure and monitor the possible liquidity risk. These include monitoring of different liquidity ratios like liquid assets to liquid liabilities, liquid assets to total deposits, large volume deposits to total deposits, advances to deposit, liquid assets to volatile funding; on regular basis against defined limits. Further, liquidity gaps over different time bands, are also monitored through maturity profiling of assets and liabilities. The Group also ensures that statutory cash and liquidity requirements are maintained at all times. In addition, the Group has also implemented the SBP's Basel III liquidity standards for ensuring compliance with the requirements of LCR, NSFR and other monitoring tools.

The Group performs liquidity stress testing on periodic basis in order to ensure sufficient liquidity is always available to meet financial obligations / commitments. Stress testing aims to quantify the potential impact of extreme yet plausible events or movements on the value of portfolio. Shocks include withdrawal of deposits, withdrawal of wholesale / large deposits, withdrawal of top deposits, etc. The results of liquidity stress testing are shared with relevant authorities / committees, on periodic basis.

Contingency funding plan (CFP) is a part of liquidity risk management policy of the Group. CFP provides a set of several early warning indicators of a possible liquidity shortfall situation; describes the actions to be taken to manage it and identifies the roles and responsibilities of ALCO, CFP team or other relevant authorities.

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44.4.1 Maturities of assets and liabilities - based on contractual maturities

2021

Total	2021												
	Upto 1 day	Over 1 to 7 days	Over 7 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 to 9 months	Over 9 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 years
58,516,688	58,516,688	-	-	-	-	-	-	-	-	-	-	-	-
3,517,361	3,517,361	-	-	-	-	-	-	-	-	-	-	-	-
357,249,356	151,437	454,310	58,788,908	5,703,522	10,103	17,472,086	3,133,862	7,677	3,187	45,873,626	3,249,110	170,008,738	52,412,790
396,295,362	42,076,919	30,081,712	12,149,811	29,077,453	33,648,642	21,340,575	35,959,212	9,801,512	13,437,244	36,820,194	36,169,242	44,383,735	51,349,111
26,416,480	410,114	82,043	95,725	218,782	412,451	417,877	435,792	86,659	110,822	393,130	1,133,688	2,712,514	19,906,573
2,098,064	4,974	29,843	34,817	79,582	149,217	149,217	149,217	-	-	387,494	125,546	334,636	653,321
25,875,215	3,124,720	1,050,940	1,353,277	3,940,019	4,781,111	2,538,643	6,613,841	357,340	735,195	1,358,899	22,230	-	-
869,968,496	107,802,183	31,638,848	72,402,538	39,019,358	39,001,524	41,919,398	46,291,924	10,253,188	14,286,448	84,831,343	40,699,828	217,440,123	124,321,795
14,122,901	14,122,901	-	-	-	-	-	-	-	-	-	-	-	-
111,189,829	2,935,770	13,414,094	100,000	472,000	16,687,909	13,533,850	18,921,598	45,376	7,349,184	127,515	564,010	2,553,691	34,484,882
644,039,999	485,985,651	10,505,757	4,699,300	34,960,297	28,340,728	41,608,503	14,402,808	4,570,031	17,897,790	202,023	805,755	60,350	1,000
-	-	-	-	-	-	-	-	-	-	-	-	-	-
611,506	-	-	-	-	-	-	-	-	-	-	-	-	611,506
33,873,861	1,032,161	580,933	809,873	7,615,737	3,902,233	2,779,855	3,235,115	1,151,225	1,289,840	858,071	370,928	2,599,533	7,647,737
803,838,096	504,076,483	7,198,064	5,609,173	43,048,034	48,930,870	57,922,208	36,559,521	5,766,632	26,536,814	1,189,215	1,740,683	5,219,594	42,745,075
66,130,400	696,274,300	7,198,064	66,793,365	4,028,676	9,929,946	16,002,810	97,324,03	4,486,556	12,250,366	83,643,128	38,959,133	212,226,529	81,576,720
15,176,965	-	-	-	-	-	-	-	-	-	-	-	-	-
12,613,183	-	-	-	-	-	-	-	-	-	-	-	-	-
7,061,583	-	-	-	-	-	-	-	-	-	-	-	-	-
31,278,631	-	-	-	-	-	-	-	-	-	-	-	-	-
66,130,362	-	-	-	-	-	-	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-	-	-	-	-	-
66,130,400	-	-	-	-	-	-	-	-	-	-	-	-	-

2021

Total	2021												
	Upto 1 day	Over 1 to 7 days	Over 7 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 to 9 months	Over 9 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 years
9,717,316	-	-	-	-	468	2,636	2,769	2,769	36,765	161,180	226,608	1,652,322	7,631,799

* These contain maturity analysis of lease liabilities based on contractual maturities which is shown below.

Liabilities

Lease liabilities

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

2020

Total	Upto 1 day	Over 1 to 7 days	Over 7 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 to 9 months	Over 9 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 years
Assets													
Cash and balances with treasury banks	59,881,290	-	-	-	-	-	-	-	-	-	-	-	-
Balances with other banks	2,878,630	-	-	-	-	-	-	-	-	-	-	-	-
Lendings to financial institutions	2,985,000	2,985,000	-	-	-	-	-	-	-	-	-	-	-
Investments	276,468,824	678,691	3,953,850	21,335,559	97,353,224	13,760,385	3,945,698	2,419,466	4,988,833	2,701,654	10,536,085	46,735,340	68,061,029
Advances	318,179,878	26,374,505	14,698,389	31,056,315	23,599,224	16,651,206	25,398,011	9,289,704	11,876,941	38,879,202	29,769,101	36,006,025	33,639,074
Fixed assets	24,102,155	26,991	48,619	111,498	209,769	210,139	221,161	52,137	508,710	539,155	685,083	2,326,624	19,120,595
Intangible assets	1,894,204	4,730	33,113	75,688	141,915	142,533	143,964	2,051	39,092	66,004	42,463	204,637	989,031
Deferred tax assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	23,673,221	2,553,609	732,796	3,902,157	2,772,899	2,525,991	7,425,885	1,172,566	888,647	504,060	196,578	47,302	-
	710,064,202	92,398,436	24,947,967	56,481,217	124,077,031	33,290,254	37,194,719	12,935,944	18,302,223	42,690,676	41,229,310	85,319,929	121,789,729
Liabilities													
Bills payable	13,543,270	13,543,270	-	-	-	-	-	-	-	-	-	-	-
Borrowings	58,446,516	2,620,669	440,131	1,138,627	10,352,569	9,670,750	5,624,611	2,613	6,463	13,040,639	132,136	1,713,088	9,083,361
Deposits and other accounts	540,632,217	388,079,761	17,185,368	29,008,713	22,420,249	24,714,548	21,182,940	7,995,372	18,504,669	1,794,789	563,191	424,293	5,000
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	1,582,351	-	-	-	-	-	-	-	-	-	-	-	1,582,351
Other liabilities *	35,641,746	112,658	906,836	3,924,313	2,659,426	4,002,089	5,678,429	2,088,964	4,648,162	2,288,831	590,545	987,106	7,112,859
	649,846,100	404,365,378	22,913,064	34,071,653	35,452,244	38,587,387	32,485,980	10,066,949	23,159,294	17,124,237	1,285,872	3,104,487	17,783,571
Net assets	60,218,102	(311,967,942)	2,634,903	9,591,783	22,409,584	88,644,787	(5,297,133)	4,648,739	2,888,965	(4,857,071)	25,586,439	39,943,488	82,215,442
Share capital	15,176,985	-	-	-	-	-	-	-	-	-	-	-	-
Reserves	11,032,847	-	-	-	-	-	-	-	-	-	-	-	-
Surplus on revaluation of assets - net	9,027,473	-	-	-	-	-	-	-	-	-	-	-	-
Unappropriated profit	24,981,002	-	-	-	-	-	-	-	-	-	-	-	-
Total equity attributable to the equity holders of the Bank	60,218,087	-	-	-	-	-	-	-	-	-	-	-	-
Non-controlling interest	15	-	-	-	-	-	-	-	-	-	-	-	-
	60,218,102	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities													
Lease liabilities	8,525,253	-	-	-	964	-	-	3,133	25,347	211,350	280,083	964,496	7,039,870

2020

* These contain maturity analysis of lease liabilities based on contractual maturities which is shown below:

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

44.4.2 Maturities of assets and liabilities - based on expected maturities of the assets and liabilities of the Group

In line with the SBP BSD Circular Letter No. 02 and 03 of 2011 on "Maturity and interest rate sensitivity gap reporting", deposit withdrawal pattern analysis on current and saving accounts (CASA) is conducted on ten years weekly data. The outliers (seasonal variations) are adjusted from data using fourth spread statistical methodology. The moving average methodology is used to estimate deposits withdrawal pattern of both current and saving deposits. This methodology is in line with industry best practices and regulatory guidelines.

	2021									
	Total	Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years
Assets										
Cash and balances with treasury banks	58,516,658	292,485	588,749	1,182,162	2,379,490	4,605,342	5,715,792	10,959,169	18,902,276	13,891,193
Balances with other banks	3,517,361	17,581	35,389	71,058	143,028	276,821	343,569	638,740	1,136,192	834,983
Lendings to financial institutions	-	-	-	-	-	-	-	-	-	-
Investments	357,249,356	54,442,090	17,936,500	8,183,183	6,153,564	45,873,626	3,249,210	170,091,871	51,105,979	213,333
Advances	396,295,362	47,806,696	64,487,314	51,361,081	57,370,872	40,039,627	39,496,925	44,383,735	44,075,202	7,273,910
Fixed assets	26,416,480	806,663	830,328	435,792	197,482	393,130	1,133,698	2,712,814	8,486,348	11,420,225
Intangible assets	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	2,098,064	149,217	298,434	149,217	-	387,494	125,546	334,836	653,320	-
Other assets	25,875,215	8,577,090	7,338,076	7,091,708	1,312,090	1,356,899	199,352	-	-	-
	869,968,496	112,091,822	91,514,790	68,474,201	67,556,526	92,932,939	50,264,092	229,141,165	124,359,317	33,633,644
Liabilities										
Bills payable	14,122,901	14,122,901	-	-	-	-	-	-	-	-
Borrowings	111,189,829	16,921,864	30,221,760	18,921,598	7,394,561	127,515	564,010	2,553,729	29,976,025	4,508,767
Deposits and other accounts	644,039,999	52,775,012	74,811,641	24,170,545	42,116,249	38,462,298	48,263,320	91,168,398	156,787,764	115,484,752
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	611,506	-	-	-	-	-	-	-	611,506	-
Other liabilities *	33,873,861	9,152,461	5,952,185	3,712,604	2,664,400	1,606,605	543,395	2,599,553	6,827,586	815,072
	803,838,096	92,972,238	110,985,586	46,804,747	52,175,210	40,196,418	49,370,725	96,321,680	194,202,901	120,808,591
Net assets	66,130,400	19,119,584	(19,470,796)	21,669,454	15,381,316	52,736,521	893,367	(132,819,485)	(69,843,584)	(87,174,947)
Share capital	15,176,965	-	-	-	-	-	-	-	-	-
Reserves	12,613,183	-	-	-	-	-	-	-	-	-
Surplus on revaluation of assets - net	7,061,583	-	-	-	-	-	-	-	-	-
Unappropriated profit	31,278,631	-	-	-	-	-	-	-	-	-
Total equity attributable to the equity holders of the Bank	66,130,362	-	-	-	-	-	-	-	-	-
Non-controlling interest	38	-	-	-	-	-	-	-	-	-
	66,130,400	-	-	-	-	-	-	-	-	-

* This contains maturity analysis of lease liabilities based on expected maturities which is shown below:

	2021									
	Total	Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years
Liabilities										
Lease liabilities	9,717,316	-	3,103	2,769	39,534	161,180	226,608	1,652,322	6,827,586	804,214

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

		2020								
		Rupees '000								
	Total	Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years
Assets										
Cash and balances with treasury banks	59,881,290	281,443	568,872	1,146,727	2,341,358	4,649,782	5,709,681	11,257,682	19,551,241	14,374,504
Balances with other banks	2,878,630	13,612	27,346	55,124	112,551	223,519	274,469	541,167	939,846	690,996
Lendings to financial institutions	2,985,000	2,985,000	-	-	-	-	-	-	-	-
Investments	276,469,824	25,968,090	111,113,609	3,945,698	7,408,319	2,701,664	10,536,085	46,735,340	66,569,579	1,491,450
Advances	318,179,878	28,495,724	50,171,153	39,598,939	55,639,017	41,740,447	32,894,497	36,006,026	26,593,053	7,046,022
Fixed assets	24,102,155	228,781	419,908	221,161	560,847	539,156	685,083	2,326,624	7,165,456	11,955,139
Intangible assets	1,894,204	141,914	284,448	143,964	41,143	66,604	42,463	204,637	615,606	353,425
Deferred tax assets	-	-	-	-	-	-	-	-	-	-
Other assets	23,673,221	8,139,293	5,298,890	7,425,885	2,061,213	504,060	196,578	47,302	-	-
	710,064,202	66,253,857	167,884,226	52,532,498	68,164,448	50,425,222	50,338,856	97,118,778	121,434,781	35,911,536
Liabilities										
Bills payable	13,543,270	13,543,270	-	-	-	-	-	-	-	-
Borrowings	58,446,516	8,620,287	20,223,319	5,624,611	9,076	13,040,638	132,136	1,713,088	8,099,554	983,807
Deposits and other accounts	540,632,217	56,963,310	50,809,982	28,593,915	41,617,752	31,868,062	37,525,932	73,409,144	126,667,888	93,186,232
Liabilities against assets subject to finance lease	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	1,582,351	-	-	-	-	-	-	-	-	-
Other liabilities *	35,641,746	5,625,335	6,661,515	5,678,429	6,717,126	2,288,831	590,545	967,106	1,582,351	1,252,781
	649,846,100	84,752,202	77,894,816	39,896,955	48,343,954	47,187,531	38,248,613	76,089,338	142,209,871	95,422,820
Net assets	60,218,102	(18,498,345)	90,189,410	12,635,543	19,820,494	3,237,691	12,090,243	21,029,440	(20,775,090)	(69,511,284)
Share capital	15,176,965									
Reserves	11,032,647									
Surplus on revaluation of assets - net	9,027,473									
Unappropriated profit	24,981,002									
Total equity attributable to the equity holders of the Bank	60,218,087									
Non-controlling interest	15									
	60,218,102									
	8,525,253	-	964	-	28,480	211,350	280,093	964,496	6,032,564	1,007,306

* This contains maturity analysis of lease liabilities based on expected maturities which is shown below:

		2020								
		Rupees '000								
	Total	Upto 1 month	Over 1 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 2 years	Over 2 to 3 years	Over 3 to 5 years	Over 5 to 10 years	Above 10 years
Liabilities										
Lease liabilities	8,525,253	-	964	-	28,480	211,350	280,093	964,496	6,032,564	1,007,306

Notes to and forming part of the Consolidated Financial Statements

For the year ended December 31, 2021

44.5 Derivative risk management

The Group's derivatives risk management is performed under market risk management which is an independent unit reporting to the Chief Risk Officer. The risk management policies are governed by the regulatory and internal guidelines. The risk management department of the Group reviews credit risk, market risk and other risks associated with the derivative transactions or related area of the activity and assigns limits within which the transactions / area of activity can be carried out. Adherence to these limits is ensured through independent monitoring and control functions.

There are a number of risks undertaken by the Group, which need to be monitored and assessed. The management of risks includes the following primary components:

- comprehensive risk measurement approach;
- detailed structure of limits, guidelines and other parameters used to govern risk taking; and
- strong management information system for controlling, monitoring and reporting risks.

Major risks associated with the derivative instruments are market risk, credit risk and liquidity risk. The Group uses SunGard-Sierra to measure and manage these risks which provides end-to-end capability with respect to transaction life cycle.

Market risk

The risk that the value of a derivative contract will be adversely affected by movements in equity prices, interest rates, currency exchange rates and commodity prices. The authority for approving policies, limits and periodic reviews rest with the Board of Directors. The critical measures used to manage market risks are interest rate delta and currency delta basis. These measures involve extreme shifts in a variety of parameters, such as FX rates, interest rates, equity prices, implied volatility levels and combinations of the above. These measures are calculated through the relevant systems.

Credit risk

The risk that a party to a derivative contract will fail to perform its obligation. There is a settlement risk associated with the derivative transactions. Settlement risk is monitored on a daily basis. Risk management department of the Group sets the policies and limits for counterparty risk based on a pre-defined criteria linked with the internal risk rating of the customer.

Liquidity risk

Liquidity risk is managed as part of the overall liquidity risk of the Group. The risk management policies related to liquidity risk are explained in note 44.4 to these consolidated financial statements.

45 DATE OF AUTHORISATION FOR ISSUE

These consolidated financial statements were authorised for issue on February 23, 2022 by the Board of Directors of the Holding Company.

46 GENERAL

Comparative information has been re-classified, re-arranged or additionally incorporated in these consolidated financial statements, wherever necessary, to facilitate comparison and to conform with changes in presentation in the current year. There have been no significant reclassifications during the year.

47 EVENTS AFTER THE REPORTING DATE

The Board of Directors in its meeting held on February 23, 2022 has proposed a final cash dividend of 10% (2020: Nil). These consolidated financial statements for the year ended December 31, 2021 do not include the effect of these appropriations which will be accounted for subsequent to the year end.



President & CEO



Chief Financial Officer



Chairman



Director



Director

Annexure I to and forming part of the Consolidated Financial Statements

Statement showing written-off loans or any other financial relief of five hundred thousand rupees or above provided during the year ended December 31, 2021 as referred in note 11.5 to these consolidated financial statements.

S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year				Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	Total (10+11+12)
						Principal	Interest / Mark-up	Others	Total (6+7+8)				
1	2	3	4	5	6	7	8	9	10	11	12	13	
													Rupees '000
1	Kohinoor Mills Limited	8 Km Manga, Raiwind Road, Kasur	1. Rashid Ahmed 2. Ismail Aamir Fayyaz 3. Shaibaz Munir 4. Salta Fayyaz 5. Aamir Fayyaz Sheikh 6. Riaz Ahmed 7. Matuddin Siddique	1. 35201-1567987-1 2. 35201-6425619-3 3. 35201-3783694-9 4. 35201-0525957-6 5. 35201-8176773-1 6. 35202-2515079-9 7. 42101-1832916-7	1. Chaudhry Muhammad Din 2. Aamir Fayyaz Sheikh 3. Malik Munir Ahmed 4. Muhammad Fayyaz Sheikh 5. Muhammad Fayyaz Sheikh 6. Niaz Muhammad 7. Qazi Abdus Sammi Siddique	54,309	209,403	-	263,712	-	182,937	-	182,937
2	Talat Sultana Peracha	45 True Deal Bakery, Karachi	Talat Sultana Peracha	42301-8273277-6	Muhammad Siddique Peracha	-	100,440	-	100,440	-	100,440	-	100,440
3	Banbhore Ceramic Industries	Plot 14, Sector 16, Korangi Industrial Area, Karachi	1. Mr. Muhammad Ahsan Pervaiz 2. Mr. M. Ammar Pervaiz 3. Mr. Shaikh Pervaiz Subhani 4. Mrs. Naseem Jawaid 5. Mrs. Shameen Azeem 6. Mr. Zulfiqar Ahmed Qureshi	1. 42301-11150005-9 2. 42301-1115009-1 3. 42301-1115013-1 4. 42301-5793330-6 5. 42301-8738247-4 6. 42301-9685176-5	1. Shaikh Pervaiz 2. Sheikh Pervaiz 3. M.H.Shakh 4. Mr. Jawaid Ahmed 5. Mr. M. Azeem 6. Jawaid Ahmed	83,571	60,578	-	144,149	-	69,428	-	69,428
4	H. Wahid Sons Manuf. Corp. (Pvt) Ltd.	Unit 5,6,7 Lane A, Industrial Estate, Sialkot	1. Sh. Aman Ejaz 2. Sh. Muhammad Mushtaq 3. Sh. Arif Hussain 4. Sh. Ali Ijaz 5. Sh. Muhammad Umer Mushtaq	1. 34603-3791831-9 2. 34603-6236787-7 3. 34603-6237628-7 4. 34603-8644292-9 5. 34603-9114686-9	1. Sh. Ijaz Ahmed 2. Sh. Abdul Wahid 3. Sh. Abdul Wahid 4. Sh. Ijaz Ahmed 5. Sh. Muhammad Mushtaq	86,370	67,411	-	153,781	-	64,668	-	64,668
5	Bela Flour Mills (Pvt) Ltd.	H.I.T.18/3, Mouza Pir Khan Road, Faisal District, Laibela, Baluchistan Hub	1. G. Akbar Lasi 2. Faisal Lasi 3. Meheunisa Lasi	1. 42301-1950172-1 2. 42301-5134246-5 3. 42301-7561471-6	1. Haji Juma 2. Haji Juma 3. Haji Juma	19,998	40,973	-	60,971	-	37,559	-	37,559
6	Global Construction Company	4-Etisham Chamber, Garput Road, Lahore	Muhammad Salman Nasir	35202-2925792-7	Malik Nasir Javed	18,178	36,920	-	55,098	-	37,077	-	37,077
7	Sheikh Kashif Imtiaz	1 Bambino Chambers, 5th Floor, Karachi	Sheikh Kashif Imtiaz	42201-3985973-9	Sheekh Imtiaz Hussain	23,600	42,494	-	66,094	-	31,873	-	31,873
8	Al Amin Impex	54 TS Floor, Latif Cloth Market Saheh Muhammad Karachi	Amin	42000-0411980-1	Ayoub	14,948	30,359	-	45,307	-	29,639	-	29,639
9	Khapad Star International	Sharif Town, Pasnur Road Baedana, Sialkot	1. Muhammad Latif 2. Ali Hussain 3. Muhammad Munir 4. Muhammad Siddique	1. 34602-0742663-9 2. 34602-0742667-5 3. 34602-5207191-7 4. 34602-9183214-1	1. Muhammad Sharif 2. Muhammad Sharif 3. Muhammad Sharif 4. Muhammad Sharif	27,500	29,848	-	57,348	-	27,179	-	27,179
10	Chaudhry Plastic Centre	4 K. Model Town, Lahore	Muhammad Tayyab Chaudhry	35202-7537436-3	Chaudhry Muhammad	30,575	27,882	212	58,669	-	25,745	212	25,967
11	Tahir Muhammad Iqbal Hookmani	Plot No. C-177, Block C Nazari Cooperative Housing Society, Kda Scheme No. 2, Nazimabad, Karachi	Tahir Muhammad Iqbal Hookmani	42101-7433320-9	Sheekh M Iqbal Hookmani	13,870	21,574	-	35,444	-	21,602	100	21,702
12	Agha Fabrics (Pvt) Ltd.	29 Khalid Street, P.O Onch Road, Islamia Park, Lahore	1. Agha Asad Nizam 2. Agha Nizamuddin 3. Mrs. Agha Asad 4. Mrs. Sanya Bano	1. 272-87-051857 2. 272-27-051856 3. 272-88-496478 4. 270-32-177695	1. Agha Nizamuddin 2. Ghulam Mohyuddin 3. Agha Asad Nizam 4. Agha Nizamuddin	972	24,970	-	25,942	-	18,968	-	18,968

Annexure I to and forming part of the Consolidated Financial Statements

S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year						Interest / Mark-up written-off	Other Financial Reliefs	Total (10+11+12)
						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off			
1	2	3	4	5	6	7	8	9	10	11	12	13		
													Rupees '000	
13	Dar-Us Salam Textile Mills Ltd.	63 B I, Gulberg III, Lahore	1. Abida Mukhtar 2. Faisal Mukhtar 3. Mahwish Faisal Mukhtar 4. Chaudhry Muhammad Gul Nawaz 5. Muhammad Yousaf 6. Niohar Mukhtar 7. Ejaz Hussain	1. 36200-1492705-4 2. 36200-1561125-1 3. 36201-1523109-0 4. 34201-7079662-5 5. 36202-2682229-7 6. 61101-1836202-0 7. 34201-0593268-7	1. Chaudhry Ahmed Mukhtar 2. Chaudhry Ahmed Mukhtar 3. Faisal Mukhtar 4. Siraj Ud Din Khan 5. Khan Muhammad 6. Chaudhry Ahmed Mukhtar 7. Chaudhry Muhammad Akbar	19,646	19,328	-	38,974	-	17,817	-	17,817	
14	Techno Traders	Sadat Market, Thokar Niaz Bagh, Mullan Road, Lahore	Ifkhar Ahmed	35202-7600510-5	Shafiq Ahmed	7,998	17,573	-	25,571	-	16,526	-	16,526	
15	Yousaf Autos	162 B, Phase III, GECHS Link Road, Model Town, Lahore	Malik Muhammad Imran Yousaf	35202-7727416-7	Malik Muhammad Yousaf	-	16,389	-	16,389	-	16,389	-	16,389	
16	Mariami Textile (Pvt) Ltd.	6 Aliq Market, Adamjee Haj Dawood Road, Karachi	1. Mrs. Feroza Bano 2. Muhammad Arif	1. 42201-1906783-2 2. 42201-6758174-9	1. Muhammad Arif 2. Mohammad	5,499	14,234	-	19,733	-	13,896	-	13,896	
17	Escorts Pakistan Ltd.	Escorts House, 26 Davis Road, Lahore	1. Darakhshan Bashir 2. Muhammad Tahir Awan 3. Usman Shakil Khan	1. 35202-2603002-6 2. 34102-9858767-1 3. 35202-2927471-9	1. Bashir Ahmed 2. Malik Feroze Din Awan 3. Sakhal Ahmed Khan	77,977	28,300	-	106,277	-	12,211	-	12,211	
18	Modern Jewellers	Goal Chowk, Okara, Distt Okara	Zahoor Ahmad	35302-1322172-7	Noor Ahmad	5,645	12,648	-	18,293	-	12,121	-	12,121	
19	Epic Sports	Nishtar Park, Sialkot	Rizwan Tariq	34603-4223840-9	Chaudhry Tariq Masood	-	9,797	-	9,797	-	9,795	-	9,795	
20	Amber Seed Corporation	115-A, DHA Lahore	1. Chaudhry Muhammad Khan 2. Farhana Kausar 3. Chaudhry Abdul Ghani 4. Chaudhry Ahmed Mansoor	1. 36200-1514461-3 2. 35201-1349524-6 3. 35201-1430455-5 4. 36201-1459540-7	1. Chaudhry Ghulam Rasool 2. Chaudhry Abdul Ghani 3. Chaudhry Ghulam Rasool 4. Chaudhry Muhammad Khan	9,430	9,430	-	9,430	-	9,430	-	9,430	
21	Dawood Jahanian Seeds	Plot No.453 Jhan Colony-3, Near Masjid Al-Qudus, Tehsil Jahania Distt Khanewal	1. Lubna Iqbal 2. Malik Zafar Iqbal	1. 36101-3127058-0 2. 36101-2904893-5	1. Malik Zafar Iqbal 2. Malik Sikandar Khan	14,650	15,128	-	29,778	-	8,937	-	8,937	
22	Zain Textiles (Pvt) Ltd.	P-223, Shah Plaza, Tikka Gali No. 2, Montgomery Bazar, Hafipur	1. Ifkhar Ahmad 2. Muhammad Furhan 3. Zulficar Ahmed	1. 244-60-059168 2. 244-82-537675 3. 244-88-059169	1. Mukhtar Ahmad 2. Ifkhar Ahmad 3. Sheekh Mukhtar Ahmed	4,115	8,795	-	12,910	-	8,724	-	8,724	
23	Ahsin Raza	H.No 20 B II Mohallah New Lalazar Colony Okara	Ahsin Raza	35302-6211285-7	Chaudhry Ghulam Hussain	6,796	9,050	-	15,846	-	8,157	-	8,157	
24	Hanza Rice Mills	Main Jhal Pur Jhalata Road, Gujrat	Shaikat Mahmood	34201-1667093-7	Mahmood	10,987	8,605	-	19,592	-	8,126	-	8,126	
25	Akhiaq Ahmed	Property No. 627- B, Peoples Colony, Faisalabad	Akhiaq Ahmed	33100-0898936-9	Mushtaq Ahmed	4,469	7,303	-	11,772	-	7,335	100	7,435	
26	Saleem Traders	Iqbal Library Road, Jhelum	Chaudhry Akbar Hussain	37301-5819788-9	Mohammad Saleem	13,980	8,329	-	22,309	-	7,406	-	7,406	
27	Mashtallah Kayyara Stores	40-E-R-39-1, Fleming Road, Lahore	Maqbool Ahmed	35202-6226310-1	Ghulam Qadir	-	7,464	-	7,464	-	7,164	-	7,164	
28	S.A Traders	2nd Floor, 236 Rivaz Garden, Lahore	Sohail Anjad	35202-8879555-5	Manzoor Ebehi	9,996	8,233	-	18,229	-	7,094	-	7,094	
29	Shamala Enterprises	A-64, Tariq-Bin Ziad Society, Jinnah Avenue, Karachi	Mohammad Ashraf	42201-8612944-5	Mohammad Asif	3,581	6,891	-	10,472	-	6,927	-	6,927	
30	Nosheen Sohail	House No. 367, Block No. H-1, Major Town Scheme, Lahore	Nosheen Sohail	35202-1173151-4	Sohail Ahmed Saleem	4,500	5,920	-	10,420	-	6,073	100	6,173	
31	Sultan Ahmed	Plot No. 1, Abad Ahmed Nagar, Mouza Satto Katta, Tehsil & Distt Lahore	Sultan Ahmed	42401-2081862-1	Muhammad Yousaf	3,352	5,278	-	8,630	-	5,326	100	5,426	
32	Ashad Construction	320 A, Jhan Road, Rawalpindi	Muhammad Arshad Abbassi	37405-5186752-3	Muhammad Zubair Abbassi	-	6,775	-	6,775	-	5,375	-	5,375	
33	Chaudhry Muhammad Sarwar	E-340-24 A 1, Gulistan Colony, Lahore	Chaudhary Muhammad Sarwar	35201-1398131-5	Chaudhary Sher Muhammad	1,700	5,040	-	6,740	-	5,111	-	5,111	
34	Malik Irfan Siddique	H.No. 33-34, H Block Model Town Lahore	Malik Irfan Siddique	35202-2559276-9	Malik Muhammad Siddique	4,439	490	-	4,929	4,439	490	-	4,929	
35	Statiq Traders	Jaboka, District Okara	1. Muhammad Statiq Anwar 2. Muhammad Asim	1. 35302-0851689-3 2. 42501-8630668-1	1. Muhammad Anwar 2. Muhammad Anwar	1,500	5,086	-	6,586	-	4,678	-	4,678	
36	Satfullah Sattae	House No. A-153 Block No. C Unit No. 2 Shah Latifabad Hyderabad	Satfullah Sattae	42301-8040845-9	Not Available	6,832	4,571	-	11,403	-	4,571	100	4,671	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
37	Anis Ahmad Saifi	House No 194 - J , Erme Society Lahore	Anis Ahmad Saifi	35202-950879-7	Naseeb Ahmad Saifi	3,683	389	-	4,082	3,629	584	-	4,213
38	Muhammad Akram	House No. 913, St. No. 8, Model Town Hunsak, Islamabad	Muhammad Akram	61101-7438160-3	Muhammad Saeed	2,460	3,947	-	6,407	-	4,029	100	4,129
39	Suleman Sharif	Chinid Power Limited-91 - F , Model Town-Lahore	SULEMAN SHARIF	35201-9909439-1	Muhammad Shahbaz Sharif	3,103	818	103	4,024	3,103	818	103	4,024
40	Abid Hussain	Chakno.23Nd P.O.Khas Bhalwal Faisal Bhalwal District Sargodha	Abid Hussain	38401-0350515-1	Nazar Mohammad	3,147	781	-	3,928	3,147	841	-	3,988
41	Bhatt Zari House	39 Ground Floor, Babar Market, Katchery Road, Lahore	Musa Mahmood	35202-4903204-9	Faisal Mahmood	9,998	3,259	-	13,257	-	3,983	-	3,983
42	Wazir Oil Mills	Sher-E-Rabani Town, Okara	Hashim Ali Khan	35302-0294418-1	Ilan Din	3,000	4,079	-	7,079	-	3,832	-	3,832
43	Abid Olch House	678-Karm Block, Allama Iqbal Town, Lahore	Raza Ali	35202-5739941-5	Abad Hussain Shah	1,117	4,389	-	5,506	-	3,814	-	3,814
44	M.Shaj And Sons	G.T Road, Okara Cantt	Aamer Farid	35302-3064121-3	Muhammad Iqbal	331	4,448	-	4,779	-	3,782	-	3,782
45	Khalis Logistic Cell (Pvt) Ltd.	786, Shahrah-E-Nazania Pakistan, Johar Town, Lahore	1. Rana Tahir Iqbal 2. Umar Iqbal	1. 35202-6206471-3 2. 35202-6206421-3	1. Rana Iqbal Hussain 2. Rana Iqbal Hussain	103,269	4,133	-	107,402	-	3,685	-	3,685
46	Abdul Hafeez	Haji Pura, Fateh Garh, Near Christian Graveyard, Sialkot	Abdul Hafeez	34603-4308819-3	Abdul Ghani	1,799	3,637	-	5,436	-	3,678	-	3,678
47	Faraz Ahmed Qureshi	832 DHA Phase V Main Saba Avenue near Pizza Hut Karachi	Faraz Ahmed Qureshi	42301-4756689-9	Maqbool Ahmed Qureshi	2,744	776	-	3,520	2,744	776	-	3,520
48	Muhammad Tariq	House No 345 Street No 17 Block - D P.W.D Housing Society Islamabad	Muhammad Tariq	16101-4350147-3	Bulliam	1,851	1,328	-	3,179	1,851	1,375	-	3,226
49	Aftab Hussain	Village Aftab Hussain Theeko, P.O Ghano, Badin	Aftab Hussain	41105-4710517-3	Muhammad Yousef Alias Mir	4,000	4,217	14	8,231	-	3,224	-	3,224
50	Murtaza Ali Shaikh	House No. 42 Block L North Nazimabad Karachi	Murtaza Ali Shaikh	41308-0481520-5	Haji Muhammad Anwar	3,729	3,008	-	6,737	-	3,085	100	3,185
51	Falzan Enterprises	290, Block L, Model Town Extension, Lahore	Irfan Khan	35202-6398531-5	Ghulam Rabbani	914	3,106	-	4,020	-	3,111	-	3,111
52	Javed Alam	1, Justice Inamullah Road D, Hill Park, Karachi	Javed Alam	42000-9445866-5	Iftikhar Ul Haq	1,317	3,686	-	5,013	-	3,043	-	3,043
53	Tariq Nawaz	Bakan Khura, Vanike Tarar Distt Halizabad, Gujranwala	Tariq Nawaz	34301-5946462-3	Muhammad Nawaz	1,968	3,702	-	5,670	-	3,025	-	3,025
54	Pacific Agro Chemicals (Pvt) Ltd.	78 Grain Market, Kharewal	1. Muhammad Arshad 2. Tahir Mehmood 3. Shamshad Akhtar	1. 36601-7521070-5 2. 36102-9121893-5 3. 321-88-333399	1. Ch. Bashir Ahmed 2. Muhammad Iqbal 3. Tahir Mehmood	1,593	3,262	-	4,855	-	2,925	-	2,925
55	Muhammad Azhar Hussain Saleem	Moh Iqbal Nagar, Opp SS Crig, Gojra Road	Muhammad Azhar Hussain Saleem	33202-1427689-3	Mapal Khan	4,000	4,098	-	8,098	-	2,923	-	2,923
56	Kuwait Chicken Farm	Chak Basawa Road, Chak No.2, Shurrail Mandi Bahauddin	1. Abid Hussain 2. Liaqat Hussain	1. 34402-7748187-5 2. 34402-2477803-3	1. Marzoor Hussain 2. Marzoor Hussain	430	4,601	80	5,111	-	2,795	80	2,875
57	Qazi Industries	Peelman Shaheed Road Gujrat	Altaf Siddique	34201-0600737-7	Mirza Muhammad Siddique	5,000	3,774	-	8,774	-	2,853	-	2,853
58	Tariq Waaseem Siddiqui	H.No-B-26 Naval Housing Scheme, Zam Zama, Clifton, Karachi	Tariq Waaseem Siddiqui	42101-0173650-5	Waaseem Ahmed Siddiqui	2,202	648	-	2,850	2,202	648	-	2,850
59	Insaaf Industries	S.I.T.E.G.T. Road, Gujrat	Azhar Ul Haq	34101-2657292-7	Abdul Haq	6,999	2,689	-	9,688	-	2,785	-	2,785
60	Rana Muhammad Zubair Akram	Chak No 371 Jb Muhammad Pura Gojra	Rana Muhammad Zubair Akram	33100-7348377-1	Muhammad Akram	2,078	617	-	2,695	2,078	650	-	2,728
61	Ayaz Ahmed	P 755 Sino.11 Liephtabad Faisalabad	Ayaz Ahmed	33100-9818680-5	Nisar Ahmed	1,958	680	-	2,638	1,958	703	-	2,661
62	Hammad Ahmed Khan	H No. 92-A St No. 3, Officer'S Colony No. 2, Near Khurram Chowk Faisalabad	Hammad Ahmed Khan	33100-9849893-7	Shah Zaman Khan	1,951	612	-	2,563	1,951	630	-	2,581
63	Sajjad Hussain	H No 117/78 Masoodabad Faisalabad	Sajjad Hussain	33100-3414047-9	Ghulam Rasool	1,900	610	-	2,510	1,900	629	-	2,529

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	9					8	7	6
														Rupees '000			
														10	11	12	13
64	Amr Siddiq	H No. 5, St No. 1 Mehmoobad Begumpura, Lahore	Amr Siddiq	35202-2928739-7	Muhammad Siddiq	1,883	621	-	2,504	1,883	621	-	2,504	2,504			
65	Print Packages	House No.13, Street No.56-A, Hader Park, Sant Nagar, Lahore	Manzoor Ahmed	35202-7891457-1	Muhammad Ali	1,300	2,713	-	4,013	-	2,373	-	2,373	2,373			
66	Farrukh Imtiaz	H. no. P-70 Stro.32 Pariba Nagar Faisalabad	Farrukh Imtiaz	33100-7743391-5	Imtiaz Ali	1,817	533	-	2,350	1,817	550	-	2,367	2,367			
67	Ghulam Rasool	Village Fasal Muhammad Talpur Amri Po Khair Muhammad Jarwar Jando Allah Yar	Ghulam Rasool	41307-9047582-3	Ali Muhammad	1,050	2,951	-	4,001	-	2,304	-	2,304	2,304			
68	Tariq Waaseem Siddiqui	H.No.-B-26 Naval Housing Scheme, Zam Zama, Clifton, Karachi	Tariq Waaseem Siddiqui	42101-0173650-5	Waaseem Ahmed Siddiqui	1,860	418	-	2,278	1,860	418	-	2,278	2,278			
69	Usman Aslam	H No. 2 St No. 55 Nawaz Street Timber Market Toheed Aباد Ravi Road Lahore	Usman Aslam	35202-2870131-9	Muhammad Aslam Chaudhry	1,710	561	-	2,271	1,710	564	-	2,274	2,274			
70	Aweis Cotton Factory	Chak No.419/E/B, Chichawathi Road, Tehsil Burewala, Distt Vehari	1. Muhammad Rasheed 2. Naem Anwar 3. Nazir Ahmad 4. Shaabir Ahmad	1. 36601-4523952-5 2. 36601-2009854-1 3. 36601-3190182-5 4. 36601-6006322-7	1. Wali Muhammad 2. Wali Muhammad 3. Wali Muhammad 4. Wali Muhammad	-	5,343	-	5,343	-	2,207	-	2,207	2,207			
71	Hameed Ahmed Siddiqui	H No. B-2/49 Area Dastagir FB Area Block-II Karachi	Hameed Ahmed Siddiqui	42101-8511511-5	Kateel Ahmed	1,947	216	-	2,163	1,947	216	-	2,163	2,163			
72	Bashir Ahmed	House No. P-26, Rehman Garden, Satiانا Road, Near Pso Pump Faisalabad	Bashir Ahmed	33100-5242123-9	Siraj Dh	1,486	523	-	2,009	1,486	553	-	2,039	2,039			
73	Chaudhry Muhammad Jibran Bashir	H.No. 124 E, P/A Housing Society, Near Wapda Town, Lahore	Chaudhry Muhammad Jibran Bashir	35201-9286981-9	Chaudhry Muhammad Bashir	825	2,013	-	2,838	-	2,026	-	2,026	2,026			
74	Intizar Hussain	Hp-3 Aliq Adir Apartments Behind Lucky Centre near Ubqari Dawakhana Qaraba Chow Hp -3 Alqadir Apartments Behind L	Intizar Hussain	35402-2553372-3	Muhammad Ali	1,171	790	-	1,961	1,171	832	-	2,003	2,003			
75	Javed Mansoor	H1 Main Baz Ar Awaan Town Mullan Rd near Gourmet S T1 Bagh Shah Wali Lahore	Javed Mansoor	35202-4634276-9	Muhammad Siddique	1,152	810	-	1,962	1,152	850	-	2,002	2,002			
76	Noor Muhammad Shaikh	T H Muhale Purana Hala, Hyderabad	Noor Muhammad Shaikh	41301-4588088-7	Fateh M Shaikh	876	2,467	-	3,343	-	1,990	-	1,990	1,990			
77	Muhammad Arslan	Chak 211 G Al Wall Po Khas Tehsil Samndar, Distt Faisalabad	Muhammad Arslan	33105-5898985-5	Muhammad Farooq	1,531	401	-	1,932	1,531	428	-	1,959	1,959			
78	Javald Iqbal	House No. P-23, St No. 8, Zulfiqar Colony near Gulistan Public School Faisalabad	Javald Iqbal	34101-7902663-1	Ghulam Shaibr	1,405	498	-	1,903	1,405	526	-	1,931	1,931			
79	Mumtaz Azam	H No. 71, Nazam Block Alama Iqbal Town Lahore	Mumtaz Azam	35202-7262724-9	Muhammad Anwar Shad	1,507	355	-	1,862	1,507	380	-	1,887	1,887			
80	Naveed Ahmed	Flat B17/02 Blik-2A, OS Arcade Gulshan-e-Iqbal Karachi	Naveed Ahmed	42101-1650087-7	Ahmed Saeed	974	862	5	1,841	974	908	5	1,887	1,887			
81	Muhammad Mateen	St 3 Moh Fatahabad P/J Abdullah Faisalabad	Muhammad Mateen	33100-0352025-5	Muhammad Mosa	1,373	461	-	1,834	1,373	486	-	1,859	1,859			
82	Marijaheen Abdullah	H. No.69/1, Sadi Lane 9, 1st Flr Phase 7 Khayaban-e-Itehad, Opp Rahat Park Karachi	Marijaheen Abdullah	42000-0361063-2	Mumathad Abdullah Zahoor	500	1,314	18	1,832	500	1,337	18	1,855	1,855			
83	Waqeeel Ahmed	Dadhi Kot Khair Singh Kot Fazika Dakhkan Basirpur Teh Depalpur	Waqeeel Ahmed	35301-8338236-1	Muhammad Nawaz	3,040	3,274	-	6,314	-	1,839	-	1,839	1,839			
84	Khaili Marketing Company	1st Floor, Al Aneer Building, Khyber Super Market, Peshawar	Muhammad Yousaf Khaili	17301-1490013-5	Maik Mose Khan	5,876	3,913	36	9,825	-	1,789	36	1,825	1,825			
85	Arif Khan	House R-1004, 1st floor, Block 15, FB Area Karachi	Arif Khan	42201-5693023-7	Abdul Ghafer Khan	493	1,268	34	1,795	493	1,291	34	1,818	1,818			

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
86	Syed Kashif Dlawar	House R-291 St & 2nd Ft Block-05 FB Area Near Tahir Villas Karachi	Syed Kashif Dlawar	42201-0723701-9	Syed Dlawar Hussain	499	1,269	17	1,765	499	1,291	17	1,807
87	Abdul Khaliq	House No 02-A, Gulshan-e-Oyab West Ridge 2 Lane 06 Opp Army Public School Rawalpind	Abdul Khaliq	37405-0443391-1	Noor Khan	490	1,280	11	1,781	490	1,302	11	1,803
88	Muhammad Bilal	House No 844 R-1 Johar Town Lahore	Muhammad Bilal	35202-4492237-1	Khalid Mahmood	486	1,265	28	1,779	486	1,287	28	1,801
89	Shiraz Shehanshah	House No 3/C Justice Iomullah Road Hill Park Karachi	Shiraz Shehanshah	42201-0371611-5	Shaham Shah Hussain	487	1,254	31	1,772	487	1,276	31	1,794
90	Sheheyyar Shehenshah	House No 3/C Justice Iomullah Road Near Hill Park Karachi	Sheheyyar Shehenshah	42201-0371635-5	Shaham Shah Hussain	487	1,254	31	1,772	487	1,276	31	1,794
91	Rudab Bibi	Hsuit -25 7 Brigadier House - Askari 5 Main Cantt near Gate5 Sec-6Main Cantt Hsuit -257 Brigadier House - Askar	Rudab Bibi	42301-6389104-4	Akbar Shah	961	797	-	1,758	961	817	-	1,778
92	Shakeel Ahmed	H 158, Block G-4, Johar Town Lahore	Shakeel Ahmed	35202-4001603-1	Mumtaz Ali	492	1,225	30	1,747	492	1,248	30	1,770
93	Muhammad Jawwad Feroz Khan	Banglow6/Q Block6 PECHS near Farhan Hotel Karachi	Muhammad Jawwad Feroz Khan	42201-0478752-1	Feroz Uddin Asif Khan	992	751	-	1,743	992	776	-	1,768
94	Syed Zahoor Abbas	House No 9, Street 4 New DHA Rampura, Mustatabad Near Rashedia Hospital Lahore	Syed Zahoor Abbas	35201-1583764-5	Syed Abbas Ali	486	1,210	46	1,742	486	1,232	46	1,764
95	Tanwir Ahmad Khan	House No 272 Block-D, Jhang Road Gulshan Colony Faisalabad	Tanwir Ahmad Khan	33100-0871546-1	Muhammad Ali Khan	495	1,229	17	1,741	495	1,251	17	1,763
96	Abdul Raheem Zahid	H. no. 67A Baber Block Garden Town Lahore	Abdul Raheem Zahid	35201-1695006-9	Zahid Mirza	1,298	464	-	1,762	1,298	464	-	1,762
97	Muhammad Uzair Khan	H No 11, St No 4, Jamia Masjid Blai Al Faisal Town, Joray Pull Lahore	Muhammad Uzair Khan	35202-2481998-3	Abdul Sattar Khan	1,369	361	-	1,730	1,369	361	-	1,760
98	Ahsanullah	Village Fatahpour, P.O Samad Larkhan, Tehsil Distt Ghotki	Ahsanullah	45102-1419889-9	Abdul Fatah	-	3,176	-	3,176	-	1,758	-	1,758
99	Mian Abdul Haq Saleemi	Chan Nawa Mosay Wala Mouza Setal Mari, Budhla Road Mullan	Mian Abdul Haq Saleemi	36201-0583669-7	Ghulam Rasool	1,473	244	-	1,717	1,473	284	-	1,757
100	Irisham Ul Haq	House No 5 Sit4 Chak202 Rb Bhai Wala Jhumra Road Near City Council Office Faisalabad	Irisham Ul Haq	33102-9987194-7	Muhammad Yousaf	984	747	-	1,731	984	767	-	1,751
101	Masood Ahmed	House No 679/B Block Sabzazar Scheme Lahore	Masood Ahmed	36401-3909223-5	Manzoor Hussain	481	1,209	39	1,729	481	1,231	39	1,751
102	Ishtiaq Hameed	House No 117/E, Bk-6, P.E.C.H.S near Leopard Courier Karachi	Ishtiaq Hameed	42201-7075616-5	Abdul Hameed	488	1,199	39	1,726	488	1,222	39	1,749
103	Umair Khan	Shalimar Apartments Shahrah-e-Iran Flat 108 D Block 5 Clifton near Parktower Karachi	Umair Khan	42301-6603974-1	M Ahsaan Khan	1,589	-	-	1,589	1,562	183	-	1,745
104	Anjum Pevez Saleemi	224-B Uet Housing Society Near Valencia Town Lahore	Anjum Pevez Saleemi	35202-3769185-5	Chaudhry Taj Muhammad	1,211	489	-	1,700	1,211	529	-	1,740
105	Sayeda Shumaila Zaigam	House No 411 Sector-B Askari-10 Cantt Lahore	Sayeda Shumaila Zaigam	34102-0434479-4	Muhammad Sohail Muraza	453	1,200	53	1,706	453	1,221	53	1,727
106	Azzam Musaddiq	House No 11320 Ward No 4 Masjid Road Saddar Bazar Cantt Salkot	Azzam Musaddiq	34603-5482549-7	Sheik Hmuhammad Hussain	466	1,158	82	1,706	466	1,178	82	1,726
107	Muhammad Toiq Mirza	House No 31 New Officer Colony Blai Park Saddar Cantt Lahore	Muhammad Toiq Mirza	35201-3194872-3	Muhammad Shafique Ahmed	456	1,213	27	1,696	456	1,234	27	1,717

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	
						Rupees '000							
						6	7	8	9	10	11	12	13
108	Muhammad Rizwan	House 2 Inamia Colony Feroze Walaq Sitt Sheikhpura	Muhammad Rizwan	35401-6808697-7	Muhammad Iqbal	487	1,169	33	1,689	487	1,191	33	1,711
109	Zubair Ahmad	Bhatti Muhalla Gothiki Karachi	Zubair Ahmad	45102-9194221-7	Muhammad Navaz	1,338	339	-	1,677	1,338	363	-	1,701
110	Moinisn Abbas	House No 295-B Block F Gulshan-e-Ravi Near Govt. Girls Degree College Lahore	Moinisn Abbas	36602-1538605-9	Muhammad Shafi	500	1,156	20	1,676	500	1,179	20	1,699
111	Sheraz Anjum	P-407 Haji Abad Main Sheikhpura Road Near Attock Petrol Pump Faisalabad	Sheraz Anjum	33100-0670933-9	Mian Anjum Yousef	1,310	387	-	1,697	1,310	387	-	1,697
112	Aarif Ullah Khan	H No. 272-E-A 1 Ameen Society Phase II Lahore	Aarif Ullah Khan	11201-0396544-3	Bahadar Sher	1,352	345	-	1,697	1,352	345	-	1,697
113	Saeed Ahmed	H No.351-352 Shamsia Colony, P.O.Same, Distt Okara	Saeed Ahmed	35302-6065538-5	Nazir Ahmed	999	2,018	-	3,017	-	1,695	-	1,695
114	Hinna Eshan Choudhry	Flt 201 2nd Flr Building 25-C Khy E Bukhari Phase 6 DHA Near Master Juice Karachi	Hinna Eshan Choudhry	35202-4309009-4	Choudhry Ehsan Uj Haq	953	712	-	1,665	953	733	-	1,686
115	Rizwan Shaukat	House 40-A, main Saba Avenue Phase 5 DHA Karachi	Rizwan Shaukat	42301-9551807-7	Shoukat Hussain	458	1,181	23	1,662	458	1,202	23	1,683
116	Syed Makhmoor Fayaz Ali	Flt F-9 Park View Appt Block 10 Gulshan-e-Iqbal Karachi	Syed Makhmoor Fayaz Ali	42101-1891108-3	Syed Fayaz Ali Shah	494	1,143	20	1,657	494	1,166	20	1,680
117	Rabat Communication (Pvt) Ltd.	85 Mabi Plaza, Haider Road, Rawalpindi	1. Babra Nasreen 2. Muhammad Nazir Khan 3. Sajida Nazir 4. Shahida Nasreen	1. 701-92-101235 2. 701-51-113113 3. 701-53-101237 4. 210-57-541057	1. Sardar Muhammad Khan 2. Syed Muhammad Khan 3. Muhammad Nazir Khan 4. Muhammad Asghar Khan	1	2,128	-	2,129	-	1,679	-	1,679
118	Salman Saeed	House No 13 Street 2 Madlo Street Motiala Kachopura Muslim Gunj Lahore	Salman Saeed	35202-9628611-5	Muhammad Anwar Saeed	500	1,099	55	1,654	500	1,121	55	1,676
119	Muhammad Kashif	House No R-925 Sec 16-A, Buffer Zone near Mustafa Masjid Karachi	Muhammad Kashif	42301-7457247-9	Naseem Jalani	475	1,101	72	1,648	475	1,122	72	1,669
120	Athar Ali Qureshi	He-97 Bk 7, Gulshan E Iqbal neaganshaid Ans Ari Karachi	Athar Ali Qureshi	42201-6438614-7	Rashid Ali Qureshi	1,278	345	-	1,623	1,278	388	-	1,666
121	Ashad Ali Abro	Flat M 8 Mez Anime Floor Sea World Residency Appt Bl 6 Clifton near Shell Karachi	Ashad Ali Abro	41409-8728146-3	Ghulam Ali Abro	1,000	620	-	1,620	1,000	663	-	1,663
122	Muazim Hussain	Flat 204 2nd Flr Building 24-C 25th St Tauheed Commercial DHA Ph-05 near Qomi Bac Karachi	Muazim Hussain	36602-1291969-5	Bashir Ahmed	948	688	-	1,636	948	705	-	1,653
123	Abdur Raheem Khan	Hb-1-162 PECHS Block 3 3 near Kmc Sports Complex Karachi	Abdur Raheem Khan	42201-4428777-9	Sher Afghan Khan	950	688	-	1,638	950	688	-	1,638
124	Dilawar Khan	Flat 408 4-Fr Sheraton Tower Ghulam Hussain Qasim Road Garden West Near Farooq-e-Azam, Karachi	Dilawar Khan	91105-0108903-5	Ameer Muhammad Khan	500	1,099	17	1,616	500	1,121	17	1,638
125	Raza Bilal Khawaja	H D-70, Roof Spring Flowers Sec 16A-5, Scheme-33 Gulzar-e-Hijri Karachi	Raza Bilal Khawaja	42501-1804448-5	Khawaja Muhammad Saleem	494	1,100	18	1,612	494	1,123	18	1,635
126	Mansoor Ijaz	House No 3, St. 2, Asif Jahn Street Karmabad Rehmanpura Lahore	Mansoor Ijaz	35202-7228418-7	Ijaz Hussain	472	1,106	32	1,610	472	1,127	32	1,631
127	Ahmed Naseem Qasim	House No 101 Shab Jamal Lahore	Ahmed Naseem Qasim	35202-7154990-9	Chaudhry Muhammad Qasim	441	1,107	55	1,603	441	1,127	55	1,623
128	Waseem Butt	House No 149 Umar Park Abubakar Street Khudabukhish Road Owanlot Mullan Road Lahore	Waseem Butt	35202-6534518-3	Naseer Ahmad	499	1,086	12	1,597	499	1,108	12	1,619

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off										
													Rupees '000							
													6	7	8	9	10	11	12	13
129	Mansoor Shaharshah	House No 3-C Justice Inamullah Road Near Hill Park Karachi	Mansoor Shaharshah	42201-0371629-3	Shaham Shah Hussain	444	1,130	26	1,600	444	1,149	26	1,619							
130	Hafiz Abdul Jabbar	H No. 10, Usman Bk, Jamil Park Multan Chungi Multan Road Lahore	Hafiz Abdul Jabbar	35202-0633851-3	Muhammad Siddique	1,300	282	-	1,582	1,300	306	-	1,606							
131	Tahir Mehmood	H 77, Masjid Road Ichraophia Mid Campus School Lahore	Tahir Mehmood	35102-4588082-1	Mian Muhammad Sarwar	500	1,056	18	1,574	500	1,079	18	1,597							
132	Muhammad Sharban	House No 5 St. 1 Link Road Muhalla Nishat Colony C Block Lahore	Muhammad Sharban	35202-9349485-9	Bashir Ahmed	468	1,084	19	1,571	468	1,105	19	1,592							
133	Chaudhry Abdul Ghafoor	Chak No.111, S.B Po Pulli No 111 S.B, Saqroda	Chaudhry Abdul Ghafoor	38403-6707985-3	Ch Fareed Buksh	800	2,124	35	2,959	-	1,586	-	1,586							
134	Syed Khuram Zeeshan	House No. 222 Block N DHA Phase 8 Opp New Airport Lahore	Syed Khuram Zeeshan	35201-5568732-3	Syed Muhammad Sarfaraz	440	995	94	1,529	440	1,015	94	1,549							
135	Ibrar Hussain	Nia Abadlan Pco Chowk08 Ali Park Ashiana Rd St. 4Feroz Pur Rd Lahore	Ibrar Hussain	36501-6232230-7	Muhammad Tariq	922	601	-	1,523	922	623	-	1,545							
136	Syed Noman Azim	H. no. 176 Street 35 Khataban E Ittehad DHA-Phase No.6-Karachi	SYED NOMAN AZIM	42301-0380183-3	Syed Maqsood Ahmed	1,289	213	37	1,539	1,289	213	37	1,539							
137	Amjad Sultan Butt	House No 3, Saeed Park All Street Shahdara Lahore	Amjad Sultan Butt	35202-3608485-1	Muhammad Sultan Butt	461	998	58	1,517	461	1,019	58	1,538							
138	Syed Farukh Raza	House No. 19-BKhayaban-E-Khalidphase VIII-DHA Near DHA Womens College Karachi.	Syed Farukh Raza	42101-1702927-9	S Waqar Raza	1,040	496	-	1,536	1,040	496	-	1,536							
139	Farhan Atif	House No D-76 Falcon Complex Gulberg III Lahore	Farhan Atif	35202-9388854-7	Atif iqbal	493	1,007	17	1,517	493	1,026	17	1,536							
140	Kamran Hassan	House 15 Cap Iial Street near Nust University Gate 03 H-13 Islamabad	Kamran Hassan	61101-2751178-9	Haji Ahmad	857	666	-	1,523	857	676	-	1,533							
141	Hassnain Ahmad Javed	H 05, Awan Villas Block Amargazr Colony Sabzazar Lahore	Hassnain Ahmad Javed	35202-9160423-5	Javed Aslam Oureshi	499	912	78	1,489	499	934	78	1,511							
142	Syed Zeeshan Akhtar	Bkg 17-C, Aopt 1 Street 2 Shahbaz Commercial Area Ph-5 DHA near Subway Karachi	Syed Zeeshan Akhtar	42301-0458871-5	Syed Sultan Akhtar	453	929	96	1,478	453	950	96	1,499							
143	Muhammad Shahbaz	Flat B-17 2nd Floor Shahowaz Heights, Ghulam Hussain Qasim Road, Garden West Karachi	Muhammad Shahbaz	42301-7287951-3	Muhammad Rizaz	473	945	49	1,467	473	967	49	1,489							
144	Syed Anwar Yousuf Wasti	H. No. A620, 1st Floor Gulburg Blk 12 FB Area near Aziz Toot Karachi	Syed Anwar Yousuf Wasti	42101-6578214-5	Syed Baqar Yousuf Wasti	469	951	44	1,464	469	973	44	1,486							
145	Ejaz Ahmed Wafa	House No 63-C Regal Street 13 Mall Road Lahore	Ejaz Ahmed Wafa	35202-7655622-3	Nazir Ahmad Wafa	400	1,051	17	1,468	400	1,088	17	1,485							
146	Ghulam Mohiuddin Ayaz	H.No 15/16, Citizen Colony, Near Glamour Homes, Karachi	Ghulam Mohiuddin Ayaz	41306-7984084-5	Sohrab Khan Jamali	1,349	1,711	-	3,060	-	1,481	-	1,481							
147	Ch.M.Naeem Akhtar	House No 10 Zulliger Lane Ext Cavalry Ground Cantt. Lahore	Ch.M.Naeem Akhtar	35201-1341651-7	Chaudhry Muhammad Asghar	398	1,034	30	1,462	398	1,052	30	1,480							
148	Shumail Pervez	House A-403, Blk-22, Pioneer Corner, Sch 33, University Road near Sheikhzaidia Karachi	Shumail Pervez	42201-0440935-3	Pervez Asghar Zia	469	911	76	1,456	469	932	76	1,477							
149	Muhammad Ravaid	Flat No C 52, Bawani Madia Flats Gunumandar Karachi	Muhammad Ravaid	42201-0548448-3	Mohammad Qasim	452	929	57	1,438	452	950	57	1,459							
150	Harvest Trading Co.	St. No. 3, Nekapura, Sialkot	1. Muhammad Arpal 2. Muhammad Akbar 3. Muhammad Asghar	1. 34603-6667528-5 2. 34603-6648671-3 3. 34603-6894982-0	1. Muhammad Sain 2. Muhammad Sain 3. Muhammad Sain	-	1,455	-	1,455	-	1,455	-	1,455							

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off				Other Financial Reliefs	
Rupees '000													10	11	12	13
151	Muhammad Ahmad	Chak Muhammad, P/O Haveli Lakha, Tehsil Dappalpur, Dist Okara	Muhammad Ahmad	35301-1198767-5	Haji Muhammad Sharif	2,000	1,981	-	3,981	-	1,451	-	1,451	1,451		
152	Mohammad Faisal	House No B-247 Old Muzaffarabad Colony Landhi Town Near Mehboob Pashan Shop Karachi	Mohammad Faisal	42201-6884357-3	A Sara Jahmed	400	1,005	23	1,428	400	1,023	23	1,446	1,446		
153	Syed Usman Nabi	House No 460 Gulshan Block Allama Iqbal Town Allama Iqbal Town Lahore	Syed Usman Nabi	35202-2840861-3	Syed Sultan Nabi	377	970	82	1,429	377	987	82	1,446	1,446		
154	Muhammad Rashid	P 164 Street No 10 All Housing Jhang Rd Faisalabad	Muhammad Rashid	33102-5695239-5	Manzoor Ahmed	1,112	320	-	1,432	1,112	327	-	1,439	1,439		
155	Maq Communication (Felenor Franchise)	House No 51, Mithala Lelaqat Market, Dist Sheheed Benazirabad, Nawab Shah	Naveed Akram Qureshi	45402-5374656-3	Muhammad Akram Qureshi	2,872	1,976	-	4,848	-	1,434	-	1,434	1,434		
156	Raj Bahadur	House No. D-91 Block-5 Metroville Site Karachi	Raj Bahadur	42401-2071407-5	Ghulam Bahadur	1,103	324	-	1,427	1,103	324	-	1,427	1,427		
157	Mahjabeen Mukhtyar	Housno, 203/1 St. No. 27 Khy-E-Casim DHA Phase-8 Karachi	Mahjabeen Mukhtyar	42301-9473476-6	Wo Mukhtyar Ahmed	1,156	250	-	1,406	1,156	256	-	1,422	1,422		
158	S. Arshad & Or Syeda Talat	Bungalow No. 39 Main Khyaban-e-Buhari Phase VI DHA Karachi	S. Arshad & Or Syeda Talat	42301-1091489-1	Syed Azz Ur Rehman	456	925	20	1,401	456	945	20	1,421	1,421		
159	Muhammad Umar Chhatta	H 33 S.M Villas Dawood Road Near Ismail Markiz Faisalabad	Muhammad Umar Chhatta	33100-0704001-7	Arshad Al Chhatta	940	456	-	1,396	940	479	-	1,419	1,419		
160	Micropoint Graphic Bureau Services	14 F.M. Appt Commercial Area Nazimabad 2, Karachi	Ahmed Jamal Ajazi	42301-8704649-1	Muhammad Hussain Ajazi	1,657	1,456	-	3,113	-	1,417	-	1,417	1,417		
161	Rafaqat Shaizad	Main Road Village Battharakh Sullampur Abalapur near Amir Parshop Lahore	Rafaqat Shaizad	35201-9019898-7	Inayat Ali	499	879	13	1,391	499	899	13	1,411	1,411		
162	Khuram Imtiaz	H No. 311 Margia Road F-10/3 First Floor Islamabad	Khuram Imtiaz	61101-2688004-9	M Imtiaz Khalid	1,337	72	-	1,409	1,337	72	-	1,409	1,409		
163	Syed Adeel Danish	Ha 6 Hasr Al Mohani Colony Pak Rd near Opto Pso Pump Karachi	Syed Adeel Danish	42401-2182877-7	Syed Anwer Ali Shah	821	588	-	1,389	821	584	-	1,405	1,405		
164	Zareen Akhtar	100 D-Angoori Bagh Scheem i-Shalimar town	Zareen Akhtar	35200-1439821-0	Muhammad Nadeem Rafique	904	467	-	1,371	904	494	-	1,398	1,398		
165	Syed Ameer Mehdi	Flat 7 3rd Floor Rock Heaven Bk 08 Kaikhas Han Clifton Karachi	Syed Ameer Mehdi	42301-1085553-7	Syed Baqar Mehdi	1,058	300	-	1,358	1,058	338	-	1,396	1,396		
166	Asif Mahmood	House No 5 St. 4 Takyamundran Wala Ghaziabad near Farani Public School Lahore	Asif Mahmood	35201-1386951-7	Jan Muhammad	454	878	43	1,375	454	899	43	1,396	1,396		
167	Babar Faz	House No P-935, B-Block Ghulam Muhammad Abad Near Islami Chowk Faisalabad	Babar Faz	33100-0996669-1	Khawaja Najamuddin	385	980	13	1,378	385	997	13	1,396	1,396		
168	Syed Hasan Askari	Flat No. OP9, 11th Floor Block O Florida Homes 33 Street Near Mubarak Masjid DHA Phase 5 Karachi	Syed Hasan Askari	42301-1155914-7	Syed Askan Yahya Amir	1,238	60	-	1,298	1,238	157	-	1,395	1,395		
169	Muhammad Rizwan	H No. 55 / 24 - St. No. 46 - D - Bahar Colony Chain Mira Lahore	Muhammad Rizwan	35202-2669424-9	Muhammad Rasheed	1,113	264	-	1,377	1,113	280	-	1,393	1,393		
170	Syed Nad E Ail Zaidi	House No A-236 Mao Zr House Khyabane-e-Malik-e-ashier Rizvia Co-Oper Housing Society Sch-33 Karachi	Syed Nad E Ail Zaidi	42201-0844238-9	Syed Ailed Hussain	379	964	25	1,368	379	981	25	1,385	1,385		
171	Muneer Hussain	Moza ManDHALI P.O Lothran Tehsil Dist Lothran	Muneer Hussain	36203-1072423-7	Muhammad Navaz	1,676	1,559	-	3,235	-	1,373	-	1,373	1,373		

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
172	Irfan Iqbal	P-574, Street no. 3, Marazi Pura Jhang	Irfan Iqbal	33202-2184503-9	Muhammad	1,068	286	-	1,354	1,068	288	-	1,356	
173	Rizwan Rafique	Flr 4 2nd Flr Building No 31-C 21St Commercial Street Phase 2 Ext DHA Karachi	Rizwan Rafique	42301-0497488-7	Muhammad Rafique	732	630	-	1,362	732	634	-	1,366	
174	Muhammad Hussain	H D-V-4, Jahangir Ebad, Usmani Colony, near Usmania View Appt Gulbahr Karachi	Muhammad Hussain	42101-4592505-7	Muhammad Younus	368	946	29	1,343	368	963	29	1,360	
175	Wasif Baboch Ashrafi	Naveed Khan House No. 395-A Block-1 Gulshan E Iqbal Karachi	Wasif Baboch Ashrafi	35202-2796665-7	Khalid Parwaiz Baboch	971	349	-	1,320	971	387	-	1,358	
176	Tasawar Hussain	R 71 Bk-B Millat Garden Malir KHI Karachi Paki Sian R 71 Bk-B Millat Garden Malir KHI	Tasawar Hussain	42501-1453611-1	Muzammil Hussain	793	549	-	1,342	793	564	-	1,357	
177	Mehnaz Riaz Abbasi	H 44, St 59, Sector I-83	Mehnaz Riaz Abbasi	37405-7571028-2	Aamir Akhtar Sheikh	405	879	54	1,338	405	898	54	1,357	
178	Muhammad Shahid	Plot no. 125, Flat no. 5/6, Amir Heights Garden West near Fowara Chowk-Karachi	MUHAMMAD SHAHID	42301-7160418-1	Muhammad Iqbal	385	23	943	1,351	385	23	943	1,351	
179	Qaiser Ali	H3-K-300 Mohalla Wapada Town Phase-1 Lahro Re Pakistan	Qaiser Ali	35202-8354509-9	Qurban Ali	739	587	-	1,326	739	608	-	1,347	
180	Salam Ahmad	H No. 126 - H Model Town Lahore	Salam Ahmad	35202-1619539-9	Ch Bilal Ashraf Aqeel	1,114	208	-	1,322	1,114	225	-	1,339	
181	Saeed Khan	Plot No. 48, Kesc 1673, Block A, Near Gulshan-E-Ghazi, Parilly Badda Town Karachi	Saeed Khan	17301-8656176-5	Bahadur Sher	1,067	271	-	1,338	1,067	271	-	1,338	
182	Mirza Amir Baig	Flat B-42 Abdullah Complex North Karachi Sector 5-I Karachi	Mirza Amir Baig	42000-0459047-3	Mirza Naeem Baig	447	846	21	1,314	447	864	21	1,332	
183	Muneer	Housseon A-49 2nd Flr Bkno. J North Nazimabad near Rainbow Bakery KHI Karachi	Muneer	42401-5406376-3	Muhammad Riaz	956	332	-	1,288	956	375	-	1,331	
184	Irfan Bashir Awi	H157-E St 4 Mohalla Man Mir Colony Near Govt Tanveer Girls School Ltr	Irfan Bashir Awi	35201-1640097-5	Bashir Ahmed Awi	733	575	-	1,308	733	595	-	1,328	
185	Zauddin Ahmed Zia	Saba Avenue Phase V Ext DHA H No. 37/1 Clifton Cantonment Opp Ghazabo Restaurant, Citi Karachi	Zauddin Ahmed Zia	42000-2217634-5	Ahsan Ghani	1,866	-	-	1,866	1,277	48	-	1,325	
186	Faizan And Co.	Havery Sheesh Mahal Road, Lahore	Muhammad Ilyas	35202-7087577-3	Karam Ilahi	-	1,619	-	1,619	-	1,319	-	1,319	
187	Manzoor Ul Haq	House No. 51-A, Defence Officers Housing Scheme Ph-1, Near Bilal Masjid, Hyderabad	Manzoor Ul Haq	41304-5424786-3	Taj Uddin Rajput	1,254	22	-	1,276	1,254	64	-	1,318	
188	Zulfiqar Ahmed	House No R-10, Al Syed Center Society, Bk No.4, Quaidabad Landhi No.22, Near Nazami Dawakh, Karachi	Zulfiqar Ahmed	42501-5218102-3	Manzoor Ahmed	960	243	-	1,203	960	358	-	1,318	
189	Oussaf Ahmad	H181 Block -P - 1 Valancia Housing Scheme Lahore	Oussaf Ahmad	34101-9117912-5	Ch Muhammad Aslam Butt	870	418	-	1,288	870	439	-	1,309	
190	Abdul Qadir	House No 76 Sabzwari Town Main Street Multan	Abdul Qadir	36302-1963316-3	Muhammad Akram	1,029	267	-	1,296	1,029	270	-	1,299	
191	Muhammad Zohaib Shehzad	H No 9, Ghalib Street Quaid E Azam Park Kot Lakhpat Lahore	Muhammad Zohaib Shehzad	35201-7352460-5	Muhammad Nazir Shehzad	989	290	-	1,279	989	309	-	1,298	
192	Muhammad Owais Naem	Flr 42 - Al kulsom Appt Gulshan-e-Zahoor near Laitz Area Karachi	Muhammad Owais Naem	42301-2417494-9	Muhammad Naeem Qureshi	367	869	43	1,279	367	886	43	1,296	
193	Ahmed Irfan Ghatfor	House 92 B, Mohal Eidgah Road, Haroonabad	Ahmed Irfan Ghatfor	31104-1591026-9	Abdul Ghatfor	1,181	1,526	-	2,707	-	1,291	-	1,291	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
194	Nad E Ali Zaidi	H. no.-A-286 Manzil House Khay E. Mak E Asit-Er Rizvia Co-Oper Housing Society Sch-33-Karachi	NAD E ALI ZAIDI	42201-044238-9	Syed Aled Hussain	429	95	767	1,291	429	95	767	1,291
195	Misbah Ul Haq Shahbaz	House No-20, Str. 07, Y-Block, Madina Town Near Gol Masjid Faisalabad	Misbah Ul Haq Shahbaz	33100-7789318-9	Muhammad Rashid	732	543	-	1,275	732	558	-	1,290
196	Syed Razi Ul Hussain	House No. 163/167 St No. 6 Mohalla Ahata Usmania Chung No. 22 Rawalpindi	Syed Razi Ul Hussain	37405-6213475-5	Syed Mumtaz Hussain Shah	939	351	-	1,290	939	351	-	1,290
197	Humayoun Nadeem	House No P-145/5 Block 3 Opp. Account Office Circular Road Faisalabad.	Humayoun Nadeem	33101-5367679-3	Anwar Khan	423	832	13	1,268	423	851	13	1,287
198	Riaz Ahmed Qureshi	B-29 Block 18 Gulshan E Iqbal Karachi	Riaz Ahmed Qureshi	42201-9399579-3	Aqeel Ahmed Qureshi	894	361	-	1,255	894	391	-	1,285
199	Kashif Mehmood	H. no.-62, Musa Nagar Paposh 5/C- Nazimbadno.5 near Lal Masjid- Karachi	KASHIF MEMMOOD	38403-2738329-3	Khalid Mehmood	357	96	831	1,284	357	96	831	1,284
200	Wasim Ullah Khan	House No A-145 Sector 11-A North Karachi Falcon House School Karachi	Wasim Ullah Khan	42101-1741791-9	Y Amanullah Khan	408	834	24	1,266	408	851	24	1,283
201	Muhammad Tufail Thakur	Near Masjid Fahim Ul Quran, Kehror Pacca, Lodhran	Muhammad Tufail Thakur	52101-7183488-1	Maik Muhammad Khan	1,829	1,564	-	3,393	-	1,282	-	1,282
202	Syed Burhan Ali	Sanyara Road House No P-57, Street No 2 Mohalla Allaz Colony Faisalabad	Syed Burhan Ali	37405-760826-9	Syed Rashid Ahmad	1,000	276	-	1,276	1,000	278	-	1,278
203	Syed Azhar Inam Naqvi	Crown Tower Flat No. 604 6th Flr Block-6 Gulshan-E-Iqbal Near Ngia Karachi	Syed Azhar Inam Naqvi	42201-5835936-3	Syed Zafar Inam Naqvi	896	348	-	1,244	896	382	-	1,278
204	Imrana Pevaz	House No A-75 Blk-8 K.A.E.C.H.S Batoch Colony near Bismillah Taqi Hospital Karachi	Imrana Pevaz	42201-0427414-2	Muhammad Pevaz Butt	375	867	19	1,261	375	884	19	1,278
205	Syed Mohammad Amir	Hr-49 Sec 11-B North Karachi Bank Al Falah 11-B Branch Karachi	Syed Mohammad Amir	42101-0169978-1	Syed Muhammad Umar	732	522	-	1,254	732	542	-	1,274
206	Riaz Ul Haq	Chak No. 51/D, Tehsil Depal Pur Dist. Okara	Riaz Ul Haq	35301-7519108-3	Muhammad Harif	-	1,271	-	1,271	-	1,271	-	1,271
207	Omar Shah	House No. 24 - P - ,Phase - 1, DHA- Lahore	OMAR SHAH	35202-8501763-9	Peer Akbar Shah	998	255	12	1,265	998	255	12	1,265
208	Raj Bahadur	House No. D-91 Block-5 Metroville Site Karachi	Raj Bahadur	42401-2071407-5	Ghulam Bahadur	1,112	149	-	1,261	1,112	149	-	1,261
209	Anwar Ul Qamar	House 238- 294 1st Floor Block-09 Dastagir F. B Area near Sangam Ground Karachi	Anwar Ul Qamar	42101-6413781-1	Muhammad Sadiq Bhatti	679	581	-	1,260	679	581	-	1,260
210	Shehzad Ali Shad	House 5*13 Survey 79 Golden Town Near Umar Masjid Karachi	Shehzad Ali Shad	37405-0228283-3	Samsad Ali Shad	881	334	-	1,215	881	369	-	1,250
211	Asad Inman	H No. 7 St No. 3 Akram Park Ghalib Market Gulberg - III Lahore	Asad Inman	38303-0963765-5	Sheikh Muhammad Shaibr	1,000	224	-	1,224	1,000	249	-	1,249
212	Amjad Pevaz	H 215, St R 06, Block-E, Punjab Cooperative Housing Society Lahore	Amjad Pevaz	35202-0434795-9	Muhammad Aslam	338	879	15	1,232	338	894	15	1,247
213	Awais Traders	Near Malik Soap Factory, Burewala	Naeem Anwar	36601-2009854-1	Haji Wai Muhammad	3,000	3,114	-	6,114	-	1,246	-	1,246
214	Muhammad Ikram	H No 319 St No 1 All Housing Colony Jhang Rd Faisalabad	Muhammad Ikram	33102-9571540-9	Muhammad Rafiq	990	243	-	1,233	990	256	-	1,246

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
215	Aziz Saeed Khan	B-64-E, PECHS Bk-13B, Gulshan-e-Iqbal Karachi	Aziz Saeed Khan	42101-4066188-9	Rahim Shar Khan	338	880	10	1,228	338	886	10	1,244
216	Muhammad Dishad Hussain	House No B-22 Block15 Gulshan-e-Jahar Karachi	Muhammad Dishad Hussain	42101-1724555-5	Shamshad Hussain Jafri	456	767	1	1,224	456	787	1	1,244
217	Muhammad Kamal Yousuf	House 3/807, Shah Faisal Colony Karachi	Muhammad Kamal Yousuf	42201-0478203-5	Muhammad Yousuf	339	873	15	1,227	339	889	15	1,243
218	Muhammad Anwar Anjum	H.No. 37, Ghousia Colony, Near Alama Iqbal Town, Lahore	Muhammad Anwar Anjum	35401-8828410-3	Abdul Pezzaq	2,310	1,307	-	3,617	-	1,238	-	1,238
219	Naveed Raza Khan	Hb-806-Kg19 Bk-G.N. Nazimabad near Safy Olg Karachi	Naveed Raza Khan	42101-1770241-3	Wahid Raza Khan	700	508	-	1,208	700	534	-	1,234
220	Meher Omer	134/2 Khy-E-Tariq DHA Phase 6-Near Masjid Hamza-Karachi	MEHER OMER	42301-0848701-0	Omer Nazir Sheikh	957	-	49	1,006	826	141	264	1,231
221	Aarif Ullah Khan	454- G Punjab Small Industry Society Lahore	Aarif Ullah Khan	11201-0398544-3	Bahadar Sher	667	557	-	1,224	667	564	-	1,231
222	Syed Atif Abbas Naqvi	D-102 Chappal Luxury Apartment Block-13 Gulshan-Jahar Karachi	Syed Atif Abbas Naqvi	42101-4579480-3	Syed Zulfiqar Hayder N	946	241	-	1,187	946	280	-	1,226
223	Muhammad Hasnain Naqvi	House P/ 175 Sector 11/L North Karachi	Muhammad Hasnain Naqvi	42401-6892902-3	Syed Muhammad Tahir Naqvi	688	504	-	1,192	688	529	-	1,217
224	Ashfaq Ahmed Memon	H No 1/H -118 Alohs Complex New Malir Scheme 33 Karachi	Ashfaq Ahmed Memon	42501-3308385-3	Muhammad Soomar Memon	1,015	187	-	1,202	1,015	201	-	1,216
225	Faisal Mureed	House No 65-B Phase II Kohnoor Housing Scheme Qanochi Feroz Pur Road Lahore	Faisal Mureed	35201-9145040-7	Mureed Hussain	418	489	289	1,196	418	508	289	1,215
226	Muhammad Azhar Memon	Appt B-405 5b-33 Palin Residency Gulshan E Johar Bk 3A near Kamran Chowar Karachi	Muhammad Azhar Memon	41306-3801472-7	Muhammad Umar Memon	814	382	-	1,196	814	400	-	1,214
227	Muhammad Asghar Naeem	House No 2-H 152 Nazimabad 2 Near Aksa Masjid Karachi	Muhammad Asghar Naeem	33100-5160850-9	Wali Muhammad	340	836	19	1,195	340	862	19	1,211
228	Imran Nazir	House No. Su-5 Sector No. B-Main Boulevard Asekeri No. 10 Lahore Cantt-Lahore	IMRAN NAZIR	42301-8735140-1	Muhammad Nazir	535	252	422	1,209	535	252	422	1,209
229	Muhammad Atiab	House No 6/27 Bala Street Habashi Saroto Ghar Lahore	Muhammad Atiab	35202-6792550-9	Muhammad Saadique	388	775	28	1,191	388	793	28	1,209
230	Muneer Ahmed	House No 12-A, Aurangzeb Road Multan Cantt Multan	Muneer Ahmed	36602-0330881-7	Shabir Muhammad	1,054	126	-	1,180	1,054	155	-	1,209
231	Syed Kashif Raza Jaffry	House No 45-G, Punjab Small Industry Society, Lahore	Syed Kashif Raza Jaffry	35201-1676286-3	Razi Muhammad	478	680	28	1,186	478	702	28	1,208
232	Mahjabeen Mukhtyar	House No. 203/1 St No. 27 Khy-E-Qasim-DHA, Phase-8,-Karachi	MAHJABEEN MUKHTYAR	42301-9473476-6	Wali Mukhtyar Ahmed	44	6	-	50	1,067	137	-	1,204
233	Syed Sajid Raza	House327 Imperial-1 Paragon City Barki Road Lahore	Syed Sajid Raza	42101-6128818-3	Syed Hashim Raza	683	506	-	1,188	683	521	-	1,204
234	Mudassar Malik	AI Auto Mobile Shop No. 1 Al-Fiah Market-Near Carrage Factory Iip Road-Isamabad	MUDASSAR MALIK	37405-0627469-7	Malik Muhammad Nawaz	450	249	504	1,203	450	249	504	1,203
235	Ahmad Qasim	C/O Steel Complex Pvt Ltd Offno. 801-805-8th Flr Alqadir Heights New Garden Town-Lahore	AHMAD QASIM	35202-7154990-9	Ch Muhammad Qasim	423	203	575	1,201	423	203	575	1,201
236	Muhammad Tahir Khan Pathan	House/102 Ghazabad Ghazi Abdul Qayyum Road Hyd	Muhammad Tahir Khan Pathan	41303-1535425-7	Abdul Jabbar	650	534	-	1,184	650	548	-	1,198
237	Farhan Mehmood	H.H.118 Felcon Complex Street No 8 Shaheed-E-Millat Road City School Karachi	Farhan Mehmood	42101-8538872-7	Mehmood Hussain Khan	842	325	-	1,167	842	348	-	1,190

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
238	Mobin Ahmed	House No 825 Sector 32-B Korangi 1, near Jamia Masjid Madina Godhrwall Gali Karachi	Mobin Ahmed	42101-8124616-1	Namat Hussain	332	826	14	1,172	332	841	14	1,187
239	Mohammad Zaki Jaffer	H41 Khyabani-E-Shaheen DHA Phase 5 near Kha Dda Market Karachi	Mohammad Zaki Jaffer	42201-2453289-7	Abdul Wahab Jaffer	950	200	-	1,150	950	234	-	1,184
240	Muhammad Faisal Hashim	Flat 46 V.I.P Palace Khadda Market Memon Society Khairabad Karachi	Muhammad Faisal Hashim	42301-7683335-1	Muhammad Hashim	326	788	55	1,169	326	803	55	1,184
241	Muhammad Awas	Village Lakho Kipo Khass Cantt Lahore	Muhammad Awas	35201-6876831-5	Muhammad Bashir	422	710	29	1,161	422	730	29	1,181
242	Syed Saad Ikram	72 - A2nd Floor Commercial Plaza Agrics Town Raiwind Road Lahore	Syed Saad Ikram	35202-1228933-9	Ikram Ali	655	508	-	1,163	655	521	-	1,176
243	Shahzad Sharif Khan	Flt 303 4th Flr Marey View Appart Bath Island Muhammad Ali Bogra Rd Karachi	Shahzad Sharif Khan	35202-4727077-3	Sharif Ahmad Khan	740	414	-	1,154	740	432	-	1,172
244	Muhammad Taufiq	H3D -18 1 5 Nazimabad03 near Silk Bank Karachi	Muhammad Taufiq	42301-4368295-3	Muhammad Hanif	714	437	-	1,151	714	455	-	1,169
245	Muhammad Owais	Flat 3, 2nd Floor, Razzak Appt Pt No 350 Badann Jeeogar KOHS Karachi	Muhammad Owais	42201-5195588-3	Mohammad Rafiq	312	724	117	1,153	312	738	117	1,167
246	Shahab Akhter Siddique	H5B0c K 4 Agulshan-E-Iqbal Karachi	Shahab Akhter Siddique	42301-8100776-1	Mohammad Akhter Jah Siddique	715	441	-	1,156	715	449	-	1,164
247	Muhammad Jawad	St No. 01 Umer Farooq Colony near Rangar Hsed Cluster Lahore	Muhammad Jawad	35102-3368695-5	Sajjad Ahmed	869	260	-	1,129	869	294	-	1,163
248	Shahban Ali Khan	Flat 5085 Th Flr (Appat Biki) Clifton View A Ppt Bk8 Clifton near 3 Talwar Karaz	Shahban Ali Khan	42101-8002279-9	Saqub Ali Khan	729	406	-	1,135	729	434	-	1,163
249	Sami Ahmed	Flat 1205 C Sea Breeze Plaza Main Shahn-e-Faisal near Faisal House Karachi	Sami Ahmed	42101-7502007-7	Rahim Sher Khan	368	761	15	1,144	368	776	15	1,159
250	Gul Mohammad	Gaji Khura Khuhawar Taluka Warah Dist. Chamer Shahadkot	Gul Mohammad	43207-0651941-5	Qurban Ali Khuhawar	1,500	2,035	-	3,535	-	1,157	-	1,157
251	Farrukh Shaikh	House A169, Sector 11-A, North Karachi, near Hulebla Park Karachi	Farrukh Shaikh	42101-1690985-3	Shaikh Abdul Razaq	401	730	8	1,139	401	748	8	1,157
252	Mohammad Sabri	Mas Holdings 25/E 2nd Flr Khy-E-Jami-PH, no. II Ext DHA Officeno.3 Beside Agha Lab-Karachi	MOHAMMAD SABRI	42201-4770275-5	Muhammad Ayub Sabri	906	236	13	1,155	906	236	13	1,155
253	Muhammad Asif	House No C-12, Gali No 8, Alhial Cooperative Housing Society, near Numania Masjid Karachi	Muhammad Asif	42201-9623996-7	Sheikh Muhammad Afzal	337	790	11	1,138	337	806	11	1,154
254	Qadeer Hussain Shah	H 4602 St 12, Sateen Villas, Bahria Town Lahore	Qadeer Hussain Shah	34202-8166561-3	Muhammad Hussain Shah	444	657	30	1,131	444	678	30	1,152
255	Iram Ul Haq	H144 / 1 Bock - F Model Town Lahore	Iram Ul Haq	35202-4616410-5	Armin Ul Haq	793	345	-	1,138	793	358	-	1,151
256	Farooq Hadi	House No 15/2 20th Street Khyabani-e-Tauheed DHA Phase 5 Karachi	Farooq Hadi	42301-0879404-3	Hateez Mohomed Nabil	498	625	8	1,131	498	645	8	1,151
257	Mian Mohammad Rafi	H 222A Gulshan Rawl Lahore	Mian Mohammad Rafi	35200-5513858-9	Mian Shaabatin	348	772	15	1,135	348	786	15	1,149
258	Javed Ishaq	H No 179 -D, St No 22 Phase - 1, DHA Lahore	Javed Ishaq	35201-9213520-3	Muhammad Ishaq	965	169	-	1,134	965	183	-	1,148
259	Khalid Raiz	Adabkar Abdul Malik Sheekhupura Road Lahore	Khalid Raiz	35401-4519363-7	Muhammad Raiz	480	641	5	1,126	480	663	5	1,148

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
260	Akhter Ali Umrani	Flat B-402 Eum Shopping Centre Jolar Chowangi Gulistan-e-Johar near Bk-13 Karachi	Akhter Ali Umrani	42201-0472179-3	Wali Muhammad	435	682	9	1,126	435	702	9	1,146
261	Masood Ahmad	H No. 679-B Block-Sabzazar Scheme, -Lahore	MASOOD AHMAD	36401-3909223-5	Manzoor Hussain	487	211	445	1,143	487	211	445	1,143
262	Hasan Shehbaz	Flat 12 Plo T1-43-F Lalazar Apt. Bk-02 P.E.C.H.S near Kmc Sports Complex Karachi	Hasan Shehbaz	42201-9144371-5	Jawed Allah Ditta	758	358	-	1,116	758	378	-	1,136
263	Muhammad Fazil Khan	H No. 92 Block-H Marghazar Housing Society Peco Road Lahore	Muhammad Fazil Khan	35202-6521749-3	Muhammad Asghar Khan	892	232	-	1,124	892	243	-	1,135
264	Muhammad Arshad Chaudhary	House No 558 Block C Faisal Town Lahore	Muhammad Arshad Chaudhary	35202-2505009-7	Chaudhary Muhammad Basir	497	606	7	1,110	497	629	7	1,133
265	Farah Akhtar Sial	Flr 5 2nd Flr Street 17-A Mehmoodabad No 4, Just Oppt Aftab Boot House Karachi	Farah Akhtar Sial	42201-7374892-0	Akhtar Adil Sial	657	466	-	1,123	657	475	-	1,132
266	Abdul Raqiq	House No 451 Mair Ext Colony Khokharapar Opp Al- Habib Masjid Karachi	Abdul Raqiq	42201-6474923-3	Abdul Shaakor	448	624	40	1,112	448	644	40	1,132
267	Mohammad Afzal Khan Yousofi	House No G-2-Kehekastan View Aqpt Block A North Nazimabad Karachi.	Mohammad Afzal Khan Yousofi	42101-8663585-7	Mohammad Shafi Khan Yousofi	323	784	10	1,117	323	798	10	1,131
268	Yasir Vayam Mughal	Flat 106 1S T Flr Bk-A Ashiyana Aqpt Bk 9 Cii Flon near The From Mall Karachi	Yasir Vayam Mughal	41306-6024690-9	Gulam Nabi Mughal	780	326	-	1,106	780	350	-	1,130
269	Muhammad Rashid Waheed	Plot 39-0 Flr At 2.2nd Floor Shaabaz Comm Street N O 1 DHA 5 Karachi	Muhammad Rashid Waheed	42000-0530846-7	Waheed Ullah	662	442	-	1,104	662	466	-	1,128
270	Shabbir Ahmad	House 175, Nishar Block, Near Nishar Mini Market, Allama Iqbal Town Lahore	Shabbir Ahmad	36302-7970532-3	Faqir Muhammad	350	748	12	1,110	350	765	12	1,127
271	Imtiaz Ashraf	House No 94 St. 32-A Sector I-10/2 Islamabad	Imtiaz Ashraf	61101-7638661-5	Choudhary Muhammad Ashraf	331	769	12	1,112	331	782	12	1,125
272	Muhammad Gulam Ansari	House No L 492 Gali Mohallah 10 Qasimaba near Uzma Middle School Rawalpindi	Muhammad Gulam Ansari	37405-0568662-1	Muhammad Gulzar Ansari	318	772	20	1,110	318	786	20	1,124
273	Muhammad Faheem Khattak	House No R861 Sector 9 North Karachi near Faive Star Bakery Karachi	Muhammad Faheem Khattak	42101-9019776-9	Gul Raheem	645	456	-	1,101	645	478	-	1,123
274	Rizwan Ali	Hason Heights Flat 303 3rd Floor Solder Bazaar 3 Opp Bank Al Habib Karachi	Rizwan Ali	42301-0387752-9	Gulam Mehdi	352	701	53	1,106	352	717	53	1,122
275	Ather Mehmood	H. no. 298 Sro 12 Sector 03 Airport Housing Soc. Iqbal Jhelum	Ather Mehmood	37405-9287313-5	Mehmood Akhtar	673	428	-	1,101	673	447	-	1,120
276	Muhammad Faizan Butt	Plot No Mille, House No D 1257, Gali No 51, Bk C, Sher Shah, near Jimmah Road Karachi	Muhammad Faizan Butt	42401-5258872-1	Ateeq Ahmad	359	719	25	1,103	359	736	25	1,120
277	Atiya Hassan Rizvi	Flr-110 TSI Flr Bk 4 Bldg Al Khzra Heights Bk 3-A Gulistan E. Johar near K.K Karachi	Atiya Hassan Rizvi	37405-0570596-2	Syed Salman Haider	588	524	-	1,112	588	531	-	1,119
278	Waleed Riaz Shafi	H 520, Block R-2, Johar Town Lahore	Waleed Riaz Shafi	34603-6302805-3	Muhammad Rizaz	346	741	17	1,104	346	755	17	1,118
279	Muraza Muhammad Safri	Banglow No A-2 Block A Shabrabad near New Duty Free Shop Karachi	Muraza Muhammad Safri	42201-0387373-5	Muhammad Yousuf Safri	655	455	-	1,110	655	455	-	1,110

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
280	Muhammad Amjad	House No. T-42/2B Arma Gali 1 Nazimabad 1 Karachi	Muhammad Amjad	42101-1897605-5	Sheikh Muhammad Alam	297	782	15	1,094	297	795	15	1,107
281	Adnan Haleem Khan	H. no. 12-13 Lane No 07 Street No 10 Sector H DHA II Islamabad	Adnan Haleem Khan	61101-8841411-9	Muhammad Haleem Khan	868	227	-	1,095	868	237	-	1,105
282	Kamran Ahmed	House 100, Street 28, Khayaban-e- Sehar, DHA Phase 6, Karachi	Kamran Ahmed	42301-2574741-3	Siddique Ahmed	481	587	14	1,082	481	610	14	1,105
283	Khwaja Faisal Ur Rehman	House No D11/83 Firdous Colony Gulbhar No 2 Faz-e-Sheri Sweet Karachi	Khwaja Faisal Ur Rehman	42101-1777704-7	Khwaja Amin Ur Rehman	395	686	6	1,087	395	704	6	1,105
284	Rana Moeen	House-11 89 Michella Main Bazarinside Bhatt 1 Gate Lahore.	Rana Moeen	35202-9122443-3	Muhammad Fazil	764	320	-	1,084	764	340	-	1,104
285	Faysal Janshaid	H. No.333, St.No 16 G-10/2 Islamabad	Faysal Janshaid	61101-6899601-9	Janshaid Khan	371	660	56	1,087	371	675	56	1,102
286	Muhammad Saleem	House No 1089 Qayumabad Dhoke Kala Khan near Masjid Ahnoor Hanifa Rawalpindi	Muhammad Saleem	37405-0608652-9	Muhammad Miskeen	341	721	23	1,085	341	737	23	1,101
287	Muhammad Aslam Pardesi	House No D-53 Block 6 FB Area Near Bao Palace Karmabad Karachi	Muhammad Aslam Pardesi	42101-6511114-9	Ismael Pardesi	320	741	25	1,086	320	755	25	1,100
288	Mohammad Ashraf	P.O Khass Dhoke Kasab Tehsil & District Mandi Bahaudin	Mohammad Ashraf	91103-0115547-5	Saeed Muhammad	994	102	-	1,096	967	127	-	1,094
289	Zeeshtan Qaiser	Flat No. 105 1st Floor Euro Apartment North Nazimabadik M near Nadra Mega Karachi	Zeeshtan Qaiser	42101-4523125-3	Ghulam Qaiser	853	217	-	1,070	853	240	-	1,093
290	Ibrahim Patel	Flat 302 3 Rd Flr Qadir Terrace 14 C Plot 1st Upper Gizri near Govt Gizri Karachi	Ibrahim Patel	52101-3677088-5	Niaz Ahmed	910	159	-	1,069	910	183	-	1,093
291	Fahad Khan	Flat no.603 Block-G Creek Vista Apartment-DHA Phase 08-Karachi	FAHAD KHAN	42301-0888570-3	Munir Hasan Khan	1,050	27	15	1,082	1,050	27	15	1,092
292	Mohammad Nadeem Qureshi	House- 140Block -Jorhth Nazimaba Adhear Sakhi Hassan Karachi	Mohammad Nadeem Qureshi	42101-8570497-7	M Qutubuddin Qureshi	677	412	-	1,089	677	415	-	1,092
293	Zeeshtan Yousaf	House No 276-D Phase-Y DHA Lahore	Zeeshtan Yousaf	35202-2830890-5	Muhammad Yousaf	328	684	63	1,075	328	699	63	1,090
294	Haider Rabani	House No 619/6X- Block Phase3 DHA Lahore	Haider Rabani	42301-9890252-5	Ahmed Rabbani	499	563	7	1,069	499	583	7	1,089
295	Bilal Ali	H No 657/7-E St No 02 Shwab Colony Near Mda Chowk Multan	Bilal Ali	36302-8644968-1	Ghulam Ali	607	455	-	1,062	607	475	-	1,082
296	Malik Tahir Ameer Awan	House No 14 A, Lawan House Muslim Colony Nursery Chowk Jeyamocosa Shahdara Lahore	Malik Tahir Ameer Awan	35202-4513974-7	Malik Ameer Ali Awan	301	757	9	1,067	301	771	9	1,081
297	Amr Hamza Goya	Plot 13 Block-3 Maryia Cooperative Housing Society PECHS near Danish Motors Karachi	Amr Hamza Goya	42301-2337108-9	Ahmed Haji Mohammad Goya	414	636	10	1,060	414	655	10	1,079
298	Abdul Hameed	House No. 121-P, St.No. 02 Sarfraz Colony Faisalabad	Abdul Hameed	33102-1821506-3	Muhammad Siddique	855	200	-	1,055	855	221	-	1,076
299	Mian Musarat Ali	Mouzi Oranot, District Pakpattan	Mian Musarat Ali	36402-1441614-7	Mian Akbar Ali	887	1,381	-	2,268	-	1,073	-	1,073
300	Fouad Nabeel Khawaja	House In-5 Falcon Complex Kalma Chowk Culberg II Lahore	Fouad Nabeel Khawaja	35201-4194483-3	Zaheeruddin Khawaja	423	627	6	1,056	423	644	6	1,073
301	Abdul Waheed	H No 437/142 Anoushka Villa Defence Officers Housing Society Phase 1 Hyderabad	Abdul Waheed	41202-3018167-3	Ghulam Rasool Jamali	829	207	-	1,036	829	237	-	1,066

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
302	Syed Dilawar	Housero, R-29 1st & 2nd Floor Block 5-FB, Area Near Tahir Villa-Karachi	SYED DILAWAR	42201-0723701-9	Syed Dilawar Hussain	464	203	398	1,065	464	203	398	1,065
303	Muhammad Shahid	Plot 125, Flat 5/6A, Mir Heights Garden West, near Fowara Chowk Karachi	Muhammad Shahid	42301-7160418-1	Muhammad Iqbal	292	743	16	1,051	292	757	16	1,065
304	Sumaira Azam	Azam Darajati Tandoozi Jamia Masjid Sulia Badattari Saobia Ferozpur Road Lahore	Sumaira Azam	35202-3823542-4	Muhammad Azam	377	628	40	1,043	377	643	40	1,060
305	Mohammad Adnan Farooq	Plot C-22 Plot 3, 3rd Flr, Lane 2 Rahat Commercial Ph-VI DHA Karachi	Mohammad Adnan Farooq	35102-6127417-5	Mohammad Farooq	468	562	9	1,039	468	583	9	1,060
306	Syed Muhammad Auon Jafri	Flata-301 Al Ghaffar Avenue Fb Ave A Bk.07 near Nazeeer Hussain Hospital Karachi	Syed Muhammad Auon Jafri	42301-7334573-1	Syed Muhammad Hur Jafri	595	445	-	1,040	595	461	-	1,056
307	Ashad Rehman Sangal	House No. 391, Block F, Phase IV, DHA Lahore.	Ashad Rehman Sangal	35202-2050496-5	Navab Dn Sangal	2,392	1,523	-	3,915	-	955	100	1,055
308	Aman Kotak	Flat A8 1st Flr And Heaven Apartment Clifton Block-8 near Chartered Institute Karachi	Aman Kotak	42301-6371387-5	Eheru Lal Kotak	500	515	19	1,034	500	535	19	1,054
309	Nabeel Ahmed	House No. 7 St. 14 Hifaq Colony Muslim Road Sandkhurd near Tariq Building Lahore	Nabeel Ahmed	35202-2768551-7	Abdul Ghafoor	300	726	8	1,034	300	740	8	1,048
310	Ashad Rehman Sangal	House No. 391, Block F, Phase IV, DHA Lahore.	Ashad Rehman Sangal	35202-2050496-5	Navab Dn Sangal	2,404	1,521	-	3,925	-	946	100	1,046
311	Abdul Moaz Mujtaba	House#4/2 Street31 Saba Avenue Ktv E Sagar Phase 5 DHA near Royal Rodale Club Karachi	Abdul Moaz Mujtaba	42000-4110890-5	Waqi Mehmood	627	414	-	1,041	627	417	-	1,044
312	Hasan Ali Gondal	Gondal House, Gondal Pura Wazirabad, Teh Wazirabad, Distt Gujranwala	Hasan Ali Gondal	34104-2328215-3	Ch. Ghazanfar Ali Gondal	2,995	763	-	3,758	-	1,041	-	1,041
313	Adil Yousufzai	Housero, 136/1 Khayaban E Ghazi-DHA Phase 6-Karachi	ADIL YOUSUFZAI	41303-1534614-7	Atakhan Yousufzai	758	316	8	1,082	717	316	8	1,041
314	Javed Iqbal	H No 113 A, Block S New Multan Multan	Javed Iqbal	35202-7453647-3	Chaudhrey Inayat Ali	647	369	-	1,016	647	383	-	1,040
315	Asif Zafar Chaudry	Zafar House 300 Chandri Chowk Rawalpindi	Asif Zafar Chaudry	37405-9542754-3	Ch Rehmat Ali Izalar	289	661	77	1,027	289	674	77	1,040
316	Amanat Ali Shanzad	Soroba Gard En Main Ferozpur Road near Krisco Bak Ery & Hof Burger Lhr	Amanat Ali Shanzad	35202-2203039-3	Hakim Ali	665	352	-	1,017	665	374	-	1,039
317	Khwaja Awais Amir	St-15 House No 9/11 Y Block Peoples Colony Gujranwala	Khwaja Awais Amir	34101-9528637-1	Khwaja Amir Shakir	300	711	14	1,025	300	724	14	1,038
318	Sheeba Irum	Flac-16 3rd Flr Alliance Arcade Bk-15 Gulistan-E-Johar near Johar Chowran Karachi	Sheeba Irum	42201-8107902-4	Atiq Ur Rehman	742	267	-	1,009	742	290	-	1,032
319	Samson Peter	Flat-1 Floor-2 Plot 221-E P.E.C.H.S Girls College Block-2 Karachi	Samson Peter	42301-4929920-5	Peter Joseph	421	572	21	1,014	421	589	21	1,031
320	Rafaqat Sarfaraz	House/14 St. 5 Saddiqiya Colony Multan Road Near Sodivali Quarters Lahore	Rafaqat Sarfaraz	35202-3456089-5	Sarifaz Ahmad	302	688	26	1,016	302	701	26	1,029
321	Syed Kazim Reza Gillani	House D/198, NHS Clifton Near Ocean Tower Karachi	Syed Kazim Reza Gillani	42301-2916720-5	Syed Mazhar Hussain Gillani	300	701	11	1,012	300	715	11	1,026

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						Principal	Interest / Mark-up	Others	6	7					
1															
322	Muhammad Faheem Qureshi	House No A-140 Blk J North Nazimabad Near Modern Palace Karachi	Muhammad Faheem Qureshi	42101-8148611-3	Muhammad Qatabuddin	350	648	8	1,006	350	664	8	1,022		
323	Nasser Mahmood Aslam	House No 175-B Street 20 Gulzar-e-Quaid Rawalpindi	Nasser Mahmood Aslam	37405-0298023-5	Malik Muhammad Aslam	360	634	12	1,006	360	648	12	1,020		
324	Fahim Gul	International Education-B-97 1st Floor Block 8 Gulshan E Iqbal-Karachi	FAHIM GUL	91409-0100170-1	Said Gul Shah	402	205	412	1,019	402	205	412	1,019		
325	Muhammad Imtiaz Ul Islam	H No. 294 St.No. 5, Vip Block-AI Noor Garden Faisalabad	Muhammad Imtiaz Ul Islam	33100-4290096-5	Muhammad Islam	861	143	-	1,004	861	156	-	1,017		
326	Muhammad Saeed Akhtar	H. no. 131 St No 26 Sector G-10 1 Islamabad	Muhammad Saeed Akhtar	37101-1663935-3	Muhammad Amin	645	352	-	997	645	372	-	1,017		
327	Nasrullah Khan	House No 64-F Askari VII Adjala Road Rawalpindi	Nasrullah Khan	61101-1985399-3	Chaudhary Abdul Qayyum	319	675	10	1,004	319	688	10	1,017		
328	Faraz Ahmed	83/II Saba Avenue DHA Phase-5- Near Pizza Hut-Karachi	FARAZ AHMED	42301-4756669-9	Maqbool	798	207	11	1,016	798	207	11	1,016		
329	Malik Ameer Khizar Adnan Awan	90-C Sector A Askari XI Badian Rd Lahore	Malik Ameer Khizar Adnan Awan	38302-5360249-3	Skander Hayat	667	329	-	996	667	348	-	1,015		
330	Muhammad Yousaf	H 149, Nishar Block, 1st Floor Alama Iqbal Town Lahore	Muhammad Yousaf	36202-0807807-5	Fazal Ebhi	399	590	6	995	399	610	6	1,015		
331	Zia Ratiq Ahmed Qureshi	House A-494, Blk I, North Nazimabad, near Madras Bakery Karachi	Zia Ratiq Ahmed Qureshi	42101-8863266-5	Ratiq Ahmed Qureshi	372	615	10	997	372	633	10	1,015		
332	Muhammad Fahad Faz Ahmed	H-292/293 Block-2 Johar Town Lahore	Muhammad Fahad Faz Ahmed	35202-0557630-5	Malik Faz Ahmed	487	525	-	1,012	487	525	-	1,012		
333	Owais Jaffry	House L-824 Sector 5A-3 North Karachi near Usmania Masjid Karachi	Owais Jaffry	36304-1345346-2	Syed Wajid Ali	701	296	-	997	701	311	-	1,012		
334	Muhammad Atzal Malik	23/10B Area Liaqatabad, 1st Flr Karachi	Muhammad Atzal Malik	42101-2367443-5	Malik Abul Satar	275	708	15	998	275	721	15	1,011		
335	Syed Anshad Ali	House No. 36-37 Sector 5-C-3 North Karachi	Syed Anshad Ali	42101-2818230-3	Syed Ihsad Ali	265	693	42	1,000	265	704	42	1,011		
336	Wajid Ali	House No. Zb-2070, St.No. 6 Mohalla Gulshan Data Dhoke Hassan Rawalpindi	Wajid Ali	17301-3956589-7	Saif Ul Malook	895	115	-	1,010	895	115	-	1,010		
337	Manzoor Hussain	H-41 St12 Nagra Town near Sabzar Sch Erme Bund Road Lahore	Manzoor Hussain	34602-3104204-1	Nazar Hussain	571	424	-	995	571	437	-	1,008		
338	Humayun Tahir	Flat No. F Stro.2 Blk-95 Old Askari No. 4 Appt Rashid Mirhas Road near Millennium Mall Karachi	Humayun Tahir	42201-5324469-9	Tahir Rasool Malik	652	333	-	985	652	355	-	1,007		
339	Muhammad Nasir	Khasra Salim Kehwat No. 210, Boddy Street, Opposite Chaudhary Street, Ayub Colony Bostan Khan Road, Ext Chakala Scheme 3, Rawalpindi	Muhammad Nasir	37405-1260417-1	Muhammad Anwar	1,438	1,981	-	3,419	-	906	100	1,006		
340	Sohail Arif	House No. 16 Street No. 12-A Zakria Town Multan	Sohail Arif	36302-6751038-7	Malik Ahmed Yar	808	195	-	1,003	808	195	-	1,003		
341	Jamshed Akhter	House R-5 Asma Villas Scheme 33 Gulzar-e-Hijri Sector 34-A near Sofara Chowrangj Karachi	Jamshed Akhter	42501-1500018-3	Khurshid Alam	499	474	9	982	499	494	9	1,002		
342	Asif Rasheed	House No128 Street No.08, Tariq Abad, Near Rehman Karyana Store Faisalabad	Asif Rasheed	33100-0884013-1	Abdul Pasheed	500	488	8	976	500	493	8	1,001		

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Rupees '000				
1	2	3	4	5	6	7	8	9	10	11	12	13		
343	Hussain Pirwani	Flat K-8 Prince Al S.Khan Colony Prince Al Khan Street Garden East, K Block, Karachi	Hussain Pirwani	42201-0589528-3	Pyar Ali Pirwani	916	-	916	894	107	-	1,001		
344	Shahzad Khan Gahro	H No. C/16, St No. 6, GECH Society, Qasim Abad Hyderabad	Shahzad Khan Gahro	41409-4590730-9	Sahib Dino Gahro	799	1,356	2,155	-	989	-	989		
345	Tanveer Haider Khan	House No 49 Block E 1 Johar town Lahore	Tanveer Haider Khan	38101-0651507-5	Ghulam Abbas	415	505	961	415	523	61	989		
346	Asif Zaman Khan	Khan Tyers Near Gill Hotel Sher-Shah Road Multan	ASIF ZAMAN KHAN	36302-3355572-9	Muhammad Zaman Khan	795	190	998	795	190	13	998		
347	Sathif Ikhtiar Rasool	House No P-780, St 13, 1st Floor Alghaabad 1 near Bakmandi Chowk Faisalabad	Sathif Ikhtiar Rasool	33100-7395010-3	Gulam Rasool	400	575	980	400	583	5	988		
348	Amir Khan	H. no..175Z-A, Mohalla Hazara Colony Heji Road Rawalpindi	Amir Khan	13101-9489059-7	Shoukat Khan	689	305	994	689	305	-	994		
349	Abdul Kareem Khan	House No 167 St 9-D Gulberg III Malah Colony Lahore	Abdul Kareem Khan	36200-6839638-5	Muraza Khan	269	685	982	269	707	18	984		
350	Tahir Hameed Siddique	House No 225 Askari-II Housing Cantt Gulranwala	Tahir Hameed Siddique	34101-3099217-7	Muhammad Hameed Ghar	298	672	981	298	685	11	984		
351	Sikandar Agro	H 89, Civil Line Defence near Defence Park Cantt Hyderabad	Sikandar Agro	41303-0437649-5	Ghulam Shabbir Agro	347	624	976	347	640	5	982		
352	Abdul Rehman	House No 103, Kikkan Society G-F/R Alangir Road near Alangir Masjid Karachi	Abdul Rehman	42000-6780617-3	Noor Ahmed	297	663	977	297	667	27	981		
353	Mian Muhammad Shahzad	House No 05 Street No 02 Mohala Chan Hazara Fatehgarh Mughal Pura Lahore	Mian Muhammad Shahzad	35201-9642251-9	Mian Muhammad Jamil	435	521	970	435	541	14	980		
354	Adnan	H No. 1/1496, Chota Muffi Baqar Akbari Mandi near Bank Alalagh Lahore	Adnan	35202-8627344-7	Muhammad Ilyas	829	160	989	829	160	-	989		
355	Sheikh Rehman Yousef	House No 264 Block E Gulshan Ravi Lahore	Sheikh Rehman Yousef	35202-6249389-1	Sheikh Muhammad Yousef	350	618	973	350	634	5	989		
356	Shahzad Ashraf	H No. 120/C/1 Block - 2 Kda Scheme - 5 Clifton Near Blawal House Karachi	Shahzad Ashraf	13302-2098859-5	Muhammad Ashraf Awan	886	102	988	886	102	-	988		
357	Kashif Mehmood	House No 62 Musa Nagar Paposh 5/C, Nazimabad 5, near Lal Masjid Karachi	Kashif Mehmood	38403-2738329-3	Khalid Mehmood	268	678	975	268	691	29	988		
358	Tayyeb Raza	House R-57, Sector-20, Jacob Line, Near Sano Clinic Karachi	Tayyeb Raza	34101-6640214-7	Muhammad Sarwar	277	681	970	277	694	12	983		
359	Hanif Akber Marwat	House No 22-B2 Mainitool Highway/Phase-II DHA Karachi	Hanif Akber Marwat	42301-1049078-3	Ghulam Akbar	261	695	967	261	707	11	979		
360	Farukh Sher Khan	Flat No B-5, Ambreen Appt. Bk 2, Gulshan-e-Iqbal, near Moti Mahal Karachi	Farukh Sher Khan	42201-6943338-5	Sharafat Sher Khan	285	662	965	285	674	18	977		
361	Mansoor Ahmed Khan	House No 7 - A , Sector - B , Askari - 11 Lahore	Mansoor Ahmed Khan	35302-5325664-9	Khan Matloob Khan	821	121	942	821	156	-	977		
362	Burhan Arif	House B25, Railway Society, Block 4, Abulispahani Road Gulshan-e-Iqbal Karachi	Burhan Arif	42201-6782657-1	Arif Hussain Aghai	259	681	963	259	693	23	975		
363	Kashif Sial	H No 284/7 Block X-Defence Housing Society-Lahore	KASHIF SIAL	36201-7628725-9	Muhammad Nawaz Syal	235	133	972	235	133	604	972		
364	Amr Nisar	House No A505 5th Floor Habb Pirdivsal Line Karachi	Amr Nisar	42301-5455535-1	Nisar Ahmed Punu	295	655	960	295	666	10	971		

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
365	Waqar Saleem	House No. 8, Sreet 18 Kotli Pih Abdul Rehman near Bilu General Store Shwari Baghbanpura Lahore	Waqar Saleem	35201-1869402-3	Muhammad Saleem	500	425	17	942	500	448	17	965	
366	Shahzad Ul Hassan	H No. 230 Shuja Road Clifton Colony Alama Iqbal Town Lahore	Shahzad Ul Hassan	42201-4129004-3	Shams Ul Hassan	595	348	-	943	595	369	-	964	
367	Nawaz Ahmed	H 28/2, St-10, Mohallah Shahid Parkoshta R Town Daroghawala Lahore	Nawaz Ahmed	35201-2105345-3	Bashir Ahmed	456	482	3	941	456	503	3	962	
368	Muhammad Usman Khan	House 15 U, Block B, Street 4, Eden Value Homes, Thokar Naz Bagh Lahore	Muhammad Usman Khan	35202-2911514-3	Muhammad Irfan Khan	367	565	8	940	367	584	8	959	
369	Aamir Bari	Garden Street Mohallah Power House Near Mir Hassan School Sialkot	Aamir Bari	34603-7047736-5	Mohammad Abdul Bari	300	642	3	945	300	656	3	959	
370	Syed Danish Ullubok Hashmi	S-11 Tariq Street-7, Phase 7 Ext DHA Fatma Masjid Karachi	Syed Danish Ullubok Hashmi	42000-1883806-5	Syed Akhtar Ali Hashmi	345	591	6	942	345	606	6	957	
371	Muhammad Kawish Mon	H No A-441 Bk 15, Gulistan-e-Johar, Behind Darul Sehat Hospital Karachi	Muhammad Kawish Mon	42501-6311343-3	Muhammad Moyn	344	589	7	940	344	605	7	956	
372	Muhammad Yousaf	House 17 S, Treet 32 Mohalla Muhammad Sq Ure Gawali Mandi Lahore	Muhammad Yousaf	35202-2516683-7	Muhammad Ala Ud Din	615	340	-	955	615	340	-	955	
373	Syed Furqan Zafer	House No A-106 Long Live Banglows Block 17 Gulistan-e-Johar near Hilltop Lawn Karachi	Syed Furqan Zafer	42201-4897186-5	Zafer Sultan	296	601	46	943	296	613	46	955	
374	Rafiq Ahmed	R1171 Ground Floor Federal B Area Block 16 Near Norman Masjid, Karachi	Rafiq Ahmed	42101-8783680-5	Rasheed Ahmed	444	474	12	930	444	498	12	954	
375	Ejaz Saeed Mughal	H-476, Jinnah Street, Airport Housing Society, near Gulzar-e-Quaid Rawalpindi	Ejaz Saeed Mughal	37405-0786511-9	Muhammad Saeed Mughal	451	474	8	933	451	495	8	954	
376	Masood Hussain	House No 20D B Street 2 Begumpura Lahore	Masood Hussain	35202-6392040-1	Maqbool Hussain	280	647	11	938	280	659	11	950	
377	Fayyaz Hussain	House No. 128 St. No.3 Lalthrar Road Khana Rd Falcon Complex near Opp Par Jinnah Camp Rawalpindi	Fayyaz Hussain	33104-2110272-3	Rehmat Ali	674	246	-	920	674	272	-	946	
378	Khalid Hussain	H13977 Liaqatabad 07 Near Qadri Masjid Karachi	Khalid Hussain	42101-5238824-7	Khadim Hussain	541	392	-	933	541	405	-	946	
379	Zahid Hussain	Flat No. A-2 6 1st Flr Bk 13-E Fahad Garden Gul- E-Noman Complex Karachi	Zahid Hussain	45206-4418872-3	Muhsaque Ali	612	313	-	925	612	333	-	945	
380	Hamid Uddin Bajwa	Aqpt K-5, Karakorum Enclave II, F-11 Markaz Islamabad	Hamid Uddin Bajwa	61101-5707921-7	Chaudhry Bashir Ahmed Bajwa	298	578	56	932	298	591	56	945	
381	Pervaiz Suleman	Plot. No 94 02 Floor Alyabadcolony Bk B Fb, Area Near Abba Heart Hospital Karachi	Pervaiz Suleman	42101-1718624-3	Suleman	301	601	26	928	301	615	26	942	
382	Avif Khan	House R-1004 1st Floor Block 15 FB Area Karachi	Avif Khan	42201-5693023-7	Abdul Ghalat Khan	486	455	-	941	486	455	-	941	
383	Soulat Masood Khan	House No 74A, Carnar Garden Caol Road Faisalabad	Soulat Masood Khan	33100-4757069-9	Masood Alam Khan	400	423	103	926	400	488	103	941	
384	Omar Alavi	House No 12/18th Street Khyaban-e- Tauheed Defence Phase 5, Karachi	Omar Alavi	42301-3572490-3	Abulfaiz Mohammad Alavi	295	626	8	929	295	637	8	940	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
385	Ghulam Fareed Naz	House No 21E Block Ccoi Gardens Near Bania Town Lahore	Ghulam Fareed Naz	35202-9605596-7	Muhammad Bashir Nazz	325	583	7	925	325	607	7	939	
386	Nadeem Sarwar	C-28, 7th Floor, Sunearise Apartment, Clifton Block-01, Karachi	Nadeem Sarwar	33100-0417321-9	Muhammad Sarwar	445	463	9	917	445	484	9	938	
387	Ali Zahid Saqlat	House No A-370 Block No 2 Gulistan-e-Johar Karachi	Ali Zahid Saqlat	42201-9148526-1	Saukat Zahid	299	619	8	926	299	631	8	936	
388	Muhammad Raza Khalid	H 1, St 48, Near Moon Public Girls High School Timber Market Pavi Road Lahore	Muhammad Raza Khalid	35202-6673355-1	Chaudhary Khalid Iqbal	296	609	17	922	296	623	17	936	
389	Sheikh Muhammad Ashraf	House No 13 St 35 Ghani Road Saadoghar Lahore	Sheikh Muhammad Ashraf	35202-1071657-3	Sheikh Muhammad Sharif	399	499	20	918	399	517	20	936	
390	Faiza Ali	H No 155-A St No 88 Sector F-11/4 Islamabad	Faiza Ali	61101-3875505-4	Syed Ali Imran Naqvi	570	350	-	920	570	364	-	934	
391	Aiman Ullah Yousuf	H No. 51-B Gulistan Colony No. 2 Near Ayesha Park Faisalabad	Aiman Ullah Yousuf	33100-1483171-1	Ch Yousuf Ali	700	230	-	930	700	233	-	933	
392	Muhammad Asif Khan	H No 35-A St No 2 Islamabad Compounds Sector E-11/4 Islamabad	Muhammad Asif Khan	37101-2722921-7	Jamal Khan	581	339	-	920	581	352	-	933	
393	Fawad Ali	Flat 103 1st Flr Ruby Beach Pride Blk-01 Clifton near Zia Ud Din Hosp Karachi	Fawad Ali	41303-1854889-3	Mueed Alam	684	226	-	910	684	248	-	932	
394	Abu Usama Siddiqui	House L 8 18 Sector 5C 2 North Karachi Near B Ara Market Karachi	Abu Usama Siddiqui	42101-1490625-7	Wasi Ahmed Siddiqui	493	439	-	932	493	439	-	932	
395	Muhammad Ashraf	House2 Bara Sanda Stop Purani Chungi Main Road Lahore	Muhammad Ashraf	35202-2709540-9	Muhammad Ashraf	489	442	-	931	489	442	-	931	
396	Usman Zafar	House No 55B, St 16 Arzal Street Mohallah Gul Gasht Colony Rustam Park Gulshan Pavi Lahore	Usman Zafar	35202-7407196-9	Zafar Iqbal	250	657	13	920	250	668	13	931	
397	Muhammad Kamran	H41 - A St3 Waseem Block Hassan Town Multan Rd near Rang Wali Facr Lahore	Muhammad Kamran	35202-8425579-1	Muhammad Yaseen	488	433	-	921	488	439	-	927	
398	Tasif Memnon	House D-16-17, Gulistan-e-Sajjad, Qasimabad Hyderabad	Tasif Memnon	41303-1327150-5	Ishad Memnon	289	602	19	910	289	615	19	923	
399	Khwaja Naveed Ahmed	House No 4 Rasheed Colony Chirah Road Saddapabad Rawalpindi	Khwaja Naveed Ahmed	37405-0389639-9	Khwaja Nasser Ahmed	365	530	10	905	365	547	10	922	
400	Syed Umar Qadir	House No 475 Street 13 Sector L Phase 5 DHA Lahore	Syed Umar Qadir	42301-9032836-1	Syed Badaruddin Qadir	356	537	15	908	356	551	15	922	
401	Zameer Hussain	Flat B3B1 Ock 2 Afrah Sultan Residential Compl Ex Clifton near Zia Uddin Hospit Karachi	Zameer Hussain	43203-9231041-7	Mir Muhd Kahoro	580	322	-	902	580	339	-	919	
402	Muhammad Ali	House No 7, 1st Flr Parassrampari Mill Bldg Opp Golden Height Gargo near Custom House Karachi	Muhammad Ali	42301-7566699-7	Muhammad Hanif	498	387	10	895	498	410	10	918	
403	Wasi Mirza	House No A-39 Rizvia Society Phase 02 Sector 34 Scheme 33 Opp Krian Hospital Karachi	Wasi Mirza	42201-5839094-7	Mirza Monsin Ali Baig	394	504	5	903	394	519	5	918	
404	Azhar Muhammad Khan	Fla 3 Ground Flr Asor Kaf Apt Bk 6 FECHS Shahrah-e-Faisal Karachi	Azhar Muhammad Khan	42401-1903673-7	Nazar Muhammad Khan	494	392	8	894	494	415	8	917	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
405	Shahzad	Ha-246 Ph-01 Gulshan-E-Hadeed near Bank Al-Habb Karachi	Shahzad	41101-4595179-7	Muhammad Hassan	478	435	-	913	478	435	-	913
406	Sameer Ali	House 13 C, St 6, Sultan Ahmad Road, Ichhra Lahore	Sameer Ali	35202-9136768-5	Tehseen Ali	293	585	21	899	293	589	21	913
407	Muhammad Faaz Khan	Flat C-302, Chapal Apartment, Block 13, Gulistan-e-Johar, Karachi	Muhammad Faaz Khan	42201-2699541-7	Muhammad Irfan Khan	360	530	8	898	360	545	8	913
408	Syed Zafar Hassan Zafar	C/o Habb Bank Ltd S.Zafn. B.Ltd Commercial Exchange Centre Habb Square	Syed Zafar Hassan Zafar	42101-9614463-7	Syed Manzoor Ul Hassan Rizvi	437	427	27	891	437	445	27	909
409	Syed Mehdi Hassan	Street Kashimri Mohallah Surf Pura Mandi Bahauddin Mandi Bahauddin	Syed Mehdi Hassan	34402-1667580-7	Atzaal Hussain	721	177	-	898	721	185	-	906
410	Basharat Ali	House No 7/8 Sarway 79 Golden Town near Wireless gate Karachi	Basharat Ali	42201-8520178-7	Ali Ahmed	247	635	11	893	247	647	11	905
411	Nadia Waseem	H1 S11 Thame Wali Gallbank Stop 17-Km Ferozepur Rd near Madina Mlek Shop Lahore	Nadia Waseem	35201-0178954-8	Waseem Butt	489	415	-	904	489	415	-	904
412	Syed Muhammad Jawwad Riaz	H 370/561, St 4 Michallah Karnal Abad near Prince Marriagehall /Rawal Land A Center Rawalpindi	Syed Muhammad Jawwad Riaz	36302-6044928-3	Riaz Hussain Shah	293	584	15	892	293	596	15	904
413	Rehan Ahmed	A-3 Alhabib Garden B/9 Clifton 2nd Floor Clifton Block 9 Karachi	Rehan Ahmed	42301-2716691-3	Mohammad Asmet	239	626	28	893	239	637	28	904
414	Syed Kashif Dilewar	House R-2 9 1st & 2nd Flr Bk - 05 F:B Area N Ear Tahir Villas Karachi	Syed Kashif Dilewar	42201-0723701-9	Syed Dilawar Hussain	485	418	-	903	485	418	-	903
415	Muhammad Akhtar Malik	Flat 19-4th Floor/ifaal Centre Urdu Bazar Near Sabri Nihari Karachi	Muhammad Akhtar Malik	37101-4089474-7	Karam Khan	482	417	-	899	482	417	-	899
416	Osman Naseer	Flat no.18 3rd Flr Raza Apt 4D/147 Nazmabadno.4 near La-Rosh Khil Karachi	Osman Naseer	35201-3418125-5	Naseer Ahmed	650	223	-	873	650	247	-	897
417	Ghulam Ali	H424- B Satellite Town near Billa Chowk Pan Shop Wala Gujranwala	Ghulam Ali	34101-7957792-5	Noor Ahmad	484	400	-	884	484	412	-	896
418	Aurangzab	House No 8628, Street No Melaozr Mohallah Police Chowky Dhoker Attaamal Rawalpindi	Aurangzab	33100-8440304-5	Muhammad Ramzan	339	504	38	881	339	519	38	896
419	Tariq Qadri	R-160 Block 16 B Area Near Noman Masjid Karachi	Tariq Qadri	42101-6003272-1	Abu Al Hassan Qadri	480	409	-	889	480	415	-	895
420	Sultan Mahmood	H37- D Magazir Colony Multan Road near E - Block Market Lahore	Sultan Mahmood	35202-9550671-7	Ashiq Hussain	603	274	-	877	603	291	-	894
421	Muhammad Baber Ishaad	House No 58 Street 59F-11/4 Near Nizamud-Din Road Islamabad	Muhammad Baber Ishaad	33303-0180910-5	Muhammad Ishaad	238	601	44	883	238	612	44	894
422	Muhammad Imran Rathore	House No 2710-C Mehmood Park Main Shahdria Town Shahdria Bus Stop Wapda Wali Gali Lahore	Muhammad Imran Rathore	35202-2413757-3	Ch Muhammad Ishaad	482	411	-	893	482	411	-	893
423	Shumaila	Flt 36-C Rahat Commercial Lane-1 DHA Phase 6 3rd Flr near Kfc & Koz Karachi	Shumaila	42301-5532731-2	Ahmer Hasrini	488	400	-	888	488	405	-	893

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1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
424	Dilawar Khan	Flat 408 4-FH Sheraton Tower Ghulam Hussain Qasim Rd Garden West Near Farooq E-Azam Masjid Karachi	Dilawar Khan	91105-0108903-5	Ameer Muhammad Khan	479	414	-	893	479	414	-	893
425	Sheikh Naveed Ahmed	House No 957 St. No 15 G-11/1 Islamabad	Sheikh Naveed Ahmed	61101-1977016-9	Sheikh Basit Rahmed	480	385	10	875	480	403	10	893
426	Abdul Mahir	House No. 61/1 Street No. 20 Khayaban-E-Badban DHA Phase 5 KH-Karachi	ABDUL MAHAR	42301-3402577-5	Chand Mahar	713	144	34	891	713	144	34	891
427	Shafaqat Ali	House No. 276 Shrc. 37 G-9/1 Islamabad	Shafaqat Ali	34501-2024680-3	Amyad Iqbal	716	175	-	891	716	175	-	891
428	Fahad Ghani	Flat No C-58 5th Floor Empire Centre Block 18 Gulistan-e-Johar near Jhotar more Karachi	Fahad Ghani	42201-5976009-9	Abdul Ghani	258	584	36	878	258	596	36	890
429	Shaikh Abdul Khalid	H. no. A-534 Sector 11 A North Karachi Karachi	Shaikh Abdul Khalid	42101-8152361-5	Abdul Raheed	750	117	-	867	750	138	-	888
430	Syed Nayer Imran Hassan	House No 604- E-2 Wapda Town Lahore	Syed Nayer Imran Hassan	12101-5855677-5	Syed Mushtaq Ali Shah	244	622	10	876	244	633	10	887
431	Ayaz Ahmed Mallah	H 60476 H Abb Shah Mphalan Hussainabad Hyderabad	Ayaz Ahmed Mallah	45303-4489761-9	Muhammad Bachtal	682	177	-	859	682	204	-	886
432	Abdul Wahaed	House No 527 Kairn Block Alama Iqbal Town Karachi	Abdul Wahaed	35200-1471867-9	Nazir Ahmad	259	607	10	876	259	617	10	886
433	Khalid Mahmood Shah	H. No. 121 B/1 Street 8, Bhattaland Clifton near Faysal Mosque Karachi	Khalid Mahmood Shah	42301-4670820-9	Altaf Hussain Shah	308	534	29	871	308	548	29	885
434	Muhammad Farid Aslam Khan	Property No. 199/A, Known As Banglow No. 26/A, Survey No.317/199/A, Street No. 01, Cavalry Ground, Lahore	Muhammad Farid Aslam Khan	35201-7051569-3	Muhammad Aslam Khan	1,834	705	-	2,539	-	783	100	883
435	Syed Muhammad Asif	H-60 Sec-11-B North Karachi near Unite D Hotel North Nazimabad Karachi	Syed Muhammad Asif	42101-3580567-3	Syed Muhammad Omar	500	365	-	865	500	383	-	883
436	Intezar Ahmed Abbasi	H. no.a-2537 Area Gulshan-E-Habed Phase2 Bn Qasim Near Jangneer Hotel Karachi	Intezar Ahmed Abbasi	45504-1027530-1	Mustaq Ahmed Abbasi	478	405	-	883	478	405	-	883
437	Waqar Ahmad Becha	H 806 St.2, Babar Colony Khaopul near Zong Bostar Rawalpindi	Waqar Ahmad Becha	16101-4117325-7	Nihar Ahmad Bacha	481	371	5	857	481	395	5	881
438	Jawaid Rehmat	House 9, Street 1-A, Habbib Park near Tarpal Factory Maskeempura (Mugheburaj) Lahore	Jawaid Rehmat	35202-2255448-9	Rehmat Khan	499	354	5	858	499	377	5	881
439	Bahadur Khan	H-80-E S15 Phase - VIIDHA Lahore	Bahadur Khan	35201-1299594-3	Muhammad Ayub Khan	570	290	-	860	570	305	-	875
440	Jamal Khalid Saleemi	H 289-A3, Johar Town Muhammad Ali Chowk, Lahore	Jamal Khalid Saleemi	31104-7599099-1	Abdul Khaliq Saleem	451	347	55	853	451	369	55	875
441	Zulficar Ali	House No 881 PIA Housing Society Near Hakim Chowk Lahore	Zulficar Ali	35103-0721469-7	Muhammad Ismail	372	476	10	858	372	493	10	875
442	Muhammad Masood Alam	H-82-A Sector 5 A/2 North Karachi Nearqadr Masjid Karachi	Muhammad Masood Alam	42401-3783077-1	Muhammad Matloob Hussain	492	368	-	860	492	382	-	874
443	Zaheer Babar	H. no. 400/14 K Lane 07 Chour Chowk Peshawar Road Rawalpindi	Zaheer Babar	35202-3924833-3	Muhammad Nazir	652	201	-	853	652	221	-	873
444	Majid Hameed	House 61/A Gulshane Jami Model Colony Opp Check Post2 Malik Cantt Karachi	Majid Hameed	44103-1920014-5	Abdul Hameed	484	376	-	860	484	387	-	871

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
445	Fida Hussain	House 29-A03, Valencia Town Lahore	Fida Hussain	34301-7652635-9	Muhammad Malik	300	548	8	856	300	562	8	870
446	Mehboob Alam	Flat 06 3rd Flr Plot244 Sheet1 Upper Gizri near Gizri Bridge & Total Pump Karachi	Mehboob Alam	42301-6729838-5	Muhammad Yaqoob	496	355	-	851	496	373	-	869
447	Nadeem Farooqui	Flate-20 4th Flr Iqbal Plaza Phase 1 Nagan Chowrangj near Al Hajresturant Karachi	Nadeem Farooqui	42101-4541081-3	Farooq Ahmed	492	360	-	852	492	376	-	868
448	Hammad Ahmad Baig	H-203-C Abadialan Society Johar Town Lahore	Hammad Ahmad Baig	35201-9183819-5	Mirza Mushtaq Ahmed Baig	470	395	-	865	470	395	-	865
449	Sarfraz Siddiqui	House No R 10 Gulshan E Tayyabi Society-Jamay Milva Road Malir City near Revary Sw-Karachi	SARFARAZ SIDDIQUI	42201-4638938-7	Feroz Alam Siddiqui	287	12	565	864	287	12	565	864
450	Saima Irfan	827 F-2 Wapoda Town Lahore	Saima Irfan	35202-6366593-4	Mian Irfan Qadir	492	371	-	863	492	371	-	863
451	Syed Adbel Akhtar	H.N.R-514, Sec-15-A-3, Buffer Zone near Jamia Mehmodia Masjid Karachi	Syed Adbel Akhtar	42101-0135460-3	Syed Jawaid Akhtar	345	490	12	847	345	506	12	863
452	Muhammad Moinis Tariq	House No P-1 57 Street No 8 Gohrd Pura Faisalabad	Muhammad Moinis Tariq	33100-3466134-7	Muhammad Tariq Ramzan	475	377	-	852	475	385	-	860
453	Syed Muhammad Azam Almehdi	House No.MC1085, Green Town Near Alkhalik Bank Karachi	Syed Muhammad Azam Almehdi	42201-5921187-1	Syed Muhammad Younus Almehdi	287	549	9	845	287	562	9	858
454	Ahsan Ishaad Qureshi	H 881, S411, Sector-B Askari-X Ibedian Road, Lahore	Ahsan Ishaad Qureshi	35201-4271698-1	Ishaad Ahmad Qureshi	500	322	9	831	500	348	9	857
455	Ashfaq Ahmad	H 705, Nealam Block, Alama Iqbal Town Lahore	Ashfaq Ahmad	35202-8562532-7	Muhammad Ishaq	299	535	11	845	299	547	11	857
456	Faheem Muhammad	House/84-Doris Phase01 Malir Cantt Near Airport Karachi	Faheem Muhammad	42201-6355342-7	Muhammad Hamid	484	357	-	841	484	372	-	856
457	Faisal Hoda	H412 Block D Phase 6 DHA Lahore	Faisal Hoda	42201-0355294-1	Norul Hoda	620	236	-	856	620	236	-	856
458	Muhammad Azhar Memon	Appt B-405 St-33 Palm Residency Gulshan-e-Johar Bk 3A, near Kamran Chowar Karachi	Muhammad Azhar Memon	41306-3801472-7	Muhammad Umar Memon	497	331	6	834	497	353	6	856
459	Muhammad Zakir Khan	Bhayani View Flat No A15 4 Floor Bk M, North Nazimabad Karachi	Muhammad Zakir Khan	42101-0151776-9	Samullah	261	492	92	845	261	503	92	856
460	Muhammad Idrees	House No 27/848 ST 01 Kot Fareed, Sargodha	Muhammad Idrees	38403-2244044-3	Abdur Rehman	233	581	30	844	233	592	30	855
461	Malik Muhammad Mubashir Rasheed	Hp-5 1 S Beal Town Bin Qasim Town near Farooq E Zam Masjid Khi	Malik Muhammad Mubashir Rasheed	42501-9524885-7	Malik Mubashir Rasheed	492	343	-	835	492	362	-	854
462	Najum Ul Hassan	H-656 Ctr 3 1St Floor North Karachi near K Hizra Masjid Karachi	Najum Ul Hassan	42101-7860240-3	Anwar Hassan	481	363	-	844	481	372	-	853
463	Khuram Hafeez	41-C, Officers Colony Zarar Shaheed Road Cantt Lahore	Khuram Hafeez	35201-1303668-7	Muhammad Hafeez	232	547	63	842	232	557	63	852
464	Asim Vaqar Malik	H No. 29, Davis Road, Lahore City, Lahore.	Asim Vaqar Malik	35202-2439312-7	Vaqa Ahmed Malik	1,993	279	-	2,272	-	851	-	851
465	Muhammad Nadeem Anjum	P-03 Bhai Street Kahayaban Colony No-3 208 Chak Road Near Bushra Medicare Faisalabad	Muhammad Nadeem Anjum	35403-4139908-9	Inayat Ali	686	146	-	832	686	165	-	851
466	Raza Ali Khan	Flat 7 3rd Flr Al Ahmed Lodge Plot5b-51 Bk-13-B Gulshane Iqbal near Almusta Karachi	Raza Ali Khan	42101-5243740-9	Saif Allah Khan	492	341	-	833	492	358	-	850

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
467	Ali Gohar	Flat A-012 Saimao City, 16D/3, near Wassem Bagh, First Flr Gulshan-e-Iqbal Karachi	Ali Gohar	51505-7222983-1	Alam Khan	334	485	6	835	334	510	6	850
468	Ghulam Muraza	Flat No 02 2nd Floor Defence Plaza Near Defence Park Hyderabad	Ghulam Muraza	31303-5290564-5	Muhammad Shafi	622	206	-	828	622	227	-	849
469	Naveed Ahmed	Pt No. E-435 ISI Ft Khudad Cobyn/ Liaqat Mahmood General Store/ Saama Beauty Parl Karachi	Naveed Ahmed	42301-6713632-7	Rukan Uddin	647	178	-	825	647	201	-	848
470	Abdul Rehman	House No 11 St. 5 Aotabadligat Road Shahira near Charat Pan Shop Lahore	Abdul Rehman	35202-7559819-9	Muhammad Hanif	235	563	39	837	235	574	39	848
471	Farooq Nadeem Akbar	78-J Block Model Town Lahore	Farooq Nadeem Akbar	33100-3201003-7	Muhammad Akbar	252	572	14	838	252	582	14	848
472	Syed Shariq Hasan	Flat no.C-8 Zeeshan Blessing Block-16 Gulshan-E.Iqbal near Noor Masjid Karachi Karachi	Syed Shariq Hasan	42201-9966501-3	Syed Muhammad Aleyhasan	524	304	-	828	524	322	-	846
473	Nand Lal	House No C-250 Gulshan-e-Zeel Pak Housing Society SITE Area near Mehran State Agency Hyderabad	Nand Lal	42501-2460824-1	Himmraj Mall	252	571	12	835	252	582	12	846
474	Ehsan Saeed Khan	Bima Capital 8th Flr Uni Tower-II Chungrigir Rd near Habb Bank Plaza-Karachi	EHSAN SAEED KHAN	42301-6673673-3	Saeed Muhammad Khan	481	167	197	845	481	167	197	845
475	Feroz Amir Prizada	FH-6231 St Floorblock17FB Area Karachi	Feroz Amir Prizada	42201-4647947-5	Amir Ahmed Prizada	574	255	-	829	574	270	-	844
476	Atif Zaman	House 350 Street 7 Sec A Kashmir Colony-Korangi near Dubai Hotel-Karachi	ATIF ZAMAN	42301-6277756-5	Ali Zaman	675	156	12	843	675	156	12	843
477	Nabeel Sajjad	H 33 Bk-Babuljallah Town Thokar Niaz Bagh Near Aliraza General Store Lahore	Nabeel Sajjad	35202-0116871-9	Sajjad Ahmed	389	416	8	823	389	436	8	843
478	Qaiser Mehmood	House No 22 Rasool Park Farooq Road Ichra Lahore	Qaiser Mehmood	35202-2991013-7	Ch M Latif	241	559	31	831	241	570	31	842
479	Ramesh Kumar	Flt 202, Bk-C, OZ Plaza Majnoh Road Saddar, Karachi	Ramesh Kumar	42000-7790515-1	Ajrun Das	308	509	9	826	308	524	9	841
480	Muhammad Tahir Ghouri	House 309/1, KBR Bk16 -ANIR Masjid Ali, Buffer Zone Karachi	Muhammad Tahir Ghouri	41304-3592041-1	Sagheer Ahmed Ghouri	300	521	8	829	300	533	8	841
481	Muhammad Yousuf	HG-4 Hassan Mujtaba, Town Malir Halt Near Shamsi Hospital Karachi	Muhammad Yousuf	42501-4045839-3	Rasheed Ahmed	404	405	13	822	404	423	13	840
482	Akhtar Adil Sial	Building 1002 Flat 05 2nd Flr Street 17 Mehmoodabad4 near Altab Boot House Karachi	Akhtar Adil Sial	42201-6106487-7	Muhammad Bilal Sial	471	357	-	828	471	368	-	839
483	Inran Khan	H 670 Sep 15-B Bufferzone near Usmania Masjid Karachi	Inran Khan	42201-8179026-3	Tajuddin	488	332	-	820	488	350	-	838
484	Muhammad Shaque	House No 218 St 2/B Judicial Colony Airport-Rawalpindi	Muhammad Shaque	37405-2380001-3	Hakeem Muhammad Jamil	200	434	196	830	200	442	196	838
485	Kamran Sajid	House A-112 ISI Ft Block 03 Gulistan E Johar near Kamran Chowring / Saadqan Schol Karachi	Kamran Sajid	42201-9833332-3	Ma Sulayan Sajid	480	343	-	823	480	356	-	836
486	Badar Nasseer	House No 106-A Sul Nothem Cooperative Housing Society Cantt Phase 4 DHA Lahore	Badar Nasseer	35202-2684071-5	Naseer Ahmad	270	546	8	824	270	558	8	836

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
487	Kamran Badar	Flat B-55 Abdullah Terrace Block 16 Gulistan E Joliar near Continental Bankary Karachi	Kamran Badar	42201-3432149-1	Muhammad Badar	637	175	-	812	637	-	197	834
488	Sher Muhammad Keerio	H-2042/Fr Baitul Rakhi Aptt Plot20 11 N R Cale Hasan Zai Patel Karachi	Sher Muhammad Keerio	42005-3003339-3	Muhammad Soomar Keerio	544	311	-	855	532	-	302	834
489	Fauzeef Rashed	H-D-18-19Men Moodabad 3 Karachi	Fauzeef Rashed	42301-9371095-7	Abdul Pashheed Khan	463	370	-	833	463	-	371	834
490	Sabir Hussain Jaffery	Flat No 32 May Fair Center 100 Seedar near Karachi Grammar School Karachi	Sabir Hussain Jaffery	42301-0839228-9	Sabah Sadq Jafri	247	565	11	823	247	576	11	834
491	Muhammad Hamid	H-256, Sikandria Colony, Akhtar Pasool Chowk Sodhwal Lahore	Muhammad Hamid	35202-4859992-9	Chaudhry Abdul Haq Chishti	241	570	11	822	241	581	11	833
492	Zeeshan Iqbal	House No 13-B Shadmam-Colony Backside Of Stadium-Batawabur	ZEEESHAN IQBAL	31202-2329621-1	Muhammad Iqbal	678	137	17	832	678	137	17	832
493	Imran Hussain Awan	H. no. 954/4/5 Mohalla Nawababad Wah Cantt Taxila Rawalpindi	Imran Hussain Awan	37406-4917103-3	Malik Fida Hussain Awan	463	363	-	826	463	368	-	831
494	Sana Abbas	M-42Feridia Homesphase- 5 DHA Street 33 Karachi	Sana Abbas	33100-7630314-4	Shaikh Abbas Ghani	470	355	-	825	470	361	-	831
495	Abdul Rehman	House No B101 Block 2 Metroville SITE near Qubba Masjid Karachi	Abdul Rehman	42000-0379605-7	Gul Shah	243	571	6	820	243	582	6	831
496	Zeeshan Amin Malik	Hc - 187 National Bank Colony Samnabad Lahore	Zeeshan Amin Malik	35202-9130629-7	Muhammad Amin Malik	479	340	-	819	479	351	-	830
497	Khuram Hameed	H 61/A Gulshan-E-Jami Model Colony Opp Cheekpost 2 Malir Halt Karachi	Khuram Hameed	44103-5665735-5	Abdul Hameed	466	356	-	822	466	364	-	830
498	Alif Rehman	House No 451 / A Block-7 Kaechts Karachi	Alif Rehman	42201-2349143-5	Shams Ur Rehman Mandoori	720	110	-	830	720	110	-	830
499	Tahir Naeem	House No.12,Circular Road Rahim Yar K	Tahir Naeem	31303-8639192-3	Mushtaq Ahmed	606	222	-	828	606	222	-	828
500	Sapna Faina	F11 401 4th Flr Oasra E Ameen Build Begam Gall I I Chundrigar Rd Karachi	Sapna Faina	42201-0191055-4	Dilwar Khan	470	347	-	817	470	356	-	826
501	Ifkhar Ahmed Chouhan	Peeli kothi 7H245, LDA Block-B Mills Area Shaadia Lahore	Ifkhar Ahmed Chouhan	35202-9666292-7	Muhammad Ashiq Chohan	468	306	27	801	468	328	27	823
502	Ali Iqbal Ansari	Houser-42 Bk-20 Fb Area near Gali08 Ancholi I Society Karachi	Ali Iqbal Ansari	42101-6426057-3	Iqbal Ahmed Ansari	488	317	-	805	488	334	-	822
503	Saleem	Flat No10 Bukhari Mantion, 3rd Flr New Neham Road Kharadar Karachi	Saleem	42301-2284238-5	Haji Sattar	301	491	17	809	301	503	17	821
504	Muhammad Imran	Bridge View Bldg Flat 102 D-5 Bk 7/8 Co Area Kchts near Baloch Colony Bridge Karachi	Muhammad Imran	42000-5274427-5	Muhammad Qasim	468	335	-	803	468	352	-	820
505	Naveed Ishaq Butt	House 1036/E, Shaily Vally Range Road, Near Hekeem Plaza Rawalpindi	Naveed Ishaq Butt	37405-4796676-5	Muhammad Ishaq Butt	298	501	6	805	298	515	6	819
506	Muhammad Akhtar Malik	Flat 19, 4th Floor, In Faal Centre Urdu Bazar Near Sabri Nihari Karachi	Muhammad Akhtar Malik	37101-4089474-7	Karam Khan	241	551	16	808	241	562	16	819
507	Khalid Khan Ghauri	House No 3 St 13 Qayyumabad Defence Block A, Near Ghausia Masjid Karachi	Khalid Khan Ghauri	42201-0331478-1	Abdul Fauf Ghauri	255	510	41	806	255	521	41	817

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
508	Muhammad Arshad	Falrah Telecom P-28 Commercial Kohinoor-Town Near Hockey Stadium College Road-Faisalabad	MUHAMMAD ARSHAD	33100-4187946-5	Abdul Hameed	787	216	13	1,016	387	216	13	816	
509	Umar Iqbal	H-286-D PIA Society PIA Road Lahore	Umar Iqbal	36302-9869679-3	Sheikh M Iqbal Amin	608	186	-	794	608	207	-	815	
510	Chaudhary Aarif Masood	H03 S07 Baghban Pura near Sunny Pan Sh Op Lahore	Chaudhary Aarif Masood	35201-1978533-5	Chaudhary Abdul Ghani	467	336	-	803	467	348	-	815	
511	Musa Raza Akram	H638 Block - F Ghishan - E - Ravi Lahore	Musa Raza Akram	35202-2622576-1	Shaikh Muhammad Akram	507	293	-	800	507	307	-	814	
512	Naveed Ali Shah	Plot26/1 Off 8th Street Khy-E-Bukhari Phs 6DHA near Misari Shah Mazar Karachi	Naveed Ali Shah	45203-3718978-7	Syed Mazhar Ali Shah	456	348	-	804	456	358	-	814	
513	Naseem Akhtar Shahid	House No 42, St 4 Altah Park near Tyton Factory Bund Road Lahore	Naseem Akhtar Shahid	35202-3044462-3	Roshanuddin	228	545	31	804	228	555	31	814	
514	Shabir Ahmed	House No 182 J-Street Off Khyabani-e-Muhattiz Ph VI DHA Karachi	Shabir Ahmed	42301-1498869-5	Mohammad Shafiq	380	410	8	798	380	426	8	814	
515	Umar Shahzad	H. no. A-511 S Ector 14 B Shadman Town North Kh Karachi	Umar Shahzad	42101-9281236-7	Muhammad Ahmed Khan	497	297	-	794	497	315	-	812	
516	Intezar Ahmed Abbasi	H. No.A-2537 Area Gulshan-e-Hadeed, Phase 2, Binqasin Near Jangjeer Hotel Karachi	Intezar Ahmed Abbasi	45504-1027530-1	Mustaq Ahmed Abbasi	272	520	7	799	272	533	7	812	
517	Syed Ahmed Raza Bukhari	House No 81 Block R, DHA Near DPS Boys Campus Lahore	Syed Ahmed Raza Bukhari	35200-2560898-1	Syed Liaqat Ali Bukhari	238	549	15	802	238	559	15	812	
518	M Tariq Ghani	H No. 1224 S S Iddqabad near Ronak islam School Fb Area Karachi	M Tariq Ghani	42000-0561624-3	Abdul Ghani	500	290	-	790	500	311	-	811	
519	Gulzar Ahmed	H No. L-319 Sector 5B/1 North Karachi near Millat Un-Smania Masjid Karachi	Gulzar Ahmed	42101-0531126-7	Jameel Ahmed	492	303	-	795	492	319	-	811	
520	Altab	Plot178 Bk 9 Street6 Suba Nagar Dastgir Christian Colony FB Area Karachi	Altab	42101-2623238-5	Mansha	484	309	-	793	484	327	-	811	
521	Naseem Ur Rehman	House No R 913 Bufferzone Sector 15/A-1 North Nazimabad Buffer Zone Karachi	Naseem Ur Rehman	42101-9039252-9	Inayat Ullah	288	493	15	796	288	506	15	809	
522	Haider Ali	H No.R-45 Sect Or 11 B North Karachi near Bank Alaj Ah Karachi	Haider Ali	42201-5619493-1	Akbar Ali	497	292	-	789	497	311	-	808	
523	Faheem Uddin	H No. R-63 Sec Tor 11-B North Karachi near Bank Alaj Lah Karachi	Faheem Uddin	42101-5309579-7	Moen Uddin	497	292	-	789	497	311	-	808	
524	Muhammad Atzaal Awan	H No. R 493 Sa C 9 North Karachi near Negoni Milk Sh Op Karachi	Muhammad Atzaal Awan	38403-7167257-3	Maik Muhammad Razzak	497	292	-	789	497	311	-	808	
525	Majid Hussain	H No.R-29 Sect Or 11-B North Karachi Near Bank Al Falah Karachi	Majid Hussain	42401-6623606-3	Abdul Majeed	497	292	-	789	497	311	-	808	
526	Salman Malik	House F-69, Metrovill T S.I.T.E Block 4, near KESC Complein Office Karachi	Salman Malik	42401-2598992-1	Aman Malik	292	440	63	795	292	453	63	808	
527	Muhammad Akhter Waighra	Mouza Shaam Din Waighra, Tehsil Depal Pur Dist. Okara	Muhammad Akhter Waighra	35301-1983370-3	Muhammad Amin Waighr	600	1,240	-	1,840	-	807	-	807	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
528	Muhammad Anisbad	Flat No. 7B-7T H Fr Building No. 89 Asken-5 Sector -E Malir Cantt. near Royal Mart KHI	Muhammad Anisbad	42501-2886635-5	Ghulam Muhammad	500	288	-	789	500	307	-	807
529	Syed Waqhat Abbas	Hb-10 Row -T B-10 Keneez Fatma Society Bk-1 Kdiny Foundation Khatme Nabawat Chk, Karachi	Syed Waqhat Abbas	42101-0962439-7	Syed Muhammad Hassan Abbas Zaid	480	309	-	789	480	327	-	807
530	Muhammad Faizan	Flata-4/003 Ground Fr Abul Hasan Asif Ahani Road Babia Patel Paradise Bakery Karachi	Muhammad Faizan	42201-8201921-5	Muhammad Hameed	480	309	-	789	480	327	-	807
531	Muhammad Nalees Kamani	A/15 4th Floor Zeeoth Arcade Gromandir, near Edhi Centre Karachi	Muhammad Nalees Kamani	42000-0551984-1	Abdul Ghaifur Kamani	277	505	11	793	277	518	11	806
532	Syed Shahbaz Ali	House No A-14 Sheet RKV Mominabad Model Colony Mehran Depo near Rangers Head Otr Karachi	Syed Shahbaz Ali	42201-0527688-9	Syed Shamshad Ali	699	-	-	699	699	107	-	806
533	Rizwan Shaukat	Fazal & Co Office 05 Mezzine Fr Bombay Plaza Bohri Road-Karachi	RIZWAN SHAUKAT	42301-9551807-7	Shoukat Hussain	354	139	312	805	354	139	312	805
534	Zahid Ali	P-101 St No-07 Fateh Abad Saitana Road Near Dr Iram Clinic Faisalabad	Zahid Ali	33100-9123754-9	M Amin	493	283	-	786	493	312	-	805
535	Rana Mubeen Qadir	248 - Hirmir Town Multan Road Lahore	Rana Mubeen Qadir	35200-1474390-1	Rana Abdul Qadir	576	227	-	803	576	229	-	805
536	Syed Ibrne Hasan Naqvi	House No R-277 Block-1 Metroville 3 Road Sector 14 -A KDA Scheme 33 Abul Hassan Asphani Road Karachi	Syed Ibrne Hasan Naqvi	42101-1700925-1	Syed Azz Ahmed Naqvi	273	515	6	794	273	526	6	805
537	Nadeem Khalid	H.No. Ne 1263 St. Sabar Master Chak Road Dhoke Ferman Ali Rawalpindi	Nadeem Khalid	34101-2476108-9	Sabir Ali	598	206	-	804	598	206	-	804
538	Mohammad Wazruddin Ansari	H R-16 2 Pst 18 1 Fr Bk 2 Behind Geolo Gical Servy Of Pakistan Gul H R-16 2 P St 18 1 Fr Bk 2 Karachi	Mohammad Wazruddin Ansari	42101-6320656-9	Muhammad Naeem Uddin Ansari	523	270	-	793	523	281	-	804
539	Sabir Hussain Jaffery	No. Fr-3 2nd Floor Mayfair Center 100 Saddar near Karachi Grammar School Karachi	Sabir Hussain Jaffery	42301-0839228-9	Sabah Sadiq Jafri	397	405	-	802	397	405	-	802
540	Javed Mehmood	House No S-Z-13 Madia Town Near Govt. Girls College Faisalabad	Javed Mehmood	33100-0806728-5	Mehmood Ahmed	493	280	7	780	493	302	7	802
541	Muhammad Munir	House No 29 St F Sector-W Madia Town Faisalabad	Muhammad Munir	33100-3880210-9	Muhammad Rafique	258	522	11	791	258	533	11	802
542	Abdul Rasheed	3-D 5/1 Aaresha Arcade 3rd Floor Nazimabad near Noor Ul Islam Masjid Karachi	Abdul Rasheed	42101-9821854-9	Abdul Razaq	467	320	-	787	467	334	-	801
543	Prince Abid Tahir Qadri	Ha-28B1 Oak B Saana Vilas North Nazimaba D near Rangar Head Quar Karachi	Prince Abid Tahir Qadri	42101-1892407-9	Tahir Zahid Qadri	467	320	-	787	467	334	-	801
544	Farhatullah	House 59 St 06 Alwajid Town Metroville SITE, Sector 4F, Karachi	Farhatullah	42401-6674069-3	Yousuf Khan	223	555	12	790	223	566	12	801
545	Muhammad Saeed Ahmed	Flat No. D-404 5th Fr Ruffi Green City Gulshan-e-Johar Bk-18 near Perfume Chowk Karachi	Muhammad Saeed Ahmed	42201-7271752-3	Syed Anis Ahmed	726	-	-	726	708	93	-	801

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
546	Asif Ishaque	H209 1st Flr Garden Housing Society Gulshan E I Qbal Bk 10A near Aladipark Srinbad	Asif Ishaque	42201-0617874-5	Mohammad Ishaque	566	217	-	783	566	234	-	800
547	Faiza Fatima	H No B-10 Row-T Bk-1 1st Flr Kaniz Fatima Society Gulr-E-Hiji KHi	Faiza Fatima	42101-2800860-2	Syed Akhter Hussain	500	283	-	783	500	289	-	789
548	Abdull Raheem Khan	H B-11/62, PECHS Block 33, near KMC Sports Complex Karachi	Abdull Raheem Khan	42201-4428777-9	Sher Afghan Khan	232	537	18	787	232	548	18	798
549	Chaudhary Akhtar	Dara Travels G9 Hill View-Arcade 5 Denis Road-Lahore	OHAUDHARY AKHTAR	35201-1341651-7	Chaudhry Muhammad Asghar	429	241	125	795	429	241	125	795
550	Nazar Fareed	Mouza Jandu Wai, P.O Satho Wai, Tehsil Depal Pur Distt. Okara	Nazar Fareed	35301-6510838-5	Malik Noor Hassan	427	959	30	1,416	-	792	-	792
551	Ishfaq Hameed	H. no. 117/E Bk-6 P.E.C.H.S.near Leopard Courer-Karachi	ISHFAQ HAMEED	42201-7075616-5	Abdul Hameed	397	155	240	792	397	155	240	792
552	Malik Muhammad Saleem Awan	House No 98-B Shamsheer Road Near Old Civil Line Sargodha	Malik Muhammad Saleem Awan	38403-2265782-3	Haji Muhammad Sharif Awan	221	549	11	781	221	559	11	791
553	Syed Jaffer Hussain Jaffri	Ha-3 Bk9 Rashid Goth Scheme 33 Gulistan E. Johar near Pioneer School Karachi	Syed Jaffer Hussain Jaffri	42101-5815809-5	Syed Zia Hussain Jaffari	552	221	-	773	552	238	-	790
554	Ijaz Hussain	House No 113-A Mullan Road near Chowky Ateem Khao Opp Rubi Photo Studio Lahore	Ijaz Hussain	35202-3010829-7	Ikhtlaq Hussain	294	478	6	778	294	490	6	790
555	Imran Ali Bajwa	Flat No C 28, Jason VIP Apartment, Block 7, Clifton Boat Basin Karachi	Imran Ali Bajwa	42301-6457342-3	Salemat Ali	312	461	3	776	312	474	3	789
556	Muhammad Ismail	House 118 Street 11 Shah Khtald Colony near Airport Road Rawalpindi	Muhammad Ismail	35202-3741598-9	Muhammad Abbas	231	503	44	778	231	513	44	788
557	Hanif Muhammad	Flat 302 Building C-12 South Park Avenue-DHA Phase-2 Ext Near By Rahat Milk Cor-Ner Karachi	HANIF MUHAMMAD	42201-5161752-9	Muhammad Sharif	538	72	11	621	609	168	10	787
558	Muhammad Rizaz	Flat 609 8th Flr Beach Residency Bk-3 Clifton Adjacent Bkwal House Karachi	Muhammad Rizaz	42301-1102188-1	Haji Muhammad Ramzan	486	288	-	774	486	301	-	787
559	Zafar Iqbal	B-404th Flr Shumail Heaven Gulshan-E, Johar Bk16 Near Kesc Grid Station Kara B-404th Flr Shumail Heaven Gulst	Zafar Iqbal	42301-3803939-9	Muhammad Umer Khan	601	167	-	768	601	186	-	787
560	Shayan Ahmed	App 07-2 7th Floor Florida Homes DHA Phs V Ext Karachi	Shayan Ahmed	42301-9877998-1	Sarf Uddin Ahmed	469	317	-	786	469	317	-	786
561	Jai Ram	Flat/2 Ground Flr Bed Rock Appt Clifton near Teen Talwar Karachi	Jai Ram	45102-1213104-7	Nam Dew	452	327	-	779	452	333	-	785
562	Waqas Syed	House 3C, Niaz View Scheme Rivaz Garden, Near Alalah Bank Chuburji Lahore	Waqas Syed	35200-1551657-9	Syed Kaiser Mansoor	235	510	29	774	235	521	29	785
563	Sana Abbas	M-42 Florida Homes, Phase-5 DHA Street 33, Karachi	Sana Abbas	33100-7630314-4	Shaikh Abbas Ghani	337	422	8	767	337	438	8	783
564	Sobia Bano	H. no. A-94 Sec D6 Mohalla Sharilabad Mill Area KHi-I. no.	Sobia Bano	42201-2052194-8	Gulfaraz	496	268	-	764	496	284	-	780
565	Masood Hamid	House No 2222 Khyaban-e-Munhaliz Phase-VI D.H.A. Karachi	Masood Hamid	42301-1113006-1	Syed Hamid Ali	278	483	8	769	278	494	8	780
566	Iqbal Anjum Butt	House 95 Street 32 Kh E Sahar Phase V Ext DHA Karachi	Iqbal Anjum Butt	42301-7040605-7	Mohammad Anjum Butt	572	207	-	779	572	207	-	779
567	Nadeem Shaukat	House No 20 Fahnian St No 4 Nishtar Road Lahore	Nadeem Shaukat	35202-2698646-1	Shoukat Ali Marhoon	237	522	8	767	237	533	8	778

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						Rupees '000							
						6	7	8	9	10	11	12	13
568	Tahir Mahmood	Capital Jewellers Shop No. 5 Moosa Market-Shah Abdul Ghani Road Baghbanpura-Lahore	TAHIR MAHMOOD	35102-4588082-1	Mian Muhammad Sarwar	494	125	158	777	494	125	158	777
569	Muhammad Adeel	H No.B-3 Hussa in Mujtaba Town Malir Haat Karachi	Muhammad Adeel	42101-1298443-7	Muhammad Saleem Khan	496	264	-	760	496	281	-	777
570	Moinis Mon	Flo-34 4th Flr Own Plaza Nazimabad 01 Near Chawla Market Karachi	Moinis Mon	42501-8209403-9	Moin Uddin	466	288	-	764	466	311	-	777
571	Syed Fayyaz	tech. nologies international 703 7-Flr-Mashreq Center Bk-14 Gulshan E Iqbal-Karachi	SYED FAYYAZ	42101-1891108-3	Syed Fayaz Ali Shah	466	117	192	775	466	117	192	775
572	Syed Wajid Hussain Shah	Flat 913, 9th Flr, Marine Drive Clifton near Blawal House Karachi	Syed Wajid Hussain Shah	42201-5466153-1	Syed Nazir Hussain Shah	245	483	35	763	245	494	35	774
573	Main Abrar Ahmad	House No. 63/11 Khyabab E Muhafiz-Phase-6 DHA near Nisbad Park DHA-Karachi	MAIN ABRAR AHMAD	42301-8934277-1	Main Riaz Ahmed	370	158	245	773	370	158	245	773
574	Maimoona Farhan	H No.109 A, Jha Ngr Rd Near Total Petrol Pump De Hmanata Masjid Karachi	Maimoona Farhan	42201-1434831-4	Farhan Hussain	585	163	-	748	585	188	-	773
575	Saimana Sarfraz Naqvi	House No. 226 D Block Upper Portion DHA, Phase-1 Lahore	Saimana Sarfraz Naqvi	42101-9800059-6	Syed Sarfraz Hassan Naqvi	226	525	13	764	226	534	13	773
576	Syed Abdul Karim	H 197, Owab Town Raiwand Road, Opp Lahore University Lahore	Syed Abdul Karim	35202-8074584-1	Syed Adeel Zair	225	535	2	762	225	545	2	772
577	Syed Muhammad Sajjad Haider Shah	House/133 Askari 3 Bedyan Road Lahore Pakist An House/133 Askari 3 Bedyan Road Lahore	Syed Muhammad Sajjad Haider Shah	37405-0635574-9	Syed Muhammad Naseem Azher	572	176	-	748	572	199	-	771
578	Syed Muhammad Baqar Reza	Housed-4 Saadat Society Shah Faisal Colony Dist East near Chistia Masjid Karachi	Syed Muhammad Baqar Reza	42201-0177872-9	Syed Naq Raza Kazmi	462	283	-	755	462	307	-	769
579	Muhammad Waseem	H-076 1st Floor Latif Co Housing Society Bk B Gulistan E Johar Bk 17 A Karachi	Muhammad Waseem	42101-3824196-3	Noor Muhammad	458	288	-	756	458	311	-	769
580	Noman Gul	House No 547-46 Block No 33 tara Chand Rd Keamari Karachi	Noman Gul	42401-6061350-3	Hakeem Qari Gul Rehman	452	316	-	768	452	316	-	768
581	Sohail	Faisal Carpets , 19-A-Abbot Road near Tv Station-Lahore	SOHAIL	34601-9670689-3	Abdul Saitar	161	42	47	250	675	55	37	767
582	Shabbir Ali	H. no..B 1 68 Flr St Floor Mahmoodabad Karachi	Shabbir Ali	45501-1862697-3	Shahbaz Uddin	496	255	-	751	496	271	-	767
583	Muhammad Riaz Ahmad	H 101 C Valancia Town Lahore	Muhammad Riaz Ahmad	35202-6225191-9	Muhammad Saeed	300	450	5	755	300	482	5	767
584	Saiman Abid	H. no. R-28 Ashraf Compound Bk-E North Nazimabad 3rd Flr St 5/2 Bk/E North Naz Karachi	Saiman Abid	42101-9317159-9	Shulam Abid	447	303	-	750	447	318	-	765
585	Muhammad Arif Khan	H. No. 95/7/134 Street, DHA Phase 5, Khyabab-e-Sahar Karachi	Muhammad Arif Khan	42001-7672423-1	Mohammad Mohsin Khan	378	364	5	747	378	382	5	765
586	Noman Ali Khan	House D-101, Bk-K-4, Gulshan-e-Iqbal, Near Patel Hospital, Karachi	Noman Ali Khan	42201-0816444-3	Liaquat Ali Khan	282	442	17	751	292	456	17	765
587	Amir Hussain Butt	H 515-K, Nizam Block Allama Iqbal Town, Near Kaim Market Lahore	Amir Hussain Butt	35202-2747312-5	Khalid Hussain Butt	247	498	10	755	247	508	10	765
588	Basir Ahmed	Village Sardar, Basir Ahmed Katchar, Po Pathoro Jaago, Hyderabad	Basir Ahmed	53402-1957970-7	Abdul Karim	1,500	1,779	14	3,293	-	764	-	764

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						Rupees '000							
						6	7	8	9	10	11	12	13
589	Imran Mahmood	H-118 Street 8, Airforce Housing Scharohs, Shaheed-e-Millat Road, Karachi	Imran Mahmood	42101-5328938-5	Mahmood Hussain Khan	457	268	15	740	457	282	15	764
590	Muhammad Amjad	H 860 Q-Block, Johar Town Near Emporium Mall Lahore	Muhammad Amjad	35301-0275414-3	Zahoor Ahmad	423	322	1	746	423	340	1	764
591	Shahid Nazir	House No 33/A St R 32 Fazalpurkot Khawaja Saeed Lahore	Shahid Nazir	35201-1579798-1	Nazar Ahmed	375	340	32	747	375	357	32	764
592	Rana Moeen	C/O B-1189, Main Bazar Inside Bhatti Gate, Lahore	Rana Moeen	35202-9122443-3	Muhammad Fazil	975	580	15	1,570	145	603	15	763
593	Pervaiz Suleman	Plot No 9402 Floor Alyabad Colony Bk Bf B Area near Tabba Heart Hospital Karachi	Pervaiz Suleman	42101-1718624-3	Suleman	444	319	-	763	444	319	-	763
594	Zahra Shiraz	House No T-E1516 near Nazimabad Underpass, Nazimabad 31 Karachi	Zahra Shiraz	42301-2795777-8	Shiraz Riaz	236	457	58	751	236	468	58	762
595	Muhammad Saad Mehmood	H. no., 38, Stro. 3, Askari X Rawalpindi	Muhammad Saad Mehmood	37201-9033558-7	Zahid Mehmood	573	188	-	761	573	188	-	761
596	Sultan Khan	Pltno.357B G Round Ff Stret 04 Fahad Plaza Mehri Oadabad Geat Sevr 12 3 Karachi	Sultan Khan	45205-7398948-3	Nasir Khan Gopang	492	252	-	744	492	289	-	761
597	Tarveer Ahmed Ali Ahmed	H. no., B-60 Al Abbas Housing Society Dandani Paro Wehdat Colony Hyd Hyderabad	Tarveer Ahmed Ali Ahmed	41203-0335789-5	Mir Ahmed Laghari	537	204	-	741	537	224	-	761
598	Ahmad Khan	Chak No. 53 W/B Vehari	Ahmad Khan	36603-685572-5	Muhammad Hussain	-	760	-	760	-	760	-	760
599	Sheikh Yasir Perviz	Rumel Sports Nauli More Wazirabad-Road Gulshan Iqbal Town-Slaktot	SHEIKH YASIR PERVIZ	34603-2273494-3	Sheikh Perviz Iqbal	263	148	349	760	263	148	349	760
600	Muhammad Ozair U Haq	H-28 St 10 Bk-C Eden Value Homes Multan Ro Ad Lahore	Muhammad Ozair U Haq	35404-9626808-5	Muhammad Anwaar U Haq	471	271	-	742	471	289	-	760
601	Sumera Ghazanfar	Houseno.D-10 Bk-A Kazimabad Model Colony Malir near Beacon House School Karachi	Sumera Ghazanfar	42201-0597269-4	Humayun Tahir	481	262	-	743	481	279	-	760
602	Syed Musharrar Ali	H No. R-16 Rahimabad Bk-17 Fb Area Askari Bank Gulberg Chowranghi Karachi	Syed Musharrar Ali	42101-3644535-5	Syed Muhammad Ali	476	267	-	743	476	283	-	759
603	Ali Jahangir	H.N. B-04, Bk-15 Gulistan-e-Johar Karachi	Ali Jahangir	42101-8250235-5	Jahangir Alam	284	440	22	746	284	453	22	759
604	Ghulam Muraza Anjum	H. No. BM/37, Mandi Market Satellite Town Rawalpindi	Ghulam Muraza Anjum	35202-5761412-9	Muhammad Rasheed Bhatti	217	522	10	749	217	532	10	759
605	Muhammad Anees	1/6 88 Shan Faisal Colony Near Usmania Masjid Karachi	Muhammad Anees	42201-3997179-7	Abdul Aziz	497	239	-	736	497	261	-	758
606	Rauf Azam Khan	H No.1807/G-3-Johar Town-Lahore	RAUF AZAM KHAN	35202-1898734-9	Mohammad Azam	264	100	393	757	264	100	393	757
607	Asim Khan	Flat A 101 1st Floor Lakhani Arcade Millat Garden Society Kaia Road Karachi	Asim Khan	41304-3282592-9	Waseem Khan	486	252	-	738	486	271	-	757
608	Silas	H No 2 4 Sur Vey No 87 Golden Town Airport Near Shamsi Masjid Karachi	Silas	42201-9798952-9	Rehmat	481	260	-	741	481	276	-	757
609	Qumber Hussain	Flt No 211 Jubilee E Rehmat Tower Bk. 16/A Karachi	Qumber Hussain	42201-7887308-3	Itrat Hussain	457	287	-	744	457	300	-	757
610	Syed Muhammad Naseem Ali	Flt No C-6 Good Earth Apt F/84, Gulshan-e-Iqbal, near Disco Bakery Karachi	Syed Muhammad Naseem Ali	42101-4943759-9	Syed Muhammad Kafil Alvi	230	466	50	746	230	477	50	757

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	
						Rupees '000						
1	2	3	4	5	6	7	8	9	10	11	12	13
611	Muhammad Hashim Raiza	Flat no. B-103, 1st Floor Maryam Residency Sector 11-C/2 North Karachi Karachi	Muhammad Hashim Raiza	42101-7117201-3	Muhammad Essa Khan	577	171	748	577	179	-	756
612	Muhammad Tahir Khan	House F102, Ghazi Abad, Ghazi Abdul Qayyum Road, Hyderabad	Muhammad Tahir Khan	41303-1539425-7	Abdul Jabbar	347	300	742	347	404	5	756
613	Sheikh Muhammad Kashif Zia	H80-P Johar Town Lahore Pakistan 80-P Johar Town Lahore	Sheikh Muhammad Kashif Zia	35202-8412169-9	Sheikh Asif Zia	458	280	738	458	297	-	755
614	Ifkhar Haider	H OB-930, St. 24, Rawalpindi Cantt Alama Iqbal Colony near Shining Star School Rawalpindi	Ifkhar Haider	37405-5354545-5	Muhammad Aslam	367	362	738	367	379	9	755
615	Muhammad Amjad	House No. 72 Street 05 Mohalla Syed Abad Faisalabad Ghulam Muhammad Abad Faisalabad	Muhammad Amjad	33100-7708758-9	Muhammad Afzal	656	88	754	656	98	-	754
616	Gul Akbar	House No. 2021 Kasba Metroville Sector 6 Site Town Karachi	Gul Akbar	42401-3919951-5	Habib Akhtar	444	308	752	444	310	-	754
617	Noushaba	House A/222 Doulatabad Govt College Road Hiraabad Ibrahim Ktrail Ullah Masjid Hyderabad	Noushaba	41302-4066523-4	Muhammad Shahid	451	303	754	451	303	-	754
618	Amm Ur Rehman Siddiqui	D-5 Noor Centre Shah Faisal Colony Karachi	Amm Ur Rehman Siddiqui	42201-0585617-3	Khaill Ur Rehman Siddiqui	336	393	738	336	409	9	754
619	Muhammad Shahid	House No-257 St. 5 Mohalla Hameedabad No-2 Faisalabad	Muhammad Shahid	33100-3733172-3	Malik Abdul Rashheed	300	435	740	300	449	5	754
620	Azhar Hashim	125/1 Street No 27 Kiteyabhi-E-Phase-6 DHA-Karachi	AZHER HASHIM	42301-0949500-9	Mirza Abul Hasim	236	132	753	236	132	385	753
621	Nazar Farid	Jando Wal, P.O. Hujra Shah Mueqam, Tehsil Deppal Pur	Nazar Farid	35301-1030370-7	Muhammad Hussain	447	882	1,348	-	752	-	752
622	Kousar Khan	House 99, St. 37, Shereen Jinnah Colony 3 Clifton, near Alahwal Masjid Karachi	Kousar Khan	42301-0707595-5	Habib Jan	201	536	743	201	545	6	752
623	Muhammad Parvaiz	House No.02 Bkno. N Labour Square Korangi 3 1/2 Kth Karachi	Muhammad Parvaiz	42201-0347899-1	Muhammad Hanif	496	234	730	496	255	-	751
624	Ejaz Ahmed	Ft102 1st Flr Shah Manzil St F-25 Taj Masjid Rd Agra Taj Opp Naval Flats Karachi	Ejaz Ahmed	42401-6811092-5	Manzoor Hussain	438	306	744	438	313	-	751
625	Khurram	2-Flr Adam Plaza, House 204 Jamsheed Road Karachi	Khurram	42000-9180493-3	Abdul Sattar	268	455	739	268	467	16	751
626	Azhar Ali	House No 135-B Gulberg Near Baghbad Park Faisalabad	Azhar Ali	33100-4664287-1	Shoukat Ali	440	287	732	440	306	5	751
627	Muhammad Akbar Maneka	House No 132 Eden Avenue Airport Road Lahore Cantt	Muhammad Akbar Maneka	36402-0736211-9	Mian Ghulam Dastagir	267	429	739	267	440	43	750
628	Aurangzeb Butt	Abdullah Auto Mobles 1- Rehmat Market-109 Lytton Road-Lahore	AURANGZEB BUTT	35202-0867379-7	Abad Ullah Butt	262	135	749	262	135	352	749
629	Muhammad Bilal	Flat No. A-404 Kishwar Highs Bk 6 Gulistan-E-Johar Near Muhammad Masjid K Karachi	Muhammad Bilal	42301-6998212-5	Muhammad Naseem	458	273	731	458	291	-	749
630	Syed Wajid Hussain Shah	Flat 913 9th Flr Marne Drive Clifton near Bawal House Karachi	Syed Wajid Hussain Shah	42201-5466153-1	Syed Nazir Hussain Shah	446	303	749	446	303	-	749
631	Chaudhary Furqan Bashir Ahmed	H 1, Near Shaheen Restaurant Jalo Park Road Lahore	Chaudhary Furqan Bashir Ahmed	35201-7974602-1	Haji Bashir Ahmed	492	223	727	492	245	12	749
632	Syed Zahid Hussain	Flat 408, 4th Flr Block Abdullah Palace, Qasimabad Hyderabad	Syed Zahid Hussain	41203-2544562-1	Syed ShamsulArfeen Shah	380	334	728	380	352	14	746

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						Principal	Interest / Mark-up	Others	6	7						8
1																
633	Masood Khan	Bella-De-Fashion Office No 601 6th-Floor Anum Estate Shahrak E Faisal-Karachi	MASOOD KHAN	42000-0571346-5	Muhamammad Abdullah Khan	236	126	383	745	236	126	383		745		
634	Muhamammad Saleem Babar	P-33 Street No.2 Khyaban Colony No.3 Jinnah Block near Noor Garden Faisalabad	Muhamammad Saleem Babar	33100-2523515-9	Mi Ali Ch	478	251	-	729	478	267	-		745		
635	Sumair Ahmed Siddiqui	House No. A-233 Bk H Street No. 10 North Nazimabad KHi Karachi	Sumair Ahmed Siddiqui	42101-4492194-7	Shabbir Ahmed Siddiqui	482	244	-	726	482	263	-		745		
636	Ejaz Butt	H No. 01 St. No. 06 Ali Muhammadpark Tajpura Scheme Lahore	Ejaz Butt	35200-1523956-3	Abdul Hameed Butt	490	231	-	721	490	254	-		744		
637	Nadim Ahmed Siddiqui	Housno. A-233 Block H Street 10 North Nazimaba D Near Jim Khana KHi Karachi	Nadim Ahmed Siddiqui	42101-9933215-5	Shaabeer Ahmed Siddiqui	485	241	-	726	485	259	-		744		
638	Syed Shamail Mehd Rizvi	HL-2115 T Floor Alamin Society Behind Pole E Hq Saudabad Karachi	Syed Shamail Mehd Rizvi	42201-0634682-7	Syed Nayyar Hussain Rizvi	438	292	-	730	438	304	-		742		
639	Muhamammad Faraz Ahmed Khan	13 E. Sunset Lane 08, Flat 5 and 6, Phase 2 Ext. DHA Karachi	Muhamammad Faraz Ahmed Khan	42000-3147344-1	Ifkhar Ahmed Khan	293	427	9	729	293	440	9		742		
640	Syed Zaidi	World Travel Maker Shop No. 04 Zohra-Garden Soldier Bazarno.3 near Nashtar Park-Karachi	SYED ZAIDI	42301-5885034-7	Syed Sharafat Hussain	612	-	-	612	598	129	14		741		
641	Asim Saghir	156-G Street O, Askari 4 Main Rashid Minhas Road Opp Millium Mall Karachi	Asim Saghir	42201-5770982-3	Saghir Ahmed Khan	332	374	21	727	332	388	21		741		
642	Margarte	He-668 St.7 Bhattaabad Gulistan-E-Johar BK9 near Navaz Shareef Scheme Karachi	Margarte	42201-9538927-8	Majeed Gul	441	290	-	731	441	298	-		739		
643	Syed Abous Salam	H C 26 Bk13-D-1 Gulshan-e-Iqbal Karachi	Syed Abous Salam	42201-7668373-5	Syed Shoukat Ali	238	471	19	728	238	482	19		739		
644	Ali Waqar Azeem	House No 305 Street No 64 Sector E-11/3-Opposite To House No 302 Islamabad-Islamabad	ALI WAQAR AZEEM	17301-1141295-3	Waqar Ishaq Jan	691	40	6	737	691	40	6		737		
645	Muhamammad Sarfraz	H821 -C Canal View Housing Society Lahore	Muhamammad Sarfraz	34603-2222756-3	Muhamammad Sharif	540	178	-	718	540	197	-		737		
646	Muhamammad Jahangir Badar	H764 Kashmir Block Alama Iqbal Town Lahore	Muhamammad Jahangir Badar	35302-5692144-3	Ahmad Ali Ural Ahman	391	338	-	729	391	346	-		737		
647	Rehmat Elahi	H1 S13Chandhi Chowk Dholanwal Bund Rd near Ashraf Numberdar Panshoo Lahore	Rehmat Elahi	34101-2616275-9	Ashraf Ali	391	338	-	729	391	346	-		737		
648	Khtaili Shahzad	Flt 702 7th Flr Bk-C Phase 8 DHA Creek Vista Apprt near Moim Khan Sport Club Karachi	Khtaili Shahzad	42301-6269454-9	Shaikh Aleah Bux	433	302	-	735	433	304	-		737		
649	Ghulam Abbas Jafri	House 185-B Block-I North Nazimabad near IOM Clinic near Khadija market Karachi	Ghulam Abbas Jafri	42101-15175078-7	Nasir Hussain Jafri	249	464	14	727	249	474	14		737		
650	Tahir Saleem	Flat No 520 5th Floor Al-Mustafa Tower Sector F-10 3 Islamabad	Tahir Saleem	81301-2562321-3	Khan Gul Khattak	497	216	-	713	497	238	-		735		
651	Saeed Ahmed	Flat 3 Sana Centre near Meezan Bank Main Road Qasimabad Karachi	Saeed Ahmed	41306-1677821-3	Meer Muhammad	441	285	-	726	441	294	-		735		
652	M. Javeed Alam Faisal	Solera Luxuri Apartment, House 602/8 Bk13, Johar Chowrangli Karachi	M Javeed Alam Faisal	38403-2116450-7	Faqir Muhammad	437	269	6	712	437	292	6		735		

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
653	Syed Rizvi	Bungalow No. 39 Main Khyabam-E-Budhar-Phase V DHA-Karachi	SYED RIZVI	42301-1091489-1	Syed Aziz Ur Rehman	501	131	102	734	501	131	102	734	
654	Sajjad Haider Dogar	H/2/1 Raja Karnia Siat Gulberg - II near Forces Academy Lahore	Sajjad Haider Dogar	33100-9547200-1	Charagh Dn	436	289	-	725	436	289	-	733	
655	Sadia Shamal Masud	Banglow/38/2 S31 Khyabam-E-Muhafiz DHA Ph06 near Sea View Karachi	Sadia Shamal Masud	42301-1064722-6	Shamail Masud	576	136	-	712	576	157	-	733	
656	Syed Kashif Naqvi	H. no. R-732 Sector 9 North Karachi Babul Islam Masjid near Yunus Masjid Karachi	Syed Kashif Naqvi	42101-8464483-5	Syed Mashood Naqvi	470	246	-	716	470	262	-	732	
657	Muhammad Nadeem Khan	A-683, Bk-12, Gulberg FB Area Karachi	Muhammad Nadeem Khan	42101-6886188-3	Muhammad Ayub Khan	237	474	10	721	237	485	10	732	
658	Saeed Uddin Khan	House No A-471 Ground Floor Block 12 FB Area Gulberg Karachi	Saeed Uddin Khan	42101-7478542-1	Jameel Uddin Khan	487	192	31	710	487	214	31	732	
659	Ajmeed Pervaz	Mashtal International-9-K DHA Near Ptd Exchange-Lahore	AMJAD PERVAZ	35202-0434795-9	Muhammad Aslam	217	35	479	731	217	35	479	731	
660	Barkat Ali	Flat-6 Labour Square Sector 32-A Korang I 1/2 Near Vita Chowringi Karachi	Barkat Ali	34602-6513929-3	Muhammad Sain	438	288	-	731	438	283	-	731	
661	Sheikh Muhammad Imtiaz	Hs-377 Bk-H North Nazimabad Haiden Market Old Karachi	Sheikh Muhammad Imtiaz	42101-1853788-5	Sheikh Muhammad Riaz	498	216	-	714	498	232	-	730	
662	Naeem Akhtar	Christian House No 6-136 Rangpura Near Ali Masjid Awao Sialkot	Naeem Akhtar	34603-1180321-1	Saleem Akhtar	194	515	13	722	194	523	13	730	
663	Muhammad Yousuf	Houseno. 3/807 Shah Faisal Colonyno. 3-near Chowringi-Karachi	MUHAMMAD YOUSUF	42201-0478203-5	Muhammad Yousuf	298	125	306	729	298	125	306	729	
664	Muhammad Atif Moqsem	P-67 Noor Uj Amin Colony Chak No 121 Jb Gokhuval Milat Rd Near Sadiq College Faisalabad	Muhammad Atif Moqsem	33100-0886517-5	Sheikh M Moqume	474	237	-	711	474	255	-	729	
665	Farasat Ali Khan	C O/H12 1 Sh43 -A Afzaalroad Sarda K Alan Lahore	Farasat Ali Khan	35202-5052250-7	Muhammad Akram Khan	388	336	-	724	388	341	-	729	
666	Ahsan Ishtat	House No C-14, 1st Floor, Khan Arcade Lane 10 Nisbat Commercial (Small) DHA Phase 6 Karachi	Ahsan Ishtat	42301-1629506-7	Abdul Latif Ashraf	284	428	5	717	284	439	5	728	
667	Rizwan Ali	Flat B-2 Norm An Grand City Block 17 Gulistan-E-J Obar Karachi	Rizwan Ali	42401-1171555-9	Hussain Ali	447	263	-	710	447	280	-	727	
668	Syed Maqsood Haider Jafri	Flat T3-9 3rd Floor Florida Homes DHA Phase 5 Ext Karachi	Syed Maqsood Haider Jafri	42301-1357411-7	S M Masood Haider Jafri	485	227	-	712	485	242	-	727	
669	Junaid Strat Ahmad	Flat B-4 Block 6 Lums University Sector U DHA Lahore	Junaid Strat Ahmad	84058-6103482-1	Mumtaz Ahmad	418	308	-	726	418	308	-	726	
670	Quratulan	H A-105 Ground Floor, Sector Z-4 Gulshan-e-Maymar Karachi	Quratulan	54400-6522092-2	Pand Khan	350	342	17	709	350	359	17	726	
671	Manthar Ali Soomro	H. no. L-45 Muraza Town Trt Colony Wireless Shy E Faisal Karachi	Manthar Ali Soomro	43203-4358861-9	Mohabbat Khan Soomro	554	148	-	702	554	171	-	725	
672	Ali Rehman Hussain	Plot 141 N Street 1 Flat 1 First Floor Muslim Com. Area Ph 6 DHA near Salt & Karachi	Ali Rehman Hussain	42000-9453674-5	Rehan Akber Hussain	432	291	-	723	432	283	-	725	
673	Muhammad Ehsan	H 13, St 1, Muzamil Park General Hospital Seate Lab Lahore	Muhammad Ehsan	32203-3048214-7	Muhammad Aslam	301	399	12	712	301	412	12	725	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
674	Aamir Rana	Safar Villas No. 17 Sarani Avenue Phase 1-Behria Town-Islamabad	AAMIR RANA	91400-0273638-1	Aleem Ud Din Waseem Rana	590	115	19	724	590	115	19	724	
675	Alan D Costa	H 56-W Block-6 PECHS, 2nd Flr near Ambala Bakery Opp. Shoukat Dairy, Karachi	Alan D Costa	42000-0550914-9	Delfon D Costa	495	199	8	702	495	221	8	724	
676	Amir Saeed	House No 138, St No 20 Hassanabad Javid Colony Mughal Pura Lahore	Amir Saeed	35201-5118852-3	Muhammad Saeed	200	509	6	715	200	518	6	724	
677	Sheikh Naeem Umer	House No 17/45 Asghar Mall Scheme 2 Asghar Mall Road near Commerce College Paagwadrawa	Sheikh Naeem Umer	61101-6438864-9	Sheikh Muhammad Umer	450	243	11	704	450	283	11	724	
678	Shahjahan Akram	H No. P-1203 St No. 2 All Town No.02-SaigpDHA Road near Jamida Masjid Mushraq-Faisalabad	SHAHJEHAN AKRAM	33100-4187128-9	Mehar Muhammad Akram	555	151	17	723	555	151	17	723	
679	Muhammad Shakeel	House No. 325/B Peoples Colony No.2 Near Gacria Chowk Faisalabad	Muhammad Shakeel	36104-0427145-7	Muhammad Sadiq	446	265	-	711	446	277	-	723	
680	Sajawal Salehuddin	B-5 Block5 North Nazimabad Karachi	Sajawal Salehuddin	42101-8984035-5	Saleuddin	435	283	-	718	435	288	-	723	
681	Muhammad Amin Ul Haq Qureshi	H No B/88 near Qadri Masjid No 2 Latifaabad Hyderabad	Muhammad Amin Ul Haq Qureshi	41304-4989464-7	Muhammad Anwar Ul Haq	434	288	-	723	434	289	-	723	
682	Muhammad Fawad Zia	Flr 102, Mubashir Arcade, Plot 1095/100, Hyderabad Colony Jal Road, Jal Chowrangji Karachi	Muhammad Fawad Zia	42101-5656811-3	Muhammad Ziauddin	249	454	8	711	249	466	8	723	
683	Syed Manzoor Hussain	House F-8, Rizvia Society, Nazimabad Karachi	Syed Manzoor Hussain	42101-0254842-5	Syed Ali Bin Hamid	196	509	8	713	196	519	8	723	
684	Aziz Khan	Bin Shar 2nd Flr B-64 E Prechs Block13 B-Gulshan-E-Iqbal-Karachi	AZIZ KHAN	42101-4066188-9	Rahim Shar Khan	203	12	507	722	203	12	507	722	
685	Muhammad Waseem	L-25, Sector 3, Near Masjid-e-Khiza North Karachi	Muhammad Waseem	42101-3077921-5	Abdul Qayyum	276	391	42	709	276	404	42	722	
686	Muhammad Zeeshan Khaili	H-88, H Block, Arifwala Dist Pakpatta Jhelum	Muhammad Zeeshan Khaili	36401-4173810-9	M Khaili Tanveer	1,400	1,264	-	2,664	-	709	12	721	
687	Syed Sajid Raza	House 327 Imperial-1 Paragon City Park Road Lahore	Syed Sajid Raza	42101-6128818-3	Syed Hashim Raza	336	362	6	704	336	379	6	721	
688	Muhammad Rizab Khokhar	H E155, St4 New Airport Road Askari 10 Lahore	Muhammad Rizab Khokhar	35201-8339604-5	Nazar Muhammad Khokhar	213	481	17	711	213	491	17	721	
689	Sabaht Nawaz Khan	Basirpur Depalpur	Sabaht Nawaz Khan	36502-1226556-9	Sadatt Nawaz Khan	-	960	-	960	-	720	-	720	
690	Muhammad Mushahid	Khan Cement H. no. R-128 Shogho. 1 5-L-North Karachi near Saina Building-Karachi	MUHAMMAD MUSHAHID	42101-4233309-5	Hafeez Ullah Khan	488	109	123	720	488	109	123	720	
691	Abdul Muqtadir	Falib-3043rd Floorwonder Towerblock 11 Gulshan E Iqbal Karachi	Abdul Muqtadir	42301-6584194-3	Jamshed Ali Qureshi	360	360	-	720	360	360	-	720	
692	Muhammad Amin Ul Haq Qureshi	H. No. B/88, near Qadri Masjid No 2 Latifaabad Hyderabad	Muhammad Amin Ul Haq Qureshi	41304-4989464-7	Muhammad Anwar Ul Haq	240	460	9	709	240	471	9	720	
693	Muhammad Khan	House no. 255, 5th Street Phase VII Ext-Khayaban E Tufail DHA Karachi	MUHAMMAD KHAN	42301-5080426-9	Muhammad Iqbal Khan	540	179	-	719	540	179	-	719	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off					
														Rupees '000	
						6	7	8	9	10	11	12	13		
684	Wazir Ali Mir Bahar	Govt Noor Muhammad High School, Tower Market, Hyderabad	Wazir Ali Mir Bahar	41303-5368430-7	Gul Muhammad Mir Bahar	706	-	-	706	706	13	-	719		
685	Muhammad Anisad	H212A - 3 Punjab Society near Wapda Tow N Phase - I Lahore 03034 H212 A - 3 Punjab Society near	Muhammad Anisad	34201-3001354-3	Abdul Latif	397	312	-	709	397	322	-	719		
686	Abdul Hameed Baloch	H No. 6251 No. 03 Al Qadir Town Manga By Pass Near Pso Pump Lahore	Abdul Hameed Baloch	36303-8821915-7	Kareem Bakhtish Baloch	493	203	-	696	493	225	-	718		
687	Syed Azhar Imam Naqvi	Flata-14 Safari Heights Block15 Scheme36 Gulistan-E-Johor, Karachi	Syed Azhar Imam Naqvi	42201-5835936-3	Syed Zafar Imam Naqvi	498	187	10	695	498	210	10	718		
688	Adeeb Ur Rehman	House D-287/14-A Gulshan Daidan Khan Madia Town Rawalpindi	Adeeb Ur Rehman	34601-7226461-7	Tariq Mehmood	217	457	33	707	217	467	33	717		
689	Imtiaz Ahmed	H No. B-325 Bl Ock N Street. 02 North Nazimabad near Samanzar Shaofi Hall Karachi	Imtiaz Ahmed	42101-9618484-5	Hakeem Uddin	470	226	-	696	470	245	-	715		
700	Hamid Zafar	H 21 Masjid Wali Gali Chinot Gat Galla Mandi Tehsil Jhurma Faisalabad	Hamid Zafar	33101-6821342-9	Muzafar Ali Zafar	400	299	-	699	400	313	-	713		
701	Haroon Younus	Flat No 303 Faran Square Block 14 Gulistan E. Johar near Danul Sehat Hospital Karachi	Haroon Younus	42201-4608046-7	Muhammad Younus Khan	479	234	-	713	479	234	-	713		
702	Abdul Rehman Khan	B-172 Block L, North Nazimabad Karachi	Abdul Rehman Khan	42101-7048239-3	Abdul Fauf Khan	202	424	80	706	202	431	80	713		
703	Rashid Javed	H 385 St 2 Sec-4, Aameen Town Khayaban-e-Sir Syed, near Ghosia Mehria Masjid Rawalpindi	Rashid Javed	37405-5712744-5	Javed Ahmed Khan	300	392	8	700	300	404	8	712		
704	Muhammad Kasirif Ali	House No. 698 Mohallah Sector A-1 Township Ne Doc E Bakery Lhr Lahore	Muhammad Kasirif Ali	35202-1621851-7	Allan Ditta	477	216	-	693	477	234	-	711		
705	Muhammad Suleman	67 Rehman Park Gulshan-E-Ravi Lahore	Muhammad Suleman	35202-6759425-3	Imran Ashraf	416	294	-	710	416	294	-	710		
706	Tasawar Hussain	H No R 71 Bk 8 Millat Garden Malir Karachi	Tasawar Hussain	42501-1453611-1	Muzammil Hussain	563	137	-	700	563	146	-	709		
707	Umair Tariq	House No R-1017, Sector 16-A Buffer Zone North Nazimabad near Ali Masjid Karachi	Umair Tariq	42101-6990248-7	Muhammad Tariq	189	498	13	700	189	507	13	709		
708	Syeda Rameeza Sabeen	H. No. B-225, Bk-14, Gulistan-e-Johar, near Sardar CNG Pump Karachi	Syeda Rameeza Sabeen	42101-0563401-2	Syed Muhammad Asim Raza	300	384	12	696	300	396	12	708		
709	Iqra Khan	Flat No. 52 Bk G Soq Ul Annan Aopt Bk G North Nazimabad near Allied Bank Karachi	Iqra Khan	42201-6331106-6	Jahangir Khan	668	60	-	728	632	75	-	707		
710	Aisha Athar	Flat D-7 Naj Ma Square Block 13 B Gulshan-E-Iqba L, near Bait Ul Muqarram Karachi	Aisha Athar	42201-4293354-8	Muhammad Athar	460	232	-	692	460	246	-	706		
711	Syed Hameed Anwar Shah	B-17, Shara-e-Gailb, Bk-1, Clifton near Ziauddin Hospital Karachi	Syed Hameed Anwar Shah	42301-0886165-5	Muhammad Anwar Shah	241	425	28	694	241	437	28	706		
712	Najam Hameed	House No. 50-D Tech Town Saitana Road-Near Govt Fish Farm-Faisalabad	NAJAM HAMEED	331005-2790354-5	Abdul Hameed	523	122	60	705	523	122	60	705		
713	Muhammad Bilal	H No. 844 R-1, Johar Town-Lahore	MUHAMMAD BILAL	35202-4492237-1	Khalid Mehmood	349	177	179	705	349	177	179	705		

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
714	Talait Manzoor	He-122 / A S4 Super Town Main Boulevard DHA Lahore	Talait Manzoor	35201-1498616-4	Manzoor Hussain	381	318	-	699	381	323	-	704
715	Rashid Sohail	H 10 St 31, Sunny View Park Mujahid Abad Mughalpura Main Bakery Lahore	Rashid Sohail	35202-9658151-3	Sohail Afzal	395	269	20	684	395	289	20	704
716	Muhammad Umer	House No L-591 Sector 5-C-1 North Karachi Guardian Public School Karachi	Muhammad Umer	42101-6910917-9	Mohammad Arshad	196	483	6	685	196	502	6	704
717	Amr Javid Khan	House No-4368 A-1 Galli 19 Main Meer Colony Lahore	Amr Javid Khan	35201-0625001-3	Abdul Sattar Khan	195	491	9	695	195	500	9	704
718	Adnan Wajid	H No. 321 - A - 1 Punjab Compative Housing Society near Township Lahore	Adnan Wajid	35202-6369041-1	Wajid Ali Khan	497	185	-	682	497	206	-	703
719	Syed Muhammad Laique Zafar	H. no. A 650 St Reet 4 Bk N North Nazimabad near Dc Office Karachi	Syed Muhammad Laique Zafar	42101-1507070-3	Syed M Shoukat Zafar	456	230	-	686	456	247	-	703
720	Muhammad Atif	H 01, Atif Villa, Empress Road, Lahore	Muhammad Atif	35202-0138148-7	Muhammad Arif	395	275	13	683	395	295	13	703
721	Fayal Altaf	H No. 37-St No. 37 Jamil Park-Sabza Zar Scheme Mullan Road-Lahore	FAYSAL ALTAF	36302-0172000-3	Altat Hussain	344	107	251	702	344	107	251	702
722	Muhammad Kashtif Arif	H No. 604 -B Johar Town near Muhammad Society Lahore	Muhammad Kashtif Arif	35202-9840423-7	Muhammad Arif	467	218	-	685	467	235	-	702
723	Imran Iqbal	Flat no.604 6th Floor AlMustafa Homes Sharan Street/garden East Karachi	Imran Iqbal	42000-0406060-7	Muhammad Iqbal	463	221	-	684	463	238	-	701
724	Sheikh Muhammad Tariq	Street Khotkhanwalli, New Science Foundation School Kamokee, Guljanwala	Sheikh Muhammad Tariq	34102-0467431-3	Sheikh Muhammad Arif	230	447	13	690	230	468	13	701
725	Muhammad Yaseen	Pkt C-24 Block-A, Azim Khangoh-1, Gulshan-e-Iqbal Karachi	Muhammad Yaseen	42201-3965916-3	Muhammad Saeed	433	246	9	688	433	259	9	701
726	Islamuddin & Bros	213, 214, 2nd Floor HMH Square, Block 12, Gulshan-E-Iqbal, Karachi	1. Sajid Mumtaz 2. Mohammad Islamuddin 3. Ejazuddin	1. 42000-0056529-2 2. 42000-5825734-3 3. 42101-1087667-9	1. Mumtaz Hussain 2. Mohammad Atia Ullah 3. Mohammad Atia Ullah	476	921	-	1,397	-	700	-	700
727	Ifran Juraid	No. 404A - Block State Life Housing Society Lahore	Ifran Juraid	35201-3131553-7	Junaid Ahmad Khan	479	197	-	676	479	221	-	700
728	Mashood Waheed Malik	102 Westwood Colony Thokar Lahore	Mashood Waheed Malik	35202-3386091-5	Maik Abdul Waheed	395	258	26	679	395	278	26	699
729	Shahzad Shaukat Iqbal	Flat No 4-1 Karakoram Enclave F11 Islamabad	Shahzad Shaukat Iqbal	42301-5094124-3	Shaukaim Iqbal	226	451	13	690	226	460	13	699
730	Suresh Babu Shahani	House No 604-A Mehran Heights Block 8 Clifton Karachi	Suresh Babu Shahani	42301-4232832-5	Anand Ram Shahni	207	475	9	691	207	483	9	699
731	Shahid Fayyab	Mob Bank Ltd Regional Office-Four Tower 2nd Floor Paris Road-Slakot	SHAHID TAYYAB	37405-7716692-3	Muhammad Tawab	241	123	334	698	241	123	334	698
732	Syed Mehd Hassan	Street Kasimir Imuhallah Sufi Pura Mandi Bahauddin Street Kasimiri Muhallah	Syed Mehd Hassan	34402-1667590-7	Alzaad Hussain	348	326	6	680	348	344	6	698
733	Muhammad Ashfaq Chappra	Flat 402 4th Flr Karim Plaza Azimabad 4, Near Hadi Market Karachi	Muhammad Ashfaq Chappra	42101-9769282-7	Muhammad Ismail Chappra	246	436	5	687	246	447	5	698
734	Muhammad Ishfaq Ahmed Qadri	R-5 Hars Bungalow KDA Scri 33 Sec 34-A, near Safora Chowrangji Karachi	Muhammad Ishfaq Ahmed Qadri	42501-1570410-7	Muhammad Ishaq Ahmed Qadri	244	441	3	688	244	451	3	698

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	
						Rupees '000							
						6	7	8	9	10	11	12	13
735	Tariq Nazir Khan	H13 Narsari Street 9 Shahkamal Colony Wazirabad Road Lahore	Tariq Nazir Khan	35202-2849003-3	Muhammad Nazir Khan	429	267	-	696	429	267	-	696
736	Sohaib Abdul Wahab	House- 955 Sector 3 North Karachi Karachi	Sohaib Abdul Wahab	42101-8499479-1	Abdul Begum	385	311	-	696	385	311	-	696
737	Chaudhry Muhammad Iqbal	House No R-83 Block-B Gulshan-e-Jamal Karachi	Chaudhry Muhammad Iqbal	42201-9476181-9	Chaudhry Laidh	195	469	23	687	195	478	23	695
738	Shahid Ali Khoso	Village Jhandi Khoso Post Office Jhandi Hydr Near Allah Wala Chowk Hyderabad	Shahid Ali Khoso	41303-1111537-5	Abdul Karim	487	190	-	677	487	208	-	695
739	Muhammad Shoab Sattar	Banglow 61/1 Ph6 Main Khy E Itehad DH-Anear K-Electric Grid Station Karachi	Muhammad Shoab Sattar	42301-2113622-5	Abdul Sattar Rana	439	241	-	680	439	256	-	695
740	Muhammad Mohsin Ali	House No. 207 Street 52 G-10/3 Ismailabad	Muhammad Mohsin Ali	61101-6420264-9	Qadir Baksh	429	154	95	678	429	171	95	695
741	Ghulam Desgir	P-375 St No-6 Nisar Colony Semanabad Backside Of Pepsi Factory Faisalabad	Ghulam Desgir	33100-4710457-5	M Hanif	464	210	-	674	464	229	-	693
742	Barkat Ali	Flat B-6 Labour Squire Sector 32-A Korangi 1/2, Near Via Chowrang Karachi	Barkat Ali	34602-6513929-3	Muhammad Sain	215	437	31	683	215	447	31	693
743	Irfan	Flat No. 15, 3rd Floor Deluxe Palza Block 7 FB Area Near Metropolitan School Karachi	Irfan	42201-0536362-5	Ameer Ali	190	483	12	685	190	491	12	693
744	Tariq Waseem	Real Air Travel 1, Mezzanine Flr Safety-Homes Dr Daud Pota Rd near Income tax Of-Karachi	TARIQ WASEEM	42101-0173650-5	Waseem Ahmed Siddiqui	444	126	122	692	444	126	122	692
745	Zulfqar Raza	Raza College Tufail St 2 Firdous Park College Stop Akhri Mint Bagh Bampur Lahore	Zulfqar Raza	35201-3829265-3	Amanat Ali Khalid	213	463	8	684	213	471	8	692
746	Muhammad Khan	House No. F/102 Ghazabad Ghazi Abdul-Qayyum Road Hyd- Hyderabad	MUHAMMAD KHAN	41303-1539425-7	Abdul Jabbar	533	145	12	690	533	145	12	690
747	Muhammad Ansari	Flat No. 305 3rd Flr Sana Tower Nawab-Siddiqi Khan Rd Firdous Colony Opp-Rizvia Society near P.O Karachi	MUHAMMAD ANSARI	42301-1903095-7	Muhammad Usman	259	119	312	690	259	119	312	690
748	Syed Abuzar Zaidi	House 57 Block 20 F B Area Near Metropolitan School Karachi	Syed Abuzar Zaidi	42101-1432364-9	Syed Muhammad Alam	471	218	-	689	471	219	-	690
749	Imran Ali	House No 20 Sector-2 North Karachi Baba Morrisatul Quran Masjid Karachi	Imran Ali	42101-1671942-3	Nazakat Ali	181	481	18	680	181	480	18	689
750	Munawar Ali Shah	House No 16-N Cantt View Scheme Beedian Road near Bilal Masjid Lahore	Munawar Ali Shah	35201-1560370-1	Muzafar Ali Shah	317	319	40	676	317	332	40	689
751	Muhammad Tariq Mujtaba	Flat 202 Rabi Square Block No.3 PECHS Main Khalid Bin Waleed Road Karachi	Muhammad Tariq Mujtaba	42201-7537616-9	Mujtaba Hussain	208	419	54	681	208	427	54	689
752	Imran Saeed	House No 17/12 Iqbal Street Sadqi Park Lytton Road Lahore	Imran Saeed	35202-8715007-9	Muhammad Saeed	199	473	9	681	199	481	9	689
753	Ramesh Kumar	Flt 202 Blk-C Naz Plaza, Ma Jinnah Rd Saddar Karachi	Ramesh Kumar	42000-7790515-1	Ajvan Das	378	310	-	688	378	310	-	688
754	Muhammad Shatbaz	Flat B-17 2nd Floor Shahmawaz Heights Ghulam Hussain Qasim Rd Garden West Karachi	Muhammad Shatbaz	42301-7287951-3	Muhammad Riaz	426	262	-	688	426	262	-	688

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off			
						Rupees '000								
						6	7	8	9	10	11	12	13	
755	Jibran Abbas	House 5/1415-1416 Shah Faisal Town Bk. 5 Near Utility Store Karachi	Jibran Abbas	42201-7647304-9	Azhar Abbas	500	156	6	662	500	181	6	687	
756	Nazia Batool	Flat 04, 1st Floor Hamid Apartments, E-11/4 Islamabad	Nazia Batool	37406-7668221-0	Zulfiqar Hussain Shah	230	438	9	677	230	448	9	687	
757	Muhammad Kashif	4-E2/12 Nazimabad 4 near Police Station, Karachi	Muhammad Kashif	42101-5269523-5	Khuja Altaf Ahmed	191	474	12	677	191	483	12	686	
758	Shahid Tayyab	Koilsaachaprar Road Near Graveyard Sialkot	Shahid Tayyab	37406-7716682-3	Muhammad Tawab	200	470	8	678	200	478	8	686	
759	Syed Nasir Ahmed	House No. 84A Canal View Coop Society Lahore	Syed Nasir Ahmed	35202-2821116-3	Syed Muhammad Anwar	231	413	33	677	231	421	33	685	
760	Mehnooz Ahmed	House No. B-196 Rabbani Colony Gali No. 1-Banker-Faisalabad	MEHNOOZ AHMAD	33100-9223355-3	Muhammad Sadq	464	91	129	684	464	91	129	684	
761	Khurram Bukhari	House D 64 Block 9 Clifton near Kausar Medicos Karachi	Khurram Bukhari	41303-7659692-7	Zahoor Hussain Shah Bukha	431	253	-	684	431	253	-	684	
762	Raheem Bakhtish Shaheen	E228 / 22 SIC8 Peer Colony Walton Road Lahore	Raheem Bakhtish Shaheen	42201-1503934-5	Alah Ditta	498	170	-	668	498	184	-	682	
763	Basharat Ali Tippu	House No.14B, Block U, Gulshan-E-Umaan, Rahim Yar Khan	Basharat Ali Tippu	31303-3235601-3	Muhammad Nasarullah	1,984	856	-	2,840	-	681	-	681	
764	Muhammad Hasnain	Flat No 908.5th Floor Jiwani Homes-Soldier Bazar-Karachi	MUHAMMAD HASNAIN	42301-2676479-7	Raza Ali	507	134	40	681	507	134	40	681	
765	Sadiq Qureshi	Flata- 1/ 210PH-3 Block- 3 Haroon Royal City Bk- 17 Gulistan E Johar Near Karachi	Sadiq Qureshi	42201-6367362-5	Siraj Uddin Qureshi	546	117	-	663	546	135	-	681	
766	Muhammad Sabih Siddiqui	House B-34, Sector11-A, North Karachi near Latqila Grammar School Karachi	Muhammad Sabih Siddiqui	42101-1859354-1	Abrar Ahmed	422	216	23	661	422	236	23	681	
767	Ghulam Baqar	Ali Goharabad Near Khichi Imam bagah Karachi	Ghulam Baqar	43203-2055726-3	Ghulam Akbar Kachli	215	445	12	672	215	453	12	680	
768	Mukhtiar Ahmad	H1151 P - Block-Sabzazar Scheme Lahore	Mukhtiar Ahmad	31105-4942578-7	Muhammad Mansha	380	291	-	671	380	299	-	679	
769	Adnan Afzal	Lane07 Pe Shawar Road H No Ob-1583 Rawalpindi	Adnan Afzal	90402-0123242-7	Mohammad Afzal	437	225	-	662	437	241	-	678	
770	Syed Tayyib Iftikhar	H. no.118 Street No. 07 Phase 2 Bahria Town Rawalpindi.	Syed Tayyib Iftikhar	37406-1996634-3	Syed Iftikhar Hussain	488	153	12	653	488	178	12	678	
771	Muhammad Nasser Sheikh	House No. 16 Block-C Shad Bagh near UBL Lahore	Muhammad Nasser Sheikh	35202-2673808-1	Sheikh Muhammad Basir	295	309	61	665	295	322	61	678	
772	Muhammad Anwar Javed	H. no.489 Strco.01 Iqbal Nagar Near Khanpur R.Y.K.	Muhammad Anwar Javed	31303-8908874-5	Ghulam Rasool	493	183	-	676	493	183	-	676	
773	Muhammad Ashfaq	H552 Block A Shallimar Housing Scheme Darogewala Lahore	Muhammad Ashfaq	33302-5681184-7	Zulfiqar Ali Khan	386	286	-	672	386	290	-	676	
774	Noman Asmat	House F-55 Ovais Homes Block 19 Gulistan-E-Johar near Cof Graveyard Karachi	Noman Asmat	42201-1099822-5	Asmat Ullah	431	233	-	664	431	245	-	676	
775	Dildar Ahmad	House No.203 Ali Town Rawwind Road near 128-C Judicial Colony Lalazar Phase-1 Lahore	Dildar Ahmad	35103-2320201-3	Muhammad Hanif	719	41	-	760	617	59	-	676	
776	Noor Muhammad	H No.31 S16 0 Sector G-6 1-3 Islamabad Pakistan No.31 S160 Sector G-6 1-3 Islamabad Pakistan H No.31 S150 Sector G	Noor Muhammad	61101-1902445-1	Mughal Khan	505	155	-	660	505	170	-	675	
777	Rana Asif Saeed	House No.58X DHA 3 Road Lahore	Rana Asif Saeed	35202-6874850-1	Rana Muhammad Yousaf	183	430	54	667	183	438	54	675	

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
776	Jahangir Akhtar	Housero K-7 3rd Floor Street 10 Mujahid Colon Y Daimia Rd Karachi	Jahangir Akhtar	42201-2084352-7	Muhammad Ramzan	444	212	-	656	444	230	-	674
779	Sameer Ahmad	House No IH-225 PAF Falcon Complex Gulberg III Lahore	Sameer Ahmad	35202-4888436-5	Muhammad Naeem	435	211	8	654	435	231	8	674
780	Imtiaz Ul Haq Butt	Flat 103 Bk-78 Anum Apartment Ochs Dohraje Plot 78A Karachi	Imtiaz Ul Haq Butt	42201-1413797-3	Muzaffar Din Butt	245	404	13	662	245	416	13	674
781	Muhammad	H No 68 Block D Phase 1 Wapda Town Multan	Muhammad	32304-3724091-3	Abdul Qadir Iqam	438	217	-	655	438	235	-	673
782	Yaseen Riaz	House 13 New Bank Streets Islamabad Co Lony Paki Thathi Samanabad Lahore	Yaseen Riaz	35202-6154469-1	Riaz Ahmad	440	227	-	667	440	233	-	673
783	Zeeshtan Ali Khan	H No A-12 2nd Flr Bukhari Town Bk 10-A Gulshane Iqbal near Lasania Restaurant Karachi	Zeeshtan Ali Khan	42101-1865425-9	Shafiq Ali Khan	397	268	-	665	397	276	-	673
784	Babar Usman	H No R-171 1st Floor Sector 7-D/2 North-Karachi Andra More Near Sadqan Masjid-Karachi	BABAR USMAN	42101-4710397-5	Talha Mohammad	575	50	26	651	575	69	28	672
785	Syed Hasan Raza Jafri	Pho.51 Khaya Ban Colony no.1 Near Waqas Chowk Susan Road Faisalabad.	Syed Hasan Raza Jafri	36302-9048282-5	Syed Basharat Hussain Jafri	493	160	-	653	493	179	-	672
786	Amir Baig	H No. A-7, Al-Hamra Town, Near Govt Girls College Qasimabad, Hyderabad	Amir Baig	44205-1202613-9	Sher Baig	634	24	-	658	634	36	-	670
787	Sameer Ahmad	H No. 1h-149 Par-Falcon Complex Gulberg III-Lahore	SAMEER AHMAD	35202-4888436-5	Muhammad Naeem	499	139	31	669	499	139	31	669
788	Hamid Rasool	H. no.-28 Main Soni Road I-10/4--Islamabad	HAMID RASOOL	37405-689191-3	Ghulam Rasool	448	114	107	669	448	114	107	669
789	Muhammad Naveed Latif	House 128 Street 8 Lac 2 Mahmoodabad 6 near Nomania Masjid Karachi	Muhammad Naveed Latif	42301-0365225-9	Abdul Latif	508	141	-	649	508	161	-	669
790	Muhammad Adnan	House 65/127 K Area Korang near Tayyaba Masjid Karachi	Muhammad Adnan	42401-4066813-1	Babo Khan	387	282	-	669	387	282	-	669
791	Tanveer Ud Din Ajmi	H.N.12/4, Main Khyaban-e-Muhaltz Ph-6 DHA, Between 4th & 5th Street, Karachi	Tanveer Ud Din Ajmi	42201-9109005-1	Muhammad Khatimuddin Ajmi	441	195	12	648	441	216	12	669
792	Muhammad Azeem Rehman	House No 589 Gulor Colony Nazi street Dhoke Chaudhrian near Alshan Colony Rawalpindi	Muhammad Azeem Rehman	37405-7703130-5	Abdul Rehman	300	350	5	655	300	364	5	669
793	Dilawar Ali Shah	Good Luck Digital Photo Studio Shop 123-Plot F 6 Bk 3 Main Metroville Road Site-Town Karachi	DILAWAR ALI SHAH	42401-1932836-3	Nisar Ali Shah	300	139	229	668	300	139	229	668
794	Tahir Rasool	H-F-30, Umer Street Link Road Model Town Lahore	Tahir Rasool	35202-2493566-7	Gulam Rasool	284	364	7	655	284	377	7	668
795	Abdul Magsood	House No 92 - E , College Road PCSIR Township Lahore	Abdul Magsood	55302-0621340-3	Abdul Ghani	712	94	-	806	597	71	-	668
796	Imayat Khan	House No. 590 Street No. 80/89- Sector III Aiyela Road Gulshan Abad-Rawalpindi	INAYAT KHAN	71501-5761833-1	Hirayat Ullah Khan	524	130	13	667	524	130	13	667
797	Shahzad Akram	Pu/Bahadur Wala Bahadurpur Po Khas R Y Khan	Shahzad Akram	31304-8020153-2	Khalid Mehmood	482	185	-	667	482	185	-	667
798	Naval Fazal Khan	House 25 St 13 F-7 2 Islamabad Pakistan house 25 St 13 F-7 Islamabad	Naval Fazal Khan	37405-1834926-2	Muhammad Rashid	387	280	-	667	387	280	-	667

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
799	Meer Mohammad	H.397, Lal Tanki Wali Gali, Lower Gizri Near UBL, Karachi	Meer Mohammad	42301-0872633-3	Ghulam Rasool	233	418	5	666	233	429	5	667
800	Zanir Ahmed	H.209 Street 3 Sector B Akhtar Colony near Gold Mark Karachi	Zanir Ahmed	42201-0883654-7	Amin Ull Haq	435	212	-	647	435	231	-	666
801	Abdul Raheem Zahid	H.33-A, Mohallah Zulfikar Laneu Cavalry Ground Lahore	Abdul Raheem Zahid	35201-1695006-9	Zahid Mirza	197	451	9	657	197	460	9	666
802	Waleed Shafi	H No. 520, Block , RZ, Johar Town- Lahore	WALEED SHAFI	34603-6302805-3	Muhammad Rizaz	339	134	192	665	339	134	192	665
803	Shenzadi Raifque	K501 Creek Vista Apartments- DHA Phase 8-Karachi	SHEHZADI RAIFQUE	57842-3100021-2	Mohammad Raifque	519	120	26	665	519	120	26	665
804	Abdul Hye	House No. 67-68-A, Mt Khan Road St- 4-Lalazar Mt Khan-Karachi	ABDUL HYE	42301-8631585-1	Mohammad Asaf	579	86	-	665	579	86	-	665
805	Prince Abid Tahir Qadri	H.A-28 Block B, Saima Vilas North Nazimabad, near Rangier Headquarter Karachi	Prince Abid Tahir Qadri	42101-1692407-9	Tahir Zahid Qadri	350	288	9	647	350	306	9	665
806	Pervez Iqbal	H. no.-49/2 Zulfikar-Street no.04 Phase-08 DHA, Karachi-Karachi	PERVEZ IQBAL	42301-0883764-7	Mohd Hidayatullah	525	137	2	664	525	137	2	664
807	Sabatrat Manzoor	H.247 St 06 Rubani Colony No 02 Near Shahzad Colony Saitana Road Faisalabad Pak H 247 St 06 Rubani Colony No.02 Ne	Sabatrat Manzoor	35202-8203179-4	Manzoor Hussain	425	228	-	653	425	239	-	664
808	Syed Raza	R-139 Sector 10 North Karachi Near-Disco Merr-Karachi	SYED RAZA	42101-1708276-7	Syed Muhtique Hasan	514	132	17	663	514	132	17	663
809	Hanzla Ahsan Maqbool	H No 423 A, Opp Arfan Packages Vehari Road Multan	Hanzla Ahsan Maqbool	36302-8658079-1	Mina Ahsan Maqbool	451	194	-	645	451	212	-	663
810	Umair Akram	H No. 138/A St. No. 6 Ahmed Munir Shaheed Road Ichra Lahore	Umair Akram	35202-7667855-5	Muhammad Akram	394	254	-	648	394	268	-	662
811	Yousuf Ali Bohra	Flat 10 Me Men Center Block 7 8 Behind Duty Free Shop Kechris Karachi	Yousuf Ali Bohra	42101-7950729-7	Abbas Ali	419	243	-	662	419	243	-	662
812	Muhammad Chaudhary	H No 10-11 Block H 3-Johar Town- Lahore	MUHAMMAD CHAUDHARY	35202-2505009-7	Chaudhary Muhammad Basfir	512	135	14	661	512	135	14	661
813	Muhammad Haroon Kasi	Plot 14CTS T Fir Sunset Comm Lane 6 Phase V Ex T DHA Phase 2 near Masterpiece Karachi	Muhammad Haroon Kasi	54401-4151814-5	Malik Naseer Ahmed Khan	390	266	-	655	390	271	-	661
814	Muhammad Malik	Mazz Karyana Store Plotno.73/2 Liaquatabad Sindh Hotel Aqsa Masjid A Area Maaz Kar-Karachi	MUHAMMAD MALIK	42101-2367443-5	Malik Abdul Satar	170	73	417	660	170	73	417	660
815	Muhammad Akram Tasnim Kausar	Mouza M Akram Wahgithra Tube Well Tehsil Depal Pur Distt. Okara	Muhammad Akram Tasnim Kausar	35301-1957524-3	Alauddin	400	1,136	-	1,536	-	659	-	659
816	Mohammad Ali Qureshi	The Aga Khan Hospital, Ist- Department-Black Office Room No-24--Karachi	MOHAMMAD ALI QURESHI	42201-3658673-9	Ifthikhar Ali Qureshi	241	130	288	659	241	130	288	659
817	Jewan Khan	Houseno. 3 Shno. 1 Zaitar Colony Circular Road Rahim Yar Khan	Jewan Khan	31303-9781767-1	Mittah	515	144	-	659	515	144	-	659
818	Rashid Sohail	H10 S31 Sunny View Park Mughdabad Mughapura Man Bakery Lahore	Rashid Sohail	35202-9658151-3	Sohail Afzal	423	223	-	646	423	236	-	659
819	Syed Amir Ali Kazmi	Flat 604 6th Floor Al Basit Tower Plot Sc-18Block-N North Nazimabad Karachi	Syed Amir Ali Kazmi	42101-7224633-5	S. M. Ali Kazmi	384	261	-	645	384	274	-	658

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
820	Asghar Ali Khattal	Plot 416, Main Road Shah Town Near Yaqoob Medical Centre Karachi	Asghar Ali Khattal	43203-1371017-7	Manzoor Ali Khattal	285	320	40	645	285	333	40	658
821	Malik Muhammad Ishaq	House No. 54 Moh. Shikhar Hussain, Lieqat Pur, Islamabad	Malik Muhammad Ishaq	31302-7243388-9	Rasool Bukhtish	1,877	652	-	2,529	-	656	-	656
822	Irfan Ali	H No. 598-Asari 9 Cantt-Lahore	IRFAN ALI	33105-6785159-5	Mubarik Ali	472	140	44	656	472	140	44	656
823	Khalil Shahzad	Flt 702, 7th Flr, Bk-C Phase 8 DHA Creekvista Apprt, near Monikhan Sports Club Karachi	Khalil Shahzad	42301-6269454-9	Shakht Allah Bux	281	344	17	642	281	358	17	656
824	Aman Kotak	SLK Bank Ltd Dept Csqg Division, - Hussain Ctr 2nd Flr Bk 7/8, Darulaman-Society near Babochi Fly Over KHI	AMAN KOTAK	42301-6371987-5	Bheru Lal Kotak	516	126	13	655	516	126	13	655
825	Muhammad Shoab	H. 113 - E Qasimpura Hussainabad Cantt St No 04 near Boota Fruit Shop Lahore	Muhammad Shoab	34101-1880887-1	Syed Islam Ur Rehman	373	280	-	653	373	282	-	655
826	Syed Sarah Masood	H No. 282 J - Block DHA Phase - 6 Lahore	Syeda Sarah Masood	61101-2600684-8	Syed Masood Halder	455	181	-	636	455	199	-	654
827	Syed Furqan Raza	House No. A-716 Block 12 Gulberg Federal B Area Karachi	Syed Furqan Raza	42101-3884306-7	Syed Shahmshah Hussain	397	241	-	638	397	257	-	654
828	Shabeed Ahmed	H1300/2B Mohalla Gadi Station Road Tando Jam near Post Office Tando Jam Hyderabad	Shabeed Ahmed	41303-8090798-9	Abdul Shaqur	436	205	-	641	436	218	-	654
829	Madiha Shaqat	House No. 32-B Iqbal Avenue Near Shouket Krianum Hospital Lahore	Madiha Shaqat	35200-1450984-0	Shaqat Ur Rehman	200	438	8	646	200	446	8	654
830	Shahid Qureshi	H No. 108, 16th Street Khayaban E Muhafiz-Phase VI DHA-Karachi	SHAHID QURESHI	42301-1048570-3	Zaheer Ahmed Qureshi	501	133	19	653	501	133	19	653
831	Kiran Akhter	H No. R-39 Sector 7D-2 North Karachi Gulshan E Farooq near Al Aamra Apprt Karachi	Kiran Akhter	42000-0489883-6	Muhammad Akhter Azam	460	176	-	636	460	193	-	653
832	Syed Khuram Hasan	House No 137/1 Main Khayaban-e-Hafiz Phase 6 DHA-Karachi	Syed Khuram Hasan	42301-8325954-3	Najamul Hassan	469	153	13	635	469	171	13	653
833	Muhammad Adnan	House 657/27K Area Korangi, Near Tayaba Masjid Karachi	Muhammad Adnan	42401-4066813-1	Babo Khan	224	401	18	643	224	410	18	652
834	Muhammad Lateef Chaudhry	Flat 6-B Askari Army Apprt Ch. Khaliq-Uz-Zaman Road Clifton Karachi	Muhammad Lateef Chaudhry	42301-7967970-1	Lal Hussain Chaudhry	158	352	135	645	158	359	135	652
835	Muhammad Mohsin	Flat No 201-B Saime Liberty Blding Liberty Signal Opp Red Apple Restaurant-P.E.C.H.S Block 2 Karachi	MUHAMMAD MOHSIN	42301-9163519-1	Muhammad Iqbal Memon	610	8	33	651	610	8	33	651
836	Mohsin Ali Alzal	H. no. 152Block-Ksector-2Phase-11DHA (Fehar)Lahore	Mohsin Ali Alzal	35202-0825660-9	Muhammad Afzal Bhatti	458	179	-	637	458	193	-	651
837	Shahzad Ashraf	House 120-C, Block 2, KDA Scheme 5 Clifton, Near Blawal House Karachi	Shahzad Ashraf	13302-2098859-5	Muhammad Ashraf Awan	281	329	27	637	281	342	27	650
838	Muhammad Mohsin Tariq	House, P-157 Street 8, Gobraipura Faisalabad	Muhammad Mohsin Tariq	33100-3466194-7	Muhammad Tariq Ramzan	288	337	10	635	288	351	10	649
839	Adnan Agha	H 100 Street 23, Khayaban-e-Muhafiz Phase 6 Near Ali Masjid Karachi	Adnan Agha	42301-2321120-7	Inayatullah Agha	251	379	9	639	251	389	9	649
840	Muhammad Nadeem	House No. 1-D Sumanburg Block E, Johar Town Lahore	Muhammad Nadeem	35202-9847062-5	Muhammad Sharif Bhatti	482	137	8	627	482	159	8	649

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
													Rupees '000	
1	2	3	4	5	6	7	8	9	10	11	12	13		
841	Nadeem Ali Khan	H. no.9,Stno.2, Mohalla Hassan Abad, Yakatoot, Peshawar	Nadeem Ali Khan	17301-6463662-3	Siraj Muhammad	485	163	-	648	485	-	163	648	
842	Mehmood Ul Hassan	H No.384 St. No.02 Chowk Pathanistan Mohalla Oaza F.02 Rahim Yar Khan	Mehmood Ul Hassan	31303-7189894-9	Hassan	549	99	-	648	549	-	99	648	
843	Syed Saad Ikram	72-A 2nd Floor Commercial Plaza Agrics Town Raiwind Road Lahore	Syed Saad Ikram	35202-1228933-9	Ikram Ali	300	330	5	635	300	-	343	648	
844	Imran-Ur-Rehman	House No A-14 Norman Heaven Block-15 Gulistan-e-Jauhar Karachi	Imran-Ur-Rehman	42000-0448238-5	Haseeb Ur Rehman	295	333	8	636	295	-	345	648	
845	Fahad	H No. R 83 S Ec. 10 North Khi near Arnan E Tigarat H Ospital Karachi	Fahad	42101-0832879-7	Oboudry Basir Ahmed	481	148	-	629	481	-	166	647	
846	Zain Ul Abidin	Banglow2 Site Staff Colony Site Jamia Binoria Karachi	Zain Ul Abidin	42401-9521306-7	Ghulam Sarwar Khan Jagira	345	302	-	647	345	-	302	647	
847	Yousuf	Flat 30 K-Anchival Abbing North Neper Road, Near Risala Police Station Karachi	Yousuf	42301-4348633-7	Najamuddin	197	423	18	638	197	-	432	647	
848	Muhammad Atiaf	H No 640 Ex Mohallah Buhita Colony Oran-Sipahi Khan Wala Vehari Rd-Multan	MUHAMMAD ALTAF	36302-9442432-3	Muhammad Younas	518	108	20	646	518	-	108	646	
849	Ahsan Khalid	H. .108-B Sabri Street Muhallah Dilkasha Park SanDHA Road Lahore	Ahsan Khalid	35202-656272-5	Khalid Manzoor	433	195	-	628	433	-	213	646	
850	Muhammad Ali	Flat no. J-404 Kiswar Hights Bk-6 Gulistan- E-Johar near Mohammad Masjid Karachi	Muhammad Ali	42301-1072585-3	Muhammad Yaqob	397	234	-	631	397	-	249	646	
851	Syed Muhammad Samad Jaffri	H No. 2/851 Shah Faisal No. 02 neargosia Masjid Karachi	Syed Muhammad Samad Jaffri	42201-3195327-1	Syed Yahya	460	188	-	628	460	-	186	646	
852	Musabb Umar	H. no. R-680 Bk-01 Ground Flr Sharhabad Fb Area near Jamia Al Safa Masjid Karachi	Musabb Umar	42101-1760436-1	Tayyab Ahmed	445	186	-	631	445	-	201	646	
853	Wasim Ullah Khan	House-145Sector 11-A North Karachi Falcon House School Karachi	Wasim Ullah Khan	42101-1741791-9	Yamanullah Khan	418	228	-	646	418	-	228	646	
854	Haseena Rehman	Flat04 2nd Floor Pkt 24-C Street 25 Iauheed Comm Phase 5 DHA Karachi	Haseena Rehman	42301-5239697-6	Abdul Rehman	200	428	8	636	200	-	438	646	
855	Abdul Rashid Awan	House No. 19/1-B-Khyber Jarbuz Ph-5 DHA-Karachi	ABDUR RASHID AWAN	13101-3144090-1	Abdul Qadir Awan	505	127	13	645	505	-	127	645	
856	Muhammad Nadeem / Noshi Parvee	House No A-103 Sector 4/F Morninabad near Post Office Orangi Town Karachi	Muhammad Nadeem / Noshi Parvee	42401-1980235-9	Noor Aslam	174	448	15	637	174	-	456	645	
857	Syed Naziruddin Shah Rashdi	Plot 6C Street 5 Flat No. 5 Badlar Commercial Defence Phase 5 Karachi	Syed Naziruddin Shah Rashdi	41306-6870721-3	Syed Saaduluddin Shah	194	415	28	637	194	-	423	645	
858	Khaivar Iftikhar	H 192 Block A, Jhang Road Sheikh Colony Super Radient Way School Faisalabad	Khaivar Iftikhar	33100-8872396-1	Iftikhar Ahmad	422	209	-	631	422	-	222	644	
859	Muhammad Sabeeh Khan	House No C 23 ISI Flr Block 4 Gulshan-e-Iqbal Behind Pristage School Karachi	Muhammad Sabeeh Khan	42201-9119369-9	Muhammad Qamar Khan	500	86	8	594	500	-	136	644	
860	Falak Sher	Chak No. 63, Dd Po Dist Bahawalpur	Falak Sher	31205-9915869-9	Noor Ahmad	486	733	-	1,219	-	-	643	643	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off			
Rupees '000														
1	2	3	4	5	6	7	8	9	10	11	12	13		
861	Maman Ahmad Butt	H No 1222 Near Chick Bazar Saddar Rawalpindi	Maman Ahmad Butt	37405-7023679-3	Muhammad Farooq Butt	418	212	-	630	418	-	225	-	643
862	Muhammad Fahad Khalid	House No A1 Block W North Nazimabad near Metric Board Office Karachi	Muhammad Fahad Khalid	42501-9389787-5	Khalid Javed	259	366	9	633	259	-	375	9	643
863	Saim Yaqoob	House 25/1 Khayaban E Bukhari Near 8th Street Phase 6 DHA Karachi	Saim Yaqoob	41303-3514038-5	Syed Anwar Abbas Shah	466	171	-	637	466	-	176	-	642
864	Ghulam Sattar	House No 41 Block 3 Sector B-II Township near Sarkar Ismailia High School Lahore	Ghulam Sabir	35200-3762695-5	Ghulam Nabi	190	417	26	633	190	-	426	26	642
865	Inran Ratiq	H94 S03 A1 - Kheer Housing Society College Rd Feroz Wala Shahdria Lahore	Inran Ratiq	35404-6574667-9	Muhammad Ratiq	367	264	-	631	367	-	274	-	641
866	Syed Mazhar Inam	House No 356 Muhala Block A-1 MA Johar Town Lahore	Syed Mazhar Inam	35202-1504121-7	Sathar Hussain Zaidi	248	356	28	632	248	-	365	28	641
867	Irfan Latif Ahmed	H No. 1 - B St No. 09 Zaidar Road Data Gani B Uksh Road Lahore	Irfan Latif Ahmed	35200-6340948-7	Rana Latif Ahmed	477	147	-	624	477	-	163	-	640
868	Muhammad Sultan Khan	Flat B 335 Sateera Tower Sector 15 A/1 Buffer Zone North Nazimabad Town Karachi	Muhammad Sultan Khan	42101-0887173-9	Ashraf Khan	444	180	-	624	444	-	196	-	640
869	Muhammad Ahsan Ansari	Flat 305 3rd Flr Skotowerowab Siddiq Ali Khan Road Firdous Colony Opp Rizvia Society Lahore	Muhammad Ahsan Ansari	42301-1905095-7	Muhammad Usman	188	427	17	632	188	-	435	17	640
870	Syed Kazmi	116 Karm Block Allama Iqbal Town Lahore	SYED KAZMI	35202-7422374-5	Syed Muzaffar Kazmi	498	127	14	639	498	-	127	14	639
871	Syed Zafer	Willows Foundation-Head Office Pina House Annex-2 Aghra Khan-III Road Garden East Karachi	SYED ZAFAR	42201-4897186-5	Zafer Sultan	426	87	126	639	426	-	87	126	639
872	Malik Muhammad Ismail	H277/1/B Ph Colony Indus Hospital Street Karachi	Malik Muhammad Ismail	42201-7599680-9	Malik Zafarullah	383	242	-	625	383	-	256	-	639
873	Khurshid Ali	Pyar Ali Tower Flatam 05 Sector 3/1 15/A Buffer Zone Near Sarena Market Karachi	Khurshid Ali	42401-1764507-7	Abdul Wahab	399	233	-	632	399	-	240	-	639
874	Ghulam Mustata	H R-14, Bk-16, F.B Area near Noman Masjid Karachi	Ghulam Mustata	42101-1020722-1	Ghulam Mohammad	187	416	27	630	187	-	425	27	639
875	Khalid Zafer	Welcome Travel Services Off No. 13-D-Rehmat Plaza Blue Area-Isenabad	KHALID ZAFAR	37405-2216116-1	Zafer Ahmed	499	126	13	638	499	-	126	13	638
876	Muhammad Shoab Sattar	Banglow 61/1 Ph 6, Main Khyaban-e-Ittehad, DHA near K-Electric Grid Station, Karachi	Muhammad Shoab Sattar	42301-2113622-5	Abdul Sattar Rana	372	232	15	619	372	-	251	15	638
877	Maria Ali Syed	Appt 701, Samra Residency Bk F, North Nazimabad, near Bundo Khan Restaurant Karachi	Maria Ali Syed	42101-3515282-0	Shehzad Ali Syed	200	423	6	629	200	-	432	6	638
878	Abdul Zahid	H No-33-A Mohallah Zulfiqar Lane-U Cavalry Ground-Lahore	ABDUL ZAHID	35201-1695006-9	Zahid Mirza	374	57	206	637	374	-	57	206	637
879	Shabana Shahid	H. no. 108, 16 Street Khayaban E Mahatiz-Phase 6 DHA-Karachi	SHABANA SHAHID	42301-0945157-6	Shahid Qureshi	494	131	12	637	494	-	131	12	637
880	Ejaz Wafa	Irfan Associates-63 C Regal Street No. 13 Mall Road-Lahore	EJAZ WAFI	35202-7655622-3	Nazir Ahmad Wafa	190	105	342	637	190	-	105	342	637
881	Muhammad Tariq	H. no. 1035 Mohallah Sothgan Uch Sherif Ten Ahmedpur Distt R.Y.K	Muhammad Tariq	31201-6950582-5	Abdul Ghaifar	466	171	-	637	466	-	171	-	637

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						Rupees '000							
1	2	3	4		5	6	7	8	9	10	11	12	13
882	Syed Rahat Hussain	House-288 1st Floor Block 14 Gulistan E Johar near Saeedrig Pump Karachi	Syed Rahat Hussain	42201-7026890-5	Syed Shahenshah Hussain	446	178	-	624	446	191	-	637
883	Ashad Ali Awan	Flat No.401 Patel Homes Plot No 165 J Block E C H S near Suzuki Motors Karachi	Ashad Ali Awan	42301-7970486-5	Aslam Pervaiz Awan	405	232	-	637	405	232	-	637
884	Mansoor Shahenshah	Far East Electronics Shopno. 5 Saeddr Ah-Kabir Hotel Sohhab Kairak Road-Karachi	MANSOOR SHAHANS SHAH	42201-0371629-3	Shahenshah Hussain	258	122	256	636	258	122	256	636
885	Sameer Ghazanfar	1st Floor Building 11-C Street 12-Near Mehmood Sweets Badlar Commercial-Phase V DHA Karachi	SAMEER GHAZANFAR	42201-5318983-9	Ghazanfar Fazal Uddin	553	74	9	636	553	74	9	636
886	Muhammad Hamid	H-268 Skandria Colony Akhtar Rasool Chowk Sodival Lahore	Muhammad Hamid	35202-4859992-9	Ch Abdul Haq Chishti	436	200	-	636	436	200	-	636
887	Baber Mehtab Siddique	House No. A.32 Kalkashan Home Block 5 Clifton near Zabist University Karachi	Baber Mehtab Siddique	42301-2307716-1	Sajjad Ahmed	197	423	8	628	197	431	8	636
888	Fahad Zubair	House No. 3A Lane 2 Sector F DHA-2 Near Giga Mall Islamabad	Fahad Zubair	37301-4594786-5	Zubair Munir Dar	497	14	5	516	499	127	10	636
889	Arfan Ali	Aa Traders-G-28 Hafeez Centre-Lahore	ARFAN ALI	35201-0842546-7	Alan Rakha	515	88	21	634	515	98	21	634
890	Sheraz Ahmed Siddiqui	H 37G Mar Ket Bk-6 P.E.C.H.S	Sheraz Ahmed Siddiqui	42201-0653465-5	Zamir Ahmed	414	220	-	634	414	220	-	634
891	Muhammad Tayyab	H 26 New Chuburi Park Multan Road Near Al Halal Masjid Lahore	Muhammad Tayyab	35202-3238860-7	Abdul Hafeez	322	290	8	620	322	304	8	634
892	Fakira Shahzadi	House No. 51-C Caei Bank Ext lyrics Gar, Shafu, Lahore	Fakira Shahzadi	35202-4406196-6	Muhammad Asghar	197	422	7	626	197	430	7	634
893	Ifrikhar Khan	House No 52-C-2-Ghalib Rd Guberg 3-Lahore	IFTIKHAR KHAN	35202-2637944-5	Mohammad Aslam Khan	385	118	120	633	395	118	120	633
894	Mohammad Naveed	House L-306, Muhlalla Korangi-3 Sector 34/2 Karachi	Mohammad Naveed	42201-1018294-9	Syed Waqar Hussain	345	254	17	616	345	271	17	633
895	Muhammad Hasnain	Flat No. 508, 5th Floor, Jiwani Homes, Soldier Bazar, Karachi	Muhammad Hasnain	42301-2676479-7	Raza Ali	300	314	5	619	300	328	5	633
896	Amin Yasin	House No 44P Block 6 Razi Road PECHS Karachi	Amin Yasin	42201-3527247-7	Mohd Yaseen	189	426	10	625	189	434	10	633
897	Mohammad Zaki Jaffer	House 41/1 Khayaban-e-Shaheen DHA Phase 5 near Khaadda Market Karachi	Mohammad Zaki Jaffer	42201-2453289-7	Abdul Wahab Jaffer	472	130	9	611	472	151	9	632
898	Malik Muhammad Jamil	House No 3 St. 160 Mohalastah Abdughani Baghbanpura Lahore	Malik Muhammad Jamil	35202-2746609-9	Malik Jamal Din	200	416	7	623	200	424	7	631
899	Muhammad Ismail	House No. 4 Azeem Street Mehrabad Cantt. Lahore	Muhammad Ismail	42301-2430892-5	Hassan	188	422	14	624	188	429	14	631
900	Ahmed Reza	H No. 512-Bairia Homes Sector E-Lahore	AHMED RAZA	35202-860755-5	Ghulam Mustafaa Aqil	453	144	33	630	453	144	33	630
901	Muhammad Afzal	House No 9 Ht-11 Al Karam Textile Colon Y Landhi Industrial Area near Gul Ahmedex-Karachi	Muhammad Afzal	41304-9085437-7	Muhammad Ayub	373	253	-	626	373	257	-	630
902	Fahad Khalid	H A14 Bk 2, Chappal Sun City, Safora Road, near Memon Hospital Karachi	Fahad Khalid	42201-3708229-3	Khalid Ejaz	193	419	10	622	193	427	10	630
903	Syed Qasim Mujtaba	House No. B-163 Bk 13 Fd Area Near Ahmd Medical KHi	Syed Qasim Mujtaba	42101-5265462-1	Syed Salman Mujtaba	448	163	-	611	448	181	-	629
904	Ahsan Qureshi	83/II Saba Avenue D.H.A-Phase-5 near Pizza Hut-Karachi	AHSAN QURESHI	41304-7280263-9	Maqbool Ahmed Qureshi	530	85	13	628	530	85	13	628

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
905	Tamveer Asghar	H17 2-D Near Shahi Chowk Gulam Muhammad Aba D Faisalabad	Tamveer Asghar	33100-3920495-1	Asghar Ali	443	185	-	628	443	-	185	628
906	Umar Hayat	P10/1 St 03, Professor Block Shalimar Park 02 Faisalabad	Umar Hayat	33100-5889980-5	Abdul Gaffoor Husrat	274	335	5	614	274	-	349	628
907	Amir Ali Abbas	Houseno. D-84 Block 7 Clifton Near Pizza-Hut Boat Bash-Karachi	AMIR ALI ABBAS	42201-0534646-9	Abbas Bhai	463	136	28	627	463	-	136	627
908	Fahad Zubair	Houseno. 3A, Lane No.2, Sector F, DHA-2, Near Giga Mall, Islamabad	FAHAD ZUBAIR	37301-4594786-5	Zubair Munir Dar	10	-	-	10	586	-	36	627
909	Sajjan	Flata 706 7 Th Fir, Radio Hill Viewcomm-9 Bk-1 6 Gulistan-E, Johar, near radio Hill Pos	Sajjan	45501-6908613-1	Abdul Latif	413	203	-	616	413	-	214	627
910	Muhammad Kamran	H 41-A, St 3 Waseem Block, Hassan Town, Multan Road, near Rangwal Factory, Lahore	Muhammad Kamran	35202-8425579-1	Muhammad Yassen	250	348	16	614	250	-	361	627
911	Iqbal Hussain Rizvi	Flat No. 104, Block A, /5 Rabia Patel-Abdul Hasan Ispahan Road Gulshan E, Iqbal-Karachi	IQBAL HUSSAIN RIZVI	42201-5445291-7	Bashrat Hussain Rizvi	472	132	22	626	472	-	132	626
912	Munir Hussain	House 620, Street 18, Bahria Town Phase-4 Rawalpindi	Munir Hussain	37405-1310951-1	Ghulam Hussain	404	150	54	608	404	-	168	626
913	Syed Saeed Ahmed Shah	R-14 11th East Street Phase 1 DHA Karachi	Syed Saeed Ahmed Shah	42201-0645700-5	Syed Zubair Ahmed Shah	396	221	-	617	396	-	229	625
914	Muhammad Faraz Ahmed Khan	13 E Sunset Lane 08 Flat 5 And 6 Phase 2 Ext DHA Karachi	Muhammad Faraz Ahmed Khan	42000-3147344-1	Ifkhar Ahmed Khan	344	281	-	625	344	-	281	625
915	Shah Zain Babar Saud	House P-164, Dogar Street, Syed Colony 02 Faisalabad	Shah Zain Babar Saud	33104-6887021-9	Muhammad Reemazan	246	358	9	613	246	-	370	625
916	Khurshid Ali	Payar Ali Tower Flat No AM05 Sec 3, 115A Bufferzone near Sareo Market Karachi	Khurshid Ali	42401-1764507-7	Abdul Wahab	300	255	55	610	300	-	270	625
917	Sajjad Hussain	Humza Traders Kisan House P-46-Nive Gain Market Dijkot Road-Faisalabad	SAJJAD HUSSAIN	33100-2733089-1	Muhammad Tufail	482	120	22	624	482	-	120	624
918	Abdul Jabbar Patol	Dept Capital Administration, Soc We S EU-Education Opp Nori G-8/4-Isambad	ABDUL JABBAR PATOLI	41307-3510041-9	Abdul Fatah	179	9	436	624	179	-	9	624
919	Akhter Khan	3-G Communications 2-Meeceod Road-Hall Road Chowk-Lahore	AKHTER KHAN	36402-0660794-3	Muhammad Saadque Khan	511	106	7	624	511	-	106	624
920	Syed Fazil	D 7 Sea Rock Apt Bk-1 Clifton-near Za Ud Din Hospital-Karachi	SYED FAZIL	42301-3433638-9	S F Mabood Fazil	184	58	380	622	184	-	58	624
921	Abdul Rafay	B-115 Commercial 10 Radio Hill View-Bk-16 Gulistan E Johar near Lal Flats-Karachi	ABDUL RAFAY	42101-6275904-1	Mohammad Aslam Khan	512	95	17	624	512	-	95	624
922	Syed Shah	Universal Group , Off No. 2 - 3, 2nd Flr-IT Tower Hall Road , Gulberg - III Lah-Lahore	SYED SHAH	42201-1517145-9	Syed Manzoor Hussain Shah	506	99	17	622	506	-	99	624
923	Sheikh Arshad	H No. 13 St No. 35 Ghanti Rd-Sanath Nagar-Lahore	SHEIKH ARSHAD	35202-1071657-3	Sheikh Muhammad Sharif	481	125	18	624	481	-	125	624
924	Farukh Abbas	AH-Dam 6 - B , Valencia Mall Plaza-K-1 Block ,Sun Rise Rd , Valencia Town-Lahore	FARUKH ABBAS	35202-2792870-9	Mair W Hussain Mumtaz	490	107	27	624	490	-	107	624
925	Syed Danish Umrook Hashmi	S-11 Tariq Street-7 Phase 7 Ext DHA Fatma Masjid Karachi	Syed Danish Umrook Hashmi	42000-1885806-5	Syed Akhtar Ali Hashmi	332	292	-	624	332	-	292	624

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1	2	3	4	5	6	7	8	9	10	11	12	13		
926	Umair Sheikh	H 14 Jamshed Street MPS Road Near DHA office Multan	Umair Sheikh	36302-3732709-3	Basharat Ullah Sheikh	271	332	7	610	271	346	7	624	
927	Abdul Rauf	E-1-122, Shiraz Villa Sammanst Cavalry Ground Lahore	Abdul Rauf	42201-8145880-7	Abdul Hameed	290	314	8	612	290	326	8	624	
928	Ahmed Ali	B132A Ground Fir Gulistan E-Johar Block 1 Opposite Ned University- Karachi	AHMED ALI	42101-6238718-5	Syed Habib Ul Haq	504	105	14	623	504	105	14	623	
929	Talha Ahmad Ansari	House No. 6-B 15 South Street Near Post-Office Phase 2 DHA- Karachi	TALHA AHMAD ANSARI	42301-8359909-5	Mohammad Ahmad Ansari	479	135	9	623	479	135	9	623	
930	Sultan Mehmood Baber	Plot 871, Flat G-2, Adli Residency, M. Saeed Road, Jamshed Town Karachi	Sultan Mehmood Baber	42000-0522273-5	Habib Ur Rehman	341	257	11	609	341	271	11	623	
931	Ovais Moe	Flat 406 Aslam Motiwala Palace Khairatar Gk8/3/14 Bohri Road Karachi	Ovais Moe	42301-2999290-9	Amanullah	197	405	12	614	197	414	12	623	
932	Azhar Iqbal	H. no. 247 Sino 02 Ashraf Town Phidian Islamabad	Azhar Iqbal	33202-1361175-9	Muhammad Ramzan	397	211	-	608	397	225	-	622	
933	Maqbool Ahmad	H No. 234 - C Moon Makrket Gulshan Ravi Lahore	Maqbool Ahmad	35202-8498740-3	Chaudhary Khushi Muhammad	529	92	-	621	529	93	-	622	
934	Khushal Ahmed Butt	H No 143 Str Est 9 Sec E Akhtar Colony near Bismil Lah Jamia E Masjid DHA Karachi	Khushal Ahmed Butt	42201-6431062-9	Mehar Butt	432	174	-	606	432	190	-	622	
935	Ghulam Murtaza	2nd Flr Plot No 12 Phase I Gulshan E Hadeed near National Sweets & Bakers Karachi	Ghulam Murtaza	42501-9865917-5	Muhammad	416	206	-	622	416	206	-	622	
936	Khuram Babar	House No R-381 Block-17, FB, Area Gulberg Near Mustafa Jama Masjid Karachi	Khuram Babar	42101-1025693-9	Babar Tufail	540	73	-	613	540	81	-	621	
937	Hamid Nazar Malik	H.No. 200-Xx, Phase-3, DHA, Lahore	Hamid Nazar Malik	35202-2872124-3	Nazar Hussain Malik	-	117	503	620	-	117	503	620	
938	Muhammad Atamash Khan	Hb-670 Musrat Butto Colony North Nazimabad Karachi	Muhammad Atamash Khan	42101-4203584-7	Muhammad Iyas Khan	419	184	-	603	419	201	-	620	
939	Kamran Ahmed	House 100 Street 28 Khayaban E Sehar DHA Phase 6 Karachi	Kamran Ahmed	42301-2574741-3	Siddique Ahmed	393	227	-	620	393	227	-	620	
940	Anir Ali Sangi	Flat no-03 Moon Arcade Shahrathe Faisal Sg F Gate Karachi	Anir Ali Sangi	43203-0430089-5	Skandar Ali Sangi	363	257	-	620	363	257	-	620	
941	Muhammad Malik	Abc Enterprises State Life Building No 7 M A Jinnah Road Beside Qamar House Tower-Karachi	MUHAMMAD MALIK	42000-9886360-1	A W Malik	389	116	114	619	389	116	114	619	
942	Nabila Anjum	H No. 13 St. No. 04 Mehr Faz Colony Block - A Fateh Ghar Lahore	Nabila Anjum	35404-2838338-4	Maqbool Ahmad	495	113	-	608	495	124	-	619	
943	Ghazanfar Abbas	H No. 3381 Ock - B Ghouse Garden Phase-4 Baia Pur near Ritwan Garden Lahore	Ghazanfar Abbas	35503-0174924-3	Rehmat Ali	495	113	-	608	495	124	-	619	
944	Mohammad Kashif	4-E 212 Nazimabad 4 near Police Station Karachi	Mohammad Kashif	42101-5269523-5	Khuja Arafat Ahmed	336	283	-	619	336	283	-	619	
945	Gul Nawaz	House 17, Block P, Valencia Town Lahore	Gul Nawaz	36302-5847425-1	Rub Nawaz	198	400	12	610	198	409	12	619	
946	Khuram Bukhari	House D 64 Block 9 Clifton near Kausar Medicos Karachi	Khuram Bukhari	41303-7659692-7	Zahoor Hussain Shah Bukhari	204	366	21	611	204	394	21	619	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
947	Soulat Khan	H. no. 238-239, BlockD, Street no.3, Wapda City, Faisalabad	SOULAT KHAN	33100-4757089-9	Masood Alam Khan	479	124	15	618	479	124	15	618
948	Muhammad Farooqi	House No. 28/2 Street 27th-Khyabani-E-Mujahid Phase5 DHA-Karachi	MUHAMMAD FAROOQI	42301-4874247-3	Waseem Farooqi	472	123	23	618	472	123	23	618
949	Usman Ur Rab Saddiqi	H224 - L - Block Satazazar near C Block Market Lahore	Usman Ur Rab Saddiqi	35202-5478570-1	Mateeb Ur Rab Saddiqi	395	221	-	616	395	223	-	618
950	Syed Ali Raza	Houser-139Sector 10North Karachi	Syed Ali Raza	42101-1708276-7	Syed Mushtique Hasan	398	220	-	618	398	220	-	618
951	Jai Ram	Flat F-2, Ground Flr, Bed Rock Aptt Clifton, near Teen Talwar Karachi	Jai Ram	45102-1213104-7	Nandeve	277	318	9	604	277	332	9	618
952	Abdul Rauf	House 25, Street 26, Khudadad Street, Shalimar Town, Lahore	Abdul Rauf	34301-3558023-5	Muhammad Anwar	180	413	17	610	180	421	17	618
953	Asif Saleem	House No 147 St. 1-A Lane 2 Wajdat Col Chakala Scheme 3 near Al Mustafa Hosp Rawalpindi	Asif Saleem	37405-2281474-1	Muzaffer Saleem	481	14	1	496	486	124	8	618
954	Muhammad Chappra	Flat no. 402 4-Flr Kairm Plaza Nazimabadno. 4-Khr near Hadi Market-Karachi	MUHAMMAD CHAPRA	42101-9768282-7	Muhammad Ismail Chappra	512	92	13	617	512	92	13	617
955	Muhammad Akbar	Pktr-263 Flate-1 3rd Flr, Model Village Bk-11 Gulistan E Iqbal near Imam B Karachi	Muhammad Akbar	36302-0510109-7	Muhammad Saeed	370	233	-	603	370	247	-	617
956	Rashid Ayub	H No B-112 Bk 3 Gulistan E Johar near Smart School Karachi	Rashid Ayub	42201-0871547-7	Muhammad Ayub	394	211	-	605	394	223	-	617
957	Qumber Hussain	Flt No 211 Jubee Rehmat Tower Bk-16/A Karachi	Qumber Hussain	42201-7887308-3	Itrat Hussain	324	266	14	603	324	279	14	617
958	Tahir Ali Khan	House No 1252 Street No 31-B Sector I-10/4 Islamabad	Tahir Ali Khan	17301-4558643-5	Zafar Ali Khan	342	266	-	608	342	274	-	616
959	Zohair Majeed Malik	H No. A -140 B Lk-L North Nazimabad near Bank Al Hab lb And Deht Sohail Nehari Ho Karachi	Zohair Majeed Malik	42101-112676-3	Abdul Majeed	487	111	-	598	487	129	-	616
960	Attarad Bhatti	Flt 3033R D Flr Plot 118 10th Comm Defence Phase 4 near Soneri Bank Karachi	Attarad Bhatti	35201-1203983-3	Barkat Mash Bhatti	426	177	-	603	426	190	-	616
961	Jamli Ahmed Siddiqui	Flat A-3083 Rd Flr, Farihan Heaven, Bk-17 Gulistan-e-Johar Opp K- Electric, Karachi	Jamli Ahmed Siddiqui	42201-5815189-3	Abdul Hameed Siddiqui	427	153	15	595	427	174	15	616
962	Muhammad Sharbaz	House No 12 St 12 ,Naz Pura Khokhar Road Badami Bagh Lahore	Muhammad Sharbaz	35202-2536790-9	Muhammad Bashir	180	406	22	608	180	414	22	616
963	Faisal Feroze	House No.1-A-Shami Road Cantt-Lahore	FAISAL FERROZE	35201-1686189-1	Kh Frazee Feroze	393	109	113	615	393	109	113	615
964	Nadeem Younus	H 102/1 Main Khayaban E Shahbaz Ph V-near Sheikh Zayed Palace-Karachi	NADEEM YOUNUS	42301-0868900-3	Muhammad Younus Sheikh	472	123	20	615	472	123	20	615
965	Agha Umar Drax Khan	H No. 1 Charag Q Wapda St Akram Park Amir Rd Shad Bagh Lahore	Agha Umar Drax Khan	35202-3454294-9	Agha Sarfraz Ahmad Khan	438	161	-	599	438	177	-	615
966	Muhammad Yousaf	Pkt No. 75 , Flt No. 1 , 3rd Floor Al Miraj Arcade , Chowk Chuburg Lahore	Muhammad Yousaf	35403-1157894-3	M. Khan	504	103	-	607	504	111	-	615

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
967	Sheikh Awaiz Gami	H58 - C - Block Pak Arab Housing Scheme 17 - Kmi Feroz Pur Lahore	Sheikh Awaiz Gami	35202-4136569-1	Sheikh M Yaqub	392	210	-	602	392	222	-	614
968	Shabana Naz	House No.677 N-Area Korangi-3 I/2 Near Ghosia Masjid Khl	Shabana Naz	42101-1519879-6	Rashed Ahmed	451	145	-	596	451	163	-	614
969	Rao Najm Us Saqib	Flat 9 D 1st Floor Askari 3 School Rd. Cantt. near Cantt. Station Karachi	Rao Najm Us Saqib	61101-0708866-7	Rao Shabbir Ahmed Khan	484	123	-	607	484	130	-	614
970	Abdul Waheed	House No.4-A Street 3 Devesamaj Road Saeedgar Lahore	Abdul Waheed	35202-9719290-7	Abdul Rasheed	416	150	29	595	416	169	29	614
971	Moinsh Akram	House No.6 B 12th Central Street Phase II DHA Near Defence Club Karachi	Moinsh Akram	42301-4336793-1	Sheikh Waseem Ikram	190	385	30	605	190	394	30	614
972	Muhammad Arshad	P-30 Fashion Embroider Road Raichao Town 02 Saitao Road Faisalabad	Muhammad Arshad	33100-9420885-9	Haji Muhammad Toifal	473	1	1	475	467	118	29	614
973	Chaudhry Sultan	House No.116 Dairfidill Road, Phase 2 S.-Bahria Town-Rawalpindi	CHAUDHRY SULTAN	61101-1861015-9	Muhtd Anwar Chaudhary	357	94	162	613	357	94	162	613
974	Munawar Hussain	H No. P-59-60 St No. 17-18 Sec-6 F. Mehran Town Kia near Jamia Masjid Miraj Khl	Munawar Hussain	42201-8524178-7	Anwer	456	134	-	590	456	157	-	613
975	Ali Nawaz	House No.355 B-1 Johar Town Lahore	Ali Nawaz	35202-0438212-3	Muhammad Nawaz Khan	191	408	5	604	191	416	5	612
976	Salma Faraz	H No. B 2 Bk 17 Lucky Plaza Gulshan-E Iqbal near National Stadium-Karachi	SALMA FARAZ	42201-5786679-8	Faraz Ahmed	474	125	12	611	474	125	12	611
977	Hassnain Javed	Decent Mobiles Shop No. 35-1St-Floor Aiff Centre Main Hall Road-Lahore	HASSNAIN JAVED	35202-9160423-5	Javed Aslam Qureshi	431	113	67	611	431	113	67	611
978	Mohammad Shoab Tariq	House No. 13 307, Noorpurastariqi Guljat	Mohammad Shoab Tariq	34201-0532369-9	Muhammad Sadq	468	143	-	611	468	143	-	611
979	Raza Muhammad Reza	House No.2/292 M Ali Habib Road Opp. Quids Mazar Old Numeish Karachi	Raza Muhammad Reza	42000-8568876-2	Mohammad Reza	191	404	7	602	191	412	7	610
980	Abdul Hameed And Company Commission Agents	Raja Colony, House No 11, Street 1, Bangla Road, Near Civil Hospital, Bahawalagar	Muhammad Asif Ali	31104-3748372-7	Abdul Hameed	2,819	1,183	-	4,002	-	609	-	609
981	Mian Israr Ahmad	House No.88-B, Model City One Eden Valley Canal Road Faisalabad	Mian Israr Ahmad	42301-7147086-5	Mian Sarfraz Ahmad	463	123	-	586	463	146	-	609
982	Abdul Karim	169 - A - Canal Garden near Allied School System, Lahore	Abdul Karim	33100-3844708-3	Mukhtar Ahmad	504	96	-	600	504	105	-	609
983	Abid Hussain	Film 182nd Fir Apsara Appt Gulshan E Iqbal Bk 16 Behind Baitul Mukkaram Karachi	Abid Hussain	42101-8289483-5	Badrudin Ahmed	355	246	-	601	355	254	-	609
984	Zahida Firdous	Flat No. C-202 2nd Flr Iqra Complex Ph-1 Bk-17 Gulistan E. Johar near City Bakery Karachi	Zahida Firdous	42401-6881851-2	Akhtar Ali	360	236	-	596	360	248	-	608
985	Shahid Azz	Hcb-1909 S24 Alama Iqbal Colony Trench Bha Ta near Shining Star Public School Ra	Shahid Azz	17301-1460363-9	Azz Ur Rehman	386	214	-	600	386	221	-	607
986	Vicas Harrison	H2321 St. Fir S04 Akhtar Colony Sector D near Old X-9 Bus Stop Karachi	Vicas Harrison	42000-0511289-9	Malik Daniel	420	173	-	593	420	187	-	607

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						Rupees '000							
						6	7	8	9	10	11	12	13
987	Burhan Ud Din	Flat 153R D Fir Bk-B Mill Wala Aptt Ranchori Ine near Sale Mart Karachi	Burhan Ud Din	42000-0381933-5	Abbas Ali	407	191	-	598	407	200	-	607
988	Ghulam Yaseen Jijeyaa	Ghulam Mowddin Jahandhri Bldg 1st Flr Flat no.18 near Dipasand Sweet M.A Jimah Rd Opp Baloch Park Etld Gahkhi	Ghulam Yaseen Jijeyaa	42301-1091614-1	Muhammad Usman	481	111	-	592	481	126	-	607
989	Qaiser Khali	House No 2811 Wagoda Town Lahore	Qaiser Khali	35202-2745512-1	Shekh Abdul Khali	42	11	553	606	42	12	553	607
990	Ameer Goya	A.S Collection Shop 1 N P-3/22 Kamil-Gali Sarala Bazar Eissa Mkt. Karachi	AMEER GOYA	42301-2337108-9	Ahmed Haji Mohammad Goya	429	150	27	606	429	150	27	606
991	Ifthikhar Chohan	Nayab Chemical Peeli Kohino. 7.- H. no. 245 Lda Block-B Mills Area Shadrahi Lahore	IFTIKHAR CHOCHAN	35202-9868292-7	Muhammad Ashiq Chohan	482	97	27	606	482	97	27	606
992	Iqbal Ahmad	Syed Karim J An House St No. 07-01 Block H Zulfiqa R Abad Juyal Gligt.	Iqbal Ahmad	37406-5817724-3	Gohar Hayat	389	207	-	596	389	217	-	606
993	Tariq Masih	He - 252 / 4 Murela Saint Series St Model Colony2 Walton Rd Lahore	Tariq Masih	35201-1373797-1	Akber Masih	374	224	-	598	374	232	-	606
994	Areeba Shahid	97-B Tariq Garden Near Wapda Town Lahore	Areeba Shahid	35201-1721314-0	Umer Zia	298	278	15	591	298	293	15	606
995	Muhammad Ammad Suleh	House No R-17, Block 11, C2 Str Syed Town, North Karachi	Muhammad Ammad Suleh	42101-4979431-7	Muhammad Sulehbeen	200	388	8	596	200	397	8	605
996	Riaz Hussain	House No 539, Street 21, Sector H, Manzoor Colony near Allah Wali Masjid Karachi	Riaz Hussain	42301-8458672-9	Muhammad Fazli	160	416	21	597	160	424	21	605
997	Muhammad Riaz-Ul-Haq	House No 805 Block B DHA Phase V Lahore	Muhammad Riaz-Ul-Haq	35201-1556073-1	Maik Uddin	194	378	25	597	194	386	25	605
998	Kamil Khurshid Ahmed	Blooming Leather Plomo. 18 Secno. 7-A-Korangi Industrial Area-Karachi	KAMIL KHURSHIED AHME	42301-1028834-5	Muhammad Khurshid Ahmed	469	123	12	604	469	123	12	604
999	Muhammad Farooq	Flt D-503, Basera Tower Gulistan-e-Johar, Near NIB Bank Johar Chowrang, Karachi	Muhammad Farooq	42201-3200179-3	Muhammad Saleem	309	264	17	590	309	278	17	604
1000	Owais Moe	Pioneer Plastic II-D, 1/7 Near Chand-Bibi Hospital Nazmatbad No. 2-Karachi	OWAIS MOE	42301-2999290-9	Aman Ullah	386	128	89	603	386	128	89	603
1001	Syed Faeem Ahmed Zaidi	House No. A-33 Pioneer City Block 9-A Gulistan-Er-Johar near Varket Bakery Khi	Syed Faeem Ahmed Zaidi	42501-9954644-7	Syed Shakeel Ahmed	446	139	-	585	446	157	-	603
1002	Muhammad Ali	House No.12 Ground Floor Musharaf Colony-Hawksbay Road-Karachi	MUHAMMAD ALI	42301-7566699-7	Muhammad Hanif	476	104	22	602	476	104	22	602
1003	Waqas Waris	H.No A-9/1,2nd Gizi Lane-Phase 4,DHA-Karachi	WAQAS WARIS	42301-1002770-5	Ali Waris	325	142	135	602	325	142	135	602
1004	Nazneen Junaid Tariq	H No. 62 Khyabn E Shatheen-Phase V DHA-Karachi	NAZNEEN JUNAID TARIQ	42301-3267509-0	Shaikh Muhammad Junaid	408	106	88	602	408	106	88	602
1005	Syed Sheroz Ali Danish	Flt-16 Bk-17 Gulberg Fb Area near Ahi Karachi	Syed Sheroz Ali Danish	42101-3973564-7	Syed Mustarraf Ali	369	219	-	588	369	233	-	602
1006	Amr Al Sangi	Flt MD-03, Moon Arcade Shahn-e-Faisal, Star Gate Karachi	Amr Al Sangi	43203-0430089-5	Sikandar Ali Sangi	206	377	11	594	206	385	11	602

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off		Interest / Mark-up written-off	Other Financial Reliefs
						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1007	Ahmad Reza	64 R Block, Punjab Employees Cooperative Housing Society, College Road Lahore	Ahmad Reza	35202-7043336-3	Abdul Rezaq	200	382	10	592	200	382	10	602
1008	Yakub Hashim Thara	House No 101 Alkhabra Arcade 438-C Adanjo Nigar Ghazi Salahuddin Road Karachi	Yakub Hashim Thara	42201-0357926-7	Hashim Ahmed Thara	257	329	5	591	257	329	5	601
1009	Abid Hussain	Flat No. M-18 2nd Floor Apsara Apartment-Gulshan E Iqbal Bk 16Behind Battul Muk-Karachi	ABID HUSSAIN	42101-8286833-5	Badanuddin Ahmed	476	99	25	600	476	99	25	600
1010	Mian Rafi	Chen One Stores Ltd Dept Kitchen-32-93 E-1 Gulberg III-Lahore	MIAN RAFI	35200-5513858-9	Mian Shahab Din	301	114	185	600	301	114	185	600
1011	Muhammad Shahzad	Pkt No. 74-A Shadman Town Near Kki-Sard Khana Malir-Karachi	MUHAMMAD SHAHZAD	42201-0367981-3	Muhammad Ishaq	334	71	195	600	334	71	195	600
1012	Jamal Saleemi	H No. 289 - A3-Johar Town, Muhammad Ali Chowk-Lahore	JAMAL SALEEMI	31104-7599089-1	Abdul Khaliq Saleemi	461	128	11	600	461	128	11	600
1013	Shafiqat Meraj	Shop No. 1 Maula Bukhsh Street Australia-Building, Branderni Road-Lahore	SHAFQAT MERAJ	35201-2383406-7	Miraj Udi Din	414	154	32	600	414	154	32	600
1014	Muhammad Habib Ullah	H1019 S17 Main Bazar Nisr Colony Telenor Tower Sammabad Road Fsd	Muhammad Habib Ullah	33102-0174273-9	Jawad Hussain	404	184	-	588	404	186	-	600
1015	Imtiaz Ahmed Qureshi	House 6 Str East 47Islamia Colony Sharn Maghar Multan Road Lahore	Imtiaz Ahmed Qureshi	35202-2798145-1	Naz Ahmed Qureshi	322	278	-	600	322	278	-	600
1016	Syed Abous Salam	Hc 26 Bk 13-D-1 Gulshan E Iqbal Karachi	Syed Abous Salam	42201-7668373-5	Syed Shoukat Ali	335	265	-	600	335	265	-	600
1017	Khushal Ahmed Butt	H. No.143, Street 9 Sec. Akhtar Colony, Near Bismillah Jamia e-Masjid, DHA, Karachi	Khushal Ahmed Butt	42201-6431062-9	Mehar Butt	384	183	15	582	384	201	15	600
1018	Naveez Ahmad	H No. 28/2 St No. 10 Mohallah Shahid Park-Nashtar Town Darogahwala-Lahore	NAVAZ AHMAD	35201-2105345-3	Bashir Ahmed	468	108	23	599	468	108	23	599
1019	Fahad Rehman	Rapid Innovation Operations Dept near Fbi-19th Floor BRR Tower II Chundrigarh Rd-Karachi	FAHAD REHMAN	42000-7878135-9	Ata Ur Rehman	464	122	13	599	464	122	13	599
1020	Riaz Hussain	Flat No. 204 Jan Plaza Bk J North Nazima Bad Near Farooq Masjid Kti Karachi	Riaz Hussain	31303-7578951-5	Gul Bahar	366	219	-	585	366	233	-	599
1021	Faisal Ramzan	H 105/2, Khyaban-e-Muhatiz, 24th Street DHA, near Total Parco Pump & Ali Masjid Karachi	Faisal Ramzan	43102-5400396-1	Muhammad Ramzan Mughni	410	128	40	578	410	149	40	599
1022	Ahmad Sarfraz	House182 Block C. NFC Housing Society, Near Wapda Town, Lahore	Ahmad Sarfraz	35201-2076305-5	Muhammad Sarfraz Ahmad	198	384	8	590	198	383	8	599
1023	Muhammad Muzammil Mehar	H R-132 Bk 33 Sect 33-E, Korangi 2 near Ali Public School Karachi	Muhammad Muzammil Mehar	42201-4998858-3	Muhammad Meharban	178	401	11	590	178	410	11	599
1024	Zulfikar Raaza	Image International Suit No. 1 2nd Floor-Abaseen Complex 8 Davis Road-Lahore	ZULFIKAR RAZA	35201-3829265-3	Amanat Ali Khalid	352	86	159	597	352	86	159	597
1025	Faqr Muhammad Sajid Bahawalpur	Chak-46 Dmb Ahmed Pur East Bahawalpur	Faqr Muhammad Sajid	31205-4462955-5	Shah Deen	478	110	-	588	478	119	-	597

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1	2	3	4		5	6	7	8	9	10	11	12	13
Rupees '000													
1026	Awais Masood Butt	27 - B Tmt Alparia Society Rawind Road Lahore	Awais Masood Butt	35202-2652002-9	Hamid Masood Butt	433	148	-	581	433	164	-	597
1027	Ali Jawaid	H56 - Block Model Town Lahore	Ali Jawaid	35200-1779535-9	Jawad Iqbal	416	164	-	580	416	181	-	597
1028	Ali Abbas	Gali10 Allah Bakhish Colony, Bazar Mehabar Katwala near Kasimir Road Gujranwala	Ali Abbas	34101-1828286-3	Muhammad Afzal	162	421	10	593	162	425	10	597
1029	Imran Kazi	H A-144 Block-5, Gulshan-e-Iqbal near Rab Medical Hospital Karachi	Imran Kazi	42301-9709967-3	Muneeruddin	221	284	83	588	221	293	83	597
1030	Syed Ali Hassan	House No. 1 Street N01 O Block Khan Colony Model Town Lahore	Syed Ali Hassan	35202-6508872-9	Syed Manzoor Hussain Shah	241	336	9	586	241	347	9	597
1031	Muhammad Behlum	H. no. A/288 1st Floor, Block 3-Kda Scheme 24 Gulshan E Iqbal, Karachi	MUHAMMAD BEHLUM	41303-9853654-3	Muhammad Sheeth	453	127	16	596	453	127	16	596
1032	Malik	10 Prince Arcade Block 7, Bahjan Chock, FB Area Karachi	Malik	42101-1631461-7	Mansoor Ali	289	287	6	582	289	301	6	596
1033	Muhammad Ishtaq	House 2, St 9, Milan Ameenuddin Park, Olympic Town, Tajpura Scheme, Lahore	Muhammad Ishtaq	34502-7628042-5	Manzoor Ahmad	200	379	8	587	200	388	8	596
1034	Khurram Sheraz Sheikh	House No 51, Street 10 Gunamangat Gulberg-3 Lahore	Khurram Sheraz Sheikh	35403-4970134-5	Muhammad Tufail	186	394	9	589	186	401	9	596
1035	Nageen Aar Shoab	653 Block 2 Azzabad Near Tabba Hospital Karachi	Nageen Aar Shoab	42101-2628642-8	Mohammad Shoab	240	325	22	587	240	334	22	596
1036	Imran Iqbal	House No. 99 Main Bazar-Barlub Near Chak No. 61, Jb-Faisalabad	IMRAN IQBAL	33100-7629479-9	Muhammad Iqbal	460	116	19	595	460	116	19	595
1037	Zahid	Flat No.175 A/ Rahim Shopping Centr Saadlar Near Total Petrol Pump Hyd Hyderabad	Zahid	41303-1243745-1	William Immanuddin	440	138	-	578	440	155	-	595
1038	Qasim Bashir	House No P-394 Street 9 Sarfaraz Colony Qaim Sain Darbar Road Faisalabad	Qasim Bashir	33100-1242398-7	Muhammad Bashir	190	390	6	586	190	399	6	595
1039	Syed Rizwan Ali Bukhari	House No A-415/ 1 Larab Garden Gulshan-e-Iqbal Block 1 near Abid Town Karachi	Syed Rizwan Ali Bukhari	41304-2302456-7	Syed Qurban Ali Bukhari	200	378	9	587	200	386	9	595
1040	Asad Ur Rehman	House No R. 292 Shakeel Manzil Sands Road Rehmania Quarter Karachi	Asad Ur Rehman	42301-9462340-1	Atta-Ur-Rehman	178	401	8	587	178	409	8	595
1041	Haider Rabani	House:617 Sector E Park Lane Ashley 10Lahore Cant-Lahore	HAIDER RABANI	42301-9880232-5	Ahmed Rabbani	474	97	23	594	474	97	23	594
1042	Syed Naveed Ali Shah	Flat No. 203, Marin Drive, Apartment, Clifton Bk No.2, China Town Restaurant	Syed Naveed Ali Shah	42000-7061765-3	Allan Bux Shah	479	28	7	514	405	182	7	594
1043	Muhammad Ishtat Khan	House: A-14 Paradise Homes Sector 13/A Schemeno.33 Gulzar E Hijri near Dfajsal Bank Karachi	Muhammad Ishtat Khan	42201-5720125-1	Lal Khan	507	74	-	581	507	87	-	594
1044	Syed Waqar Ahmed	H. no. R-21 Sec 11-A North Karachi near Bank Al Habi B near Falcon House Schulkarachi	Syed Waqar Ahmed	42101-6205172-3	Syed Ghulam Naeemuddin	333	257	-	590	333	261	-	594
1045	Fahad Ahmed Shaikh	House No 34/1, Phase 5 DHA, Khayaban-e-tanzeem, near Khayada Market Karachi	Fahad Ahmed Shaikh	42301-3326071-1	Rashid Ahmed Shaikh	197	378	11	586	197	386	11	594
1046	Khalid Zafar	House No 201 Street 991 8/4 Islamabad	Khalid Zafar	37405-2216116-1	Zafar Ahmed	244	326	12	582	244	337	12	593
1047	Muhammad Tariq	King Rice Office No 714 7th Floor-I.S.E Tower Blue Area-Islamabad	MUHAMMAD TARIQ	16101-4350147-3	Gulfaran	459	119	14	592	459	119	14	592

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						Rupees '000						
1	2	3	4	5	6	7	8	9	10	11	12	13
1048	Usman Ali Butt	H231 Sa Lman Block Nashtar Colony Feroz P Ur Rd Nishtar Bazar Lahore	Usman Ali Butt	35202-1325322-7	Naveed Abbas Butt	371	212	-	583	371	-	592
1049	Syed Farooq Ali	House 2/48-A Qadiri Mallah Comm Area Shah Faisal Colony 2 Karachi	Syed Farooq Ali	42201-5352939-9	Syed Sajid Ali	364	214	-	578	364	-	592
1050	Raja Nasim Yousaf	House No 123 S3 06 Rawal Town Rawalpindi	Raja Nasim Yousaf	82203-1179843-5	Muhammad Yousaf	299	277	5	581	299	288	592
1051	Dilawar Khan	Flat no. 409 4-Fr Sheraton Tower Ghulam-Hussain Qasim Rd Garden West Near-Farooq-E-Azam Masjid Karachi	DILAWAR KHAN	91105-0108903-5	Ameer Muhammad Khan	381	96	114	591	381	96	591
1052	Masood Ali	V U Traders R-203 Sector 15B- Bufferzone North Karachi-Karachi	MASOOD ALI	42101-5118963-7	Mehmood Ali	455	120	16	591	455	120	591
1053	Jamshed Ali Malik	Shadman Residency Flat No. 603 Tower-A-Block-2 Clifton-Karachi	JAMSHED ALI MALIK	42301-9827542-1	Shoukat Ali Malik	516	69	6	591	516	69	591
1054	Naseer Uddin Odho	House-319 1St Flr Sector1-A Jacob Lines Saddar/Behind Taj Complex /Thani Karachi	Naseer Uddin Odho	41506-0361223-9	Sher Muhammad Odho	341	243	-	584	341	250	591
1055	Taimur Mahmood	Flat No. S-11 2nd Floor Media Foundation Apartment G-8 Markaz Near G-8 Islamabad	Taimur Mahmood	42301-0394712-9	Fazal Mahmood	462	114	-	576	462	128	590
1056	Kashif Ishad	House-607 Street10 near School6 Lala Pkhi Van Cant Rawalpindi	Kashif Ishad	37406-2541042-3	Muhammad Ishad	388	202	-	590	388	202	590
1057	Adnan Mehbob Wato	H1060 Z- Block S142 Phase Iloopp Wapda Office Ghazi Rd DHA Lahore	Adnan Mehbob Wato	35301-9617308-9	Mian Alta Muhammad	344	242	-	586	344	246	590
1058	Muhammad Farhan	House No A-1884 Phase II Gulshan-e-Hadeed, N Block-10 Market Karachi	Muhammad Farhan	42501-1389045-3	Muhammad Wasim Ul Din	176	400	7	583	176	407	590
1059	Sumaira Azam	Azam Dera Jattan Da Nazd Jamia Masjid-Sulabad Altan Saroba Ferozpur Rd-Lahore	SUMAIRA AZAM	35202-3623542-4	Muhammad Azam	441	122	26	589	441	122	589
1060	Ejaz Hussain Bukhari	C/O Bukharibrothers , 28 - Alma Iqbal Road Lahore	Ejaz Hussain Bukhan	35201-3081947-7	Syed Manzoor Hussain Bukhari	393	185	-	578	393	196	589
1061	Nadeem Ahmed	H.No.834 Str Est 8-Amehmoodabad No.4 near Nour Ul Islam School Karachi	Nadeem Ahmed	42201-1747666-9	Mohammad Laif	347	242	-	589	347	242	589
1062	Sharafat Ali	P-9/6 St/04, Professor Block Shalimar Park, Near Marchister School, Faisalabad	Sharafat Ali	34104-2356103-7	Alian Dilta Cheema	199	365	16	580	199	374	589
1063	Syed Muhammad Asim	House No 4C St-3 Asatuwari Mughal Pura Lahore	Syed Muhammad Asim	35201-1387036-3	Syed Muhammad Ahmed	183	394	4	581	183	402	589
1064	Ahmed Yousuf	House No C-1 Sao Ave Fl-2-A Gulistan-e-Jauhar Block 12 Karachi	Ahmed Yousuf	42201-5489220-5	Jaji Yousuf	195	373	14	582	195	380	589
1065	Muhammad Naeem	Sto Marble Pno. D-50 Aminabad Industries-Zone near Naya Nazimabad Admore Pump Mah-Mangopir Rd Karachi	MUHAMMAD NAEEM	42301-2417434-9	Muhammad Naeem Qureshi	258	75	255	588	258	75	588

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1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1066	Abdul Khan	Shop No. 9 Usman Mkt Kacha Raheem Road-Misri Shah near Sagri Cinema Cwk Nini Gali-Lahore	ABDUL KHAN	35200-6839638-5	Muraza Khan	194	104	290	588	194	104	290	588
1067	M. Zahid Shaikh	House No R-78 Block 13D/1 Gulshan-e-Iqbal Town Karachi	M. Zahid Shaikh	42201-3448974-5	M Saleem Shaikh	319	247	10	576	319	259	10	588
1068	Innam Khan	Pukhraj Jewellers Shopno.D-295-296/1 New Sarata Bazar Near Lal Haveli-Rawalpindi	INNAM KHAN	37405-0364832-3	Ikram Ullah Khan	252	165	170	587	252	165	170	587
1069	Maqsood Ahmed	C/O Int Power Global Development Ltd C-14 Block-4 Kda Scheme No.5 Clifton Karachi	Maqsood Ahmed	42201-7073635-3	Faqeer	317	245	18	580	-	569	18	587
1070	Muhammad Fayyaz Khan	House No B-10 Shantl Nagar Daima near Char Minar Masjid Karachi	Muhammad Fayyaz Khan	42401-7370961-5	Hassan Shah	376	198	-	574	376	211	-	587
1071	Saba Tabussum	C-88 Block 06 Karimabad Behind Bao Palace FB Area Karachi	Saba Tabussum	42201-5357438-6	Farukh Sher Khan	166	368	47	581	166	374	47	587
1072	Akhtar Sial	Sky Gate Sullino 08 3rd Flr C-7 Bkno.7/8 Kchs Aman Chamber Shaheed-E-Millat Rd-Karachi	AKHTAR SIAL	42201-6106487-7	Muhammad Bilal Sial	489	75	22	586	489	75	22	586
1073	Khuram Zia	H274 S122 Sector -C Adjala Roadaskari -14 R Awabgirdi	Khuram Zia	35202-2491126-9	Faheem Ud Din	382	197	-	579	382	204	-	586
1074	Khuram Hameed	H 61/A Gulshan-e-Jami, Model Colony Opp Checkpost 2 Malir Halt Karachi	Khuram Hameed	44103-5665735-5	Abdul Hameed	277	286	10	573	277	298	10	585
1075	Abdul Samad Durrani	H13-C/2, Ahmed Housing Scheme, Mansooria Mullan Road, near Shakir Chowk Lahore	Abdul Samad Durrani	33100-0145810-9	Abdul Haq Durrani	200	367	8	575	200	377	8	585
1076	Syed Ali Akhtar	House No B-79 Block-6 Gulshan-e-Iqbal Karachi	Syed Ali Akhtar	42201-6519490-9	Mir Najar Ali	165	388	26	579	165	394	26	585
1077	Qadeer Shah	House No. 94 Street 38-Overseas - A Baharia Town-Lahore	QADEER SHAH	34202-8165651-3	Muhammad Hussain Shah	448	108	28	584	448	108	28	584
1078	Muhammad Ali Sabir	116 Kashmir Block Alama Iqbaltown Lahore	Muhammad Ali Sabir	35202-3455116-7	Muhammad Sabir	330	246	-	576	330	254	-	584
1079	Muhammad Dawood Mughal	Near Mc Boys High School Harbanspura Lahore	Muhammad Dawood Mughal	35202-7915379-5	Mohammad Raftiq Mughal	330	254	-	584	330	254	-	584
1080	Abdul Waheed Nagary	H No. R-780 House No. R-780 Sector 09 Karachi	Abdul Waheed Nagary	42101-1744788-7	Abdul Majeed	484	79	-	563	484	100	-	584
1081	Abdul Muqtadir	Flat B-304, 3rd Floor Wonder Tower Block 11, Gulshan-e-Iqbal Karachi	Abdul Muqtadir	42301-6584194-3	Jamshed Ali Qureshi	181	389	6	576	181	397	6	584
1082	Shiraz Kaka	A/194 Ghulam Shah Kalthora Colony Hyderabad	Shiraz Kaka	41303-3784088-7	Alahind Kaka	322	236	11	569	322	251	11	584
1083	Muhammad Asif	House No C-12 Gali No 8 Al Hlail Co Oper Ative Housing Society near Numana Masjid Karachi	Muhammad Asif	42201-9623996-7	Sheikh Muhammad Afzal	500	83	-	583	500	83	-	583
1084	Maqsood Alam	House No 42/5 Street No 13 Model Colony Karachi	Maqsood Alam	42201-2881503-1	Muhammad Mehtoz Hussain	167	401	8	576	167	408	8	583
1085	Mond. Shafiq-Ur-Rehman	House No 33A Urdu Ogar Gulshan Pavi Lahore	Mond. Shafiq-Ur-Rehman	35404-6800642-5	Kh Mond Raftiq	171	388	13	577	171	399	13	583
1086	Saqib Sohail	Saqib Sohail Umer Ali Commission Shop-Shoppo, 116, New Gairi Mkt Digtok Road-Faisalabad	SAQIB SOHAIL	33100-0574371-5	Muhammad Arshad	472	88	22	582	472	88	22	582

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1	2	3	4	5	6	7	8	9	10	11	12	13
Rupees '000												
1087	Umer Farooq	Flat 303 3rd Floor Al-Rehman Square Bk-B,Shah Waliullah Road Nayabad Khi Karachi	Umer Farooq	42201-8811282-1	Ibrahim	365	203	-	568	365	-	582
1088	Shaikat Hussain	House/0-A Saba Avenue 19SI DHA near Clifton Karachi	Shaikat Hussain	42101-1482285-7	Gazal Kareem	324	256	-	580	324	-	582
1089	Faizan Magsood Bag	H No A-84 Gulshan E Iqbal Block 10 near Aladdin Park/ Masjid Tayba Karachi	Faizan Magsood Bag	42201-0312251-7	Magsood Sharif Bag	399	183	-	582	399	-	582
1090	Muhammad Qasim	H 269 Block E-2 Johar Town Near Dental Clinic Lahore	Muhammad Qasim	54400-0524761-5	Ghulam Sanwar	296	285	-	581	296	-	581
1091	Abdul Majeed	Room No. 02 Worker Colony Tando Alam Mari Gate No. 01 Old Complex Staff House C Hyderabad	Abdul Majeed	41409-4650194-1	Muhammad Suleman Chang	414	151	-	565	414	-	581
1092	Zahid Hussain	Flat no. M1 Aps Ara Aptino.3 Old/18 Bk- 16 Gulshan- E Iqbal Karachi	Zahid Hussain	42201-0957036-7	Aboullah	379	190	-	569	379	-	581
1093	Mustafa Muhammad Khan Minhas	House No.439 St. 02 G-9/3 Islamabad	Mustafa Muhammad Khan Minhas	61101-4148904-5	Muhammad Khan Minhas	480	35	3	518	467	9	581
1094	Ahmad Saeed Rana	Bismilla Town Post Office Khas 39 Gb Galthor Near Rashid Kenyana Store Faisalabad.	Ahmad Saeed Rana	33104-9740402-1	M Hoshnak Ali	476	89	-	565	476	-	580
1095	Sharjeel Zafar	227 Zeenat B Lock Iqbal Town Lahore	Sharjeel Zafar	35202-2167656-3	Zafar Iqbal Kholkar	350	220	-	570	350	-	580
1096	Muhammad Asim Razaq	H No3 St No 152 G-13 4 Islamabad Pakistan No3 St No 152 G-13 4 Islamabad	Muhammad Asim Razaq	61101-9573284-7	Abdul Razaq	350	220	-	570	350	-	580
1097	Shariyar Uddin Khan	H No. A/174 Korangi No. 6Market near Madina Masjid Korangi 6 Market Karachi	Shariyar Uddin Khan	42201-2984805-1	Sultan Salahuddin	347	222	-	569	347	-	580
1098	Muhammad Qureshi	H No. A-140 Bk-J North Nazimabad Near Modern Palace-Karachi	MUHAMMAD QURESHI	42101-8148611-3	Muhammad Qarab Ud Dn	471	82	26	579	471	26	579
1099	Mohammad Qureshi	House No. A- 140 Block- J North Nazimaba-Ad Near Sakhi Hassan- Karachi	MOHAMMAD QURESHI	42101-8570497-7	M Qutubuddin Qureshi	454	111	14	579	454	14	579
1100	Syed Murad Mustafa	H79 A/2 Muhallah Ghalib Market Gulberg III Lahore	Syed Murad Mustafa	35202-2441003-5	Syed Mustafa Khalid	375	204	-	579	375	-	579
1101	Asalan	House no.6/7 Bkno.02 PECHS near Noor Masjid Khi Karachi	Asalan	42201-5703672-5	Ataf Hussain	471	92	-	563	471	-	579
1102	Muhammad Jahangir Badar	H 754, Kasimir Block Alama Iqbal Town Lahore	Muhammad Jahangir Badar	35202-5692144-3	Ahmad Ali	247	315	5	567	247	5	579
1103	Zulfiqar Ahmed	Flat no. 1-202 Bk1 2nd Fl Iqra Complex Gulistan E Johar Bk-17 near Perfume Chowk Karachi	Zulfiqar Ahmed	35202-6408865-9	Muhammad Shabir	435	125	-	560	435	-	578
1104	Haider Ali Soomro	H A14 Bk 2, Chappal Sun City, Safora Road near Memon Hospital Karachi	Haider Ali Soomro	42201-5957575-7	Saeed Ahmed Soomro	179	383	8	570	179	8	578
1105	Zulfiqar Mirza	House No 272-C Block E Saelette Town Near Mamo General Store Rawalpindi	Zulfiqar Mirza	61101-6374228-7	Mirza Anwaar Bag	177	351	43	571	177	43	578
1106	Mir Shahid Raza	House No M122 Block-2 PECHS Tariq Road Ground Floor Karachi	Mir Shahid Raza	42201-1755369-5	Mir Ghulam Moosa Raza	247	309	12	568	247	12	578

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1107	Muhammad Faheem Khattak	House No R/661 Sector 9, North Karachi, Near Five Star Bakery, Karachi	Muhammad Faheem Khattak	42101-9019776-9	Gul Raheem	300	262	11	563	300	265	11	576
1108	Adeel Ahmed Raees	Decorent Interior 144 Sector J-Main Boulevard 4th Floor DHA Phase VI- Lahore	ADEEL AHMED RAEES	34201-9049935-5	Raees Ahmed Mirza	532	34	9	575	532	34	9	575
1109	Zafar Iqbal	P-181, St No-3 Mukhtar Colony Near Madina Mosqu E Jhung Road Faisalabad.	Zafar Iqbal	33100-4378010-5	Abdul Pezzaq Khan	439	117	-	556	439	136	-	575
1110	Naeem Baig	Flat no.A-5/19 Johar Complex Main Univer - Stv Rd near Binlashim Karachi	Naeem Baig	42201-6511790-7	Farooq Baig	350	212	-	562	350	225	-	575
1111	Furqan Jamal	Housea 760 Sector 11B North Karachi Near Octo Academy Karachi	Furqan Jamal	42101-1547731-5	Jamal Ahmad	373	196	-	569	373	202	-	575
1112	Faizan Maqsood Baig	H. No.A-84, Gulshan-e-Iqbal, Block 10, Near Alladin Park / Masjid Tayba Karachi	Faizan Maqsood Baig	42201-0312251-7	Maqsood Sharif Baig	220	338	8	566	220	347	8	575
1113	Khalid Hussain	Haji Park Mangamandi Near Jalali Madrasa Lahore	Khalid Hussain	35102-3746238-9	Hamat Khan	168	395	5	568	168	402	5	575
1114	Shahbaz Ahmed Khan	Ypo Chalan Wala, Tehsil Mandi Bahaudin	Shahbaz Ahmed Khan	34402-2643415-9	Chaudhry Tariq Ahmed	-	840	-	840	-	574	-	574
1115	Ahsan Qureshi	Real Estate Advisor-77 - Cc , 1St Flr , Dd , DHA , Phase IV-Lahore	AHSAN QURESHI	35201-4271698-1	Inshad Ahmad Qureshi	422	134	18	574	422	134	18	574
1116	Muhammad Faisal	H No. 154-A Al-Noor House Iqbal Road Ghulam Hussain Park Shadbagh Lahore	Muhammad Faisal	34603-8445503-5	Muhammad Siddiq	508	66	-	574	508	66	-	574
1117	Shah Faraz Hussain	Housea-394, Coop Housing Society Sec 13 B Kor Angi Creek Karachi	Shah Faraz Hussain	42201-5682120-9	Shahazad Hussain	359	200	-	559	359	215	-	574
1118	Muhammad Imtiaz	Plot151-184 C Central Comm Area Sana Aopt S 1 2 Fir PECHS Bk 2 near Rataat Bakery	Muhammad Imtiaz	42301-8368510-9	Abu Baker	382	192	-	574	382	192	-	574
1119	Muhammad Farooq	H. 3, St 118, Kachanisbat Road Lahore	Muhammad Farooq	35202-5831184-5	Muhammad Ameen	195	362	8	565	195	371	8	574
1120	Atar Ur Rehman	336/A Gulberg-III Lahore	Atar Ur Rehman	14201-1321166-9	Habb Ur Rehman	203	345	18	566	203	353	18	574
1121	Muhammad Naeem Khan	Jacobline Nizami Road House-126 Sec 2D Ka Rechi Govt Girls Secondary Sch Kara Jacobline Nizami Road	Muhammad Naeem Khan	42201-4170714-3	Muhammad Raliq Khan	418	140	-	558	418	155	-	573
1122	Muhammad Shahid	Plot 125Flat.5/6Amr Heights Garden West near Fowara Chowk Karachi	Muhammad Shahid	42301-7160418-1	Muhammad Iqbal	294	279	-	573	294	279	-	573
1123	Iqbal Anjum Butt	House 95 Street 32, Kiyaban-e-Sahar, Phase V Ext. DHA Karachi	Iqbal Anjum Butt	42301-7040605-7	Mohammad Anjum Butt	228	321	14	563	228	331	14	573
1124	Muhammad Saeed Rana	House No 80-D Block 6 FB Area Near Masjid Ibrahim Karachi	Muhammad Saeed Rana	42101-1851294-7	M Siddiq	163	398	5	566	163	405	5	573
1125	Syed Muhammad Umair	Flat 206 2 Nd Flr Al-Haq Prde Gulshan E Iqbal Bk-13-D 1 Opp. Madina Masjid Kni	Syed Muhammad Umair	42101-7460227-3	Syed Muhammad Ahmed	401	153	-	554	401	171	-	572
1126	Imran Wasir	House 588, D Block Johar Town Lahore	Imran Wasir	35202-4612473-5	Haji Muhammad Zkriya	193	365	5	563	193	374	5	572
1127	Adrian Qadeer	House No A-130 ; Bk-12 ; Gulistan-e-Jahar Karachi	Adrian Qadeer	42201-7175689-1	Abdul Qadeer	168	388	9	565	168	395	9	572

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1128	Agnes Dean	Flat No 025 Lower Ground Floor Abu Dhabi-Tower F-11 Mairkaz-Ishtababad	AGNES DEAN	37405-5478639-8	E.M.Dean	262	110	199	571	262	110	199	571
1129	Syed Muhammad Zubair Naseem	H594 Sector - D S101 Askari - 10 Lahore	Syed Muhammad Zubair Naseem	54400-6181590-1	Syed Muhammad Naseem	406	147	-	553	406	165	-	571
1130	Muhammad Naveed	House-306 Muhallia Korangi-3 Sector 34/2 Karachi	Muhammad Naveed	42201-1018294-9	Syed Waqar Hussain	379	183	-	562	379	192	-	571
1131	Rajab Ali Dawood Polo	House No C 62/4, 4th Fl, Rai Mustala Arcade, Street No 5, Panjab Chowrangji Karachi	Rajab Ali Dawood Polo	45102-5688318-1	San Dino	250	291	18	559	250	303	18	571
1132	Manyam Mastoor Anwar	House 200C, Street 5, Cavalry Ground, Near Khalid Masjid Lahore	Manyam Mastoor Anwar	35202-2597519-0	Muhammad Anwar	176	377	11	564	176	384	11	571
1133	Mian Gul Muhammad	House No 1312 B, B-Block Satellite Town Kallianki Rawalpindi	Mian Gul Muhammad	91400-0322002-5	Muhammad Sardar Qadri	331	157	69	557	331	171	69	571
1134	Hasnain Rashid	House No 141 Street 33 Off Khyabane-Shamsher DHA Ph-5 Ext near Florida Homes Appt. Karachi	Hasnain Rashid	42000-0514227-9	Aizal Fashid	415	121	17	553	415	139	17	571
1135	Ahsan Mehmood Kanju	All Pur Kanjoo, P.O Ameer Pur Saddat Kehrakpaka	Ahsan Mehmood Kanju	36202-6225011-5	Tariq Mehmood Kanju	432	886	31	1,359	-	570	-	570
1136	Manzar Abbas	Jabonana Po Khass, Teh Distt Jhang	Manzar Abbas	33202-1323233-9	Ghazwanter Ali Khan	549	770	-	1,319	-	569	-	569
1137	Muhammad Luqman	P-1391 Kaleem Shahhead Colony Near General Store Faisalabad	Muhammad Luqman	33100-6473333-9	Shokat Azeem	428	123	-	551	428	141	-	569
1138	Saif Ullah	H No. 155H No. 06 Block - A Fateh Garh Me Har Faz Colony Lahore	Saif Ullah	35503-0107065-7	Nasir Khan	397	158	-	555	397	172	-	569
1139	Christopher	H No A-784 S Treet 10 Azam Basti Mehmooda Bad Karachi	Christopher	42301-0394473-5	Wilson John	404	150	-	554	404	165	-	569
1140	Muhammad Yousaf	House 17, Street 32, Mohalla Muhammad Square Gawwalmandi Lahore	Muhammad Yousaf	35202-2516683-7	Muhammad Alauddin	200	352	9	561	200	360	9	569
1141	Muhammad Latif	Ahaata Tech House No 8 Chard Yirk Market/Sultan Pura Road Behind Railway Station Lahore	Muhammad Latif	35202-3032217-9	Abdul Hameed	296	272	-	568	296	272	-	568
1142	Waheed Hassan	House 22 Block P Model Town Ext. Lahore Pakistan	Waheed Hassan	35202-2252828-9	Shakoor Ahmad	296	272	-	568	296	272	-	568
1143	Abdul Majeed	House No C 283 Mohalla Marajunbi Colony Orangi Town Sec 10 Karachi	Abdul Majeed	42401-2079879-1	Abdul Hameed	150	385	16	561	150	402	16	568
1144	Muhammad Modd Uddin Khan	House 213/1, St.20, Khatyaban-E-Iqbal, DHA Phase 8, Near Nuplex Cinema, Karachi	Muhammad Modd Uddin Khan	42301-0351636-9	Muhammad Mohi Uddin Khan	487	48	5	540	494	64	9	567
1145	Najma Khaliq Khan	H No 203 St-1-A F-10/9 Islamabad	Najma Khaliq Khan	82303-6368006-2	Muhammad Khaliq	395	163	-	558	395	172	-	567
1146	Muhammad Saleem	House No 506 3rd Flr Laqatabad No 5 Rangers Head Quarter near Farooq E Azam Karachi	Muhammad Saleem	42101-2699222-3	Asghar Ali	404	150	-	554	404	163	-	567
1147	Hasan Shehbaz	Flat 12 Plot 143-F Lalazar Appt Bk-02 P.E.C.H.S near KMC Sports Complex Karachi	Hasan Shehbaz	42201-9144371-5	Jawed Allahditta	328	214	10	552	328	229	10	567
1148	Afaq Ali	2nd Flr Flat 5A, Plot No103/C,11th Comm Street, Phase 2,DHA Karachi	Afaq Ali	42301-5778069-5	Anjum Bibi	183	364	13	560	183	371	13	567

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1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1149	Serish Mustaqim	Ha-3 Sub Sector 6 Gulistan E Mayar near Nawaz Shahir Park Karachi	Serish Mustaqim	42101-1087528-4	Mushtaqim Khan	360	194	-	554	360	206	-	566
1150	Rao Inizar Hussain	Flat 6 Plot 9-C Street 32 Tauheed Commercial Area Phase 5 DHA Karachi	Rao Inizar Hussain	36203-1800659-3	Muhammad Yaqoob Naseem	435	116	-	551	435	131	-	566
1151	Qalandar Ali	H. No.45/9, Habb Road Cantt Lahore	Qalandar Ali	36603-5512607-7	Mohammad Akbar	247	291	16	554	247	303	16	566
1152	Umair Asghar	House No 12M Fill E-8 Oval Complex Islamabad	Umair Asghar	37405-7832399-9	Asghar Ali Butt	170	375	14	559	170	382	14	566
1153	Javed Iqbal	P-47 Yasir Street Garden Block Saeed Colony Faisalabad	Javed Iqbal	33100-6244036-3	Jaffer Ali	508	57	-	565	508	57	-	565
1154	Alfa Jamil	H1339 S115 Makkah Colony Gulberg III Lahore	Alfa Jamil	35202-7584908-0	Jamil Barkat	341	219	-	560	341	224	-	565
1155	Mazhar Ali Khan	Flat-305 3rd Flr Iqbal Garden Buffer Zone North Nazimabad near 7C Bus Stop Karachi	Mazhar Ali Khan	42101-3907870-7	Zafar Hussain Khan	385	169	-	554	385	180	-	565
1156	Syed Jamil Asghar Naqvi	House No C-43 Block 8 Gulshan-e-Iqbal near Hakeem Saeed Park Karachi	Syed Jamil Asghar Naqvi	37406-1316563-7	Syed Talib Asghar Naqvi	300	247	6	553	300	259	6	565
1157	Sher Hussain	All House 316 Tariq Block New Garden Town Lahore	Sher Hussain	35202-2940440-3	Sheakh Jan Muhammad	147	378	33	558	147	385	33	565
1158	Muhammad Akram	Ward 6, Street Gurdway Khacou, Lahore	Muhammad Akram	35201-1439128-5	Shoukat Ali	220	325	8	553	220	336	8	564
1159	Shehzad Ahmed Khan	Plot GRE-528, Flat 04, OZ Road Ghosha-e-Rafia near Bukhari Shah Mazar Karachi	Shehzad Ahmed Khan	42000-1210521-5	Ihsad Ahmed Khan	168	359	29	556	168	367	29	564
1160	Sajid Mehmood	Flat B-16 Sunearise Apartments Block 1 Clifton Karachi	Sajid Mehmood	38101-0300038-3	Ameer Afzal	319	222	10	551	319	235	10	564
1161	Noushaba Noushaba	House No A/222 Doulatabad Govt College Road Hirabad Ibrahim Khail Ulah Masjid-Hyderabad	NOUSHABA NOUSHABA	41302-4066529-4	Muhammad Shahid	487	63	13	563	487	63	13	563
1162	Imran Zahid Ali	House No 5907/3rd Floor Phase 1 Defence Society near Tooba Masjid Karachi	Imran Zahid Ali	42201-3604296-9	Zahid Ali	479	71	-	550	479	84	-	563
1163	Meraj Ahmed	B/13 Shadman Town Malir Karachi	Meraj Ahmed	42201-9160004-3	Ras Ahmed	171	374	11	556	171	381	11	563
1164	Farhan Suleman	Flat No 9 Noorani Ogar Apart Mill Street Garden West Karachi	Farhan Suleman	42201-0469199-3	Suleman Damani	332	208	8	548	332	223	8	563
1165	Muhammad Danyal	H4 ST102 Butt Lane Moh Allama Iqbal Road Garhi Shahu near Bank Alfalah Lahore	Muhammad Danyal	35201-5449668-3	Muhammad Dawood	403	140	-	543	403	159	-	562
1166	Muhammad Saad	Hbr-42 TSI FF Bostan E Raza Malir Halt Moynabad Ronger Head Quarter Karachi	Muhammad Saad	42201-7957511-9	Muhammad Naem	412	133	-	545	412	150	-	562
1167	Waqas Ahmed Siddiqui	H. no. C-111 Bk-14 Gulistan E Johar near Darul Sehat Hospital Karachi	Waqas Ahmed Siddiqui	42201-5927348-9	Ahmed Ullah Siddiqui	393	156	-	549	393	169	-	562
1168	Erum Jahan	Flat 602 Bto Ok C Safari Omega View Appt Block 1 3 Gulistan-E-Johar Khi	Erum Jahan	35200-5313710-6	Shaikh Mahmood Alam	392	160	-	552	392	170	-	562
1169	Faisal Uddin	House No G-98/1 Jimrah Square Liaquat Market Malir near Tayaba Mosque Karachi	Faisal Uddin	42201-0702351-5	Musleh Uddin	336	217	-	553	336	226	-	562

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						Rupees '000						
1	2	3	4	5	6	7	8	9	10	11	12	13
1170	Parveen Agha	Plot-18 Fc-203 3rd Flr Royal Reside Ncy Bk13-D/2 Gulshiane Iqbal near Waseem B Karachi	Parveen Agha	42101-1408612-6	Agha Nabeem	307	252	559	307	255	-	562
1171	Noor Sajid Javed	H-33 Mohalla Al Noor House Al Mansoor Garden Malir near Railway Station Malir Karachi	Noor Sajid Javed	42201-0431228-7	Noor Muhammad	403	140	543	403	159	-	562
1172	Muhammad Ali Shehbaz Siddiqui	House No D-128 KDA Scheme1 off Tipu Sultan Road Karachi	Muhammad Ali Shehbaz Siddiqui	42201-9846908-9	Muhammad Yahya Siddiqui	231	313	553	231	322	9	562
1173	Anis Saifi	194 - J-Fine Society-Lahore	ANIS SAIFI	35202-9950879-7	Naseeb Ahmad Saifi	421	102	561	421	102	38	561
1174	Fuad Qaiser	27/2/1 Khayaban-E-Muslim Phase-6 DHA	Fuad Qaiser	42301-0880822-9	Qaiser Ahmed	429	6	435	499	55	7	561
1175	Addeel Nouman	H121 S04 Gul Mohar Block Bahria Town Lahore	Addeel Nouman	31301-6102753-5	Falak Sher	339	213	552	339	222	-	561
1176	Javed Hussain	Flat 6, Lak Menston, 1st Floor Gudwani Street Jubilee near Riwai Lassi Karachi	Javed Hussain	42301-6556208-3	Muhammad Yaseen	167	374	553	167	382	12	561
1177	Saleem Ahmed	House 2100-2101 Gall 06, Yasru B Colony Islamabad Road Hyderabad	Saleem Ahmed	41303-4928209-3	Naseer Ahmed	195	334	552	195	343	23	561
1178	Syed Mubashar Hussain Shah	1st Floor 32 - Kaleem Ullah Scheme near N-Block Gat E Peco Rd Multan Rd Lahore	Syed Mubashar Hussain Shah	35202-2086095-1	Syed Muhammad Raqib Shah	355	190	545	355	205	-	560
1179	Shaheen Akhter Siddiqui	Flt A-410 4th Flr Farhan Classic Bk 12 Gulshan E Johar Opt Bn Hashim Store Karachi	Shaheen Akhter Siddiqui	42101-7354408-5	Mazir Ahmed Siddiqui	322	230	552	322	238	-	560
1180	Avif Reza Shao	Flat 201 2 Nd Flr Plot 2C-26 Sector 1 A Lun Es Area near Taj Complex Karachi	Avif Reza Shao	42301-0835499-5	Karm Bar Shao	312	246	558	312	246	-	558
1181	Maria Shamim	House 162 B, Tanq Gardens Near Valencia Society Lahore	Maria Shamim	36501-7153811-2	Al Sher Khan Dogar	179	366	551	179	372	7	558
1182	Rehmat Ullah Naair	House No 133 Sector- E Askari 10 New Airport Road Lahore	Rehmat Ullah Naair	35202-7545470-1	Ghulam Nabi Naair	168	367	551	168	373	16	557
1183	Umer Driz	H 1430 St 05 Main Bazar Muhallah Mansoorabad near Hameed Chng Faisalabad	Umer Driz	33100-2014488-9	Zafer Ul Hassan	367	177	544	367	189	-	556
1184	Sam Dinho	House No 54 Stro.01 Bk-O National Highway Rezzakabad Bin Qasim Rd near Govt Boys Sch Karachi	Sam Dinho	45206-2893158-1	Gulsher Dastl	426	114	540	426	130	-	556
1185	Abdul Rab Khan	Flag-3 3 04 Al-Amode Apartment Block-8 Clff. On Karachi	Abdul Rab Khan	42301-0853809-1	Haji Abdul Sami Khan	362	194	556	362	194	-	556
1186	Sarfraz Khan	Flat 203 3rd Flr Royal Residency Bk-13D /2 Gulshan-E-Iqbal near Rufi Center Karachi	Sarfraz Khan	42201-6837435-1	Shahrazad Khan	295	256	551	295	280	-	555
1187	Javed Iqbal	House No 13 St 11 Allama Iqbal Colony Wandaia Road near Shahdria Lahore	Javed Iqbal	35202-9331831-7	M Muzafar Iqbal Malik	181	355	548	181	362	12	555
1188	Syed Iftikhar Abid Naqvi	Flat 2, 11th Commercial Street 24-C Building Bukhari Commercial Karachi	Syed Iftikhar Abid Naqvi	42201-3441631-5	Syed Akhtar Abid Naqvi	185	349	548	185	356	14	555
1189	Muhammad Ali Shah	H-287- G G Phase4 DHA Opposite Hh Mar Ket Lahore	Muhammad Ali Shah	33202-7891233-3	Syed Sada Hussain Shah	389	152	541	389	165	-	554
1190	Rawal	H702 S16 - A Maikkah Colony Gulberg - 3 Lahore	Rawal	35202-5770894-9	Basir Masih	298	254	552	298	256	-	554

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1191	Muhammad Shazli Shaikh	House L-163 Sector 5-C-2 North Karachi near Osar Clinic Karachi	Muhammad Shazli Shaikh	42101-2944029-9	Muhammad Shazli Shaikh	291	263	-	554	291	263	-	554
1192	Omer Nazir Shaikh	House No 342 Main Khyaban-e-Tariq, DHA Phase 6 Karachi	Omer Nazir Shaikh	42301-9921333-5	Nazir Ahmed Shaikh	390	120	25	535	390	139	25	554
1193	Shakeel Ahmad	H No. 138 , Block G-4-Johar Town-Lahore	SHAKEEL AHMAD	35202-4001603-1	Mumtaz Ali	263	113	177	553	263	113	177	553
1194	Mashhood Malik	102 West Wood Colony-Thokar-Lahore	MASHHOOD MALIK	35202-3380391-5	Malik Abdul Wahed	420	114	19	553	420	114	19	553
1195	Khuram Imtiaz	Mas Group Of Companies House No 311-A-Margalla Road F-10/3-Isambad	KHURRAM IMTIAZ	61101-2688004-9	M Imtiaz Khalid	407	131	15	553	407	131	15	553
1196	Muhammad Kamal Yousuf	House 3/607 Shah Faisal Colony 3 near Chowranghi Karachi	Muhammad Kamal Yousuf	42201-0478203-5	Muhammad Yousuf	293	260	-	553	293	260	-	553
1197	Rafiq Mughal	House No 232 Mohalla Alhamd Colony Iqbal Town Lahore	Rafiq Mughal	35202-8544944-3	Shardih	395	134	7	536	395	151	7	553
1198	Aarif Munir	C/O Zafar Industries 6-C 21ST Commercial Street, Phase II Ext, DHA, Karachi	Aarif Munir	35202-8259414-3	Mohammad Munir	385	106	52	543	385	115	52	552
1199	Muhammad Javaid	H No. 39 - A Gulshan Shalimar Scheme Bagh Ban Pura Near Haji Hotel Lahore	Muhammad Javaid	35201-8218913-1	Jan Muhammad	454	77	-	531	454	98	-	552
1200	Shahid Ayub	H705 Hurra Block Allama Iqbal Town Lahore	Shahid Ayub	35103-3224077-3	Muhammad Ayub	325	224	-	549	325	227	-	552
1201	Humayun Saleem	Choba Noor Puir Tehsil Jhand Dist A. Jhalum	Humayun Saleem	37104-6788614-7	M Saleem Akhter	1,697	830	-	2,527	-	551	-	551
1202	Hassan Ali	H No 189 Satellite Town Burewala District Vehari Burewala	Hassan Ali	36601-6568990-5	Muhammad Afiah	434	112	-	546	434	117	-	551
1203	Farukh Ali	H No. 1046 St No.1 Umer Block Bathia Town Lahore	Farukh Ali	35201-1213442-1	Zulfqar Ali	376	160	-	536	376	175	-	551
1204	Aftiq Ur Rehman	House H/30, P&T Colony Gizi Road Karachi	Aftiq Ur Rehman	42301-5768099-3	Hafeez Ur Rehman	295	235	8	538	295	248	8	551
1205	Ahmed Nawaz Shakir	House No 8A, All Block, Awan Town Multan Road Lahore	Ahmed Nawaz Shakir	35202-6987452-3	Zulfqar Ali Bajwa	219	315	9	543	219	323	9	551
1206	Malik Maqbool Hussai	H No. E-16 Hali Rd Rawalpindi Cantt-Near Iqbal Office Cantt-Rawalpindi	MALIK MAQBOOL HUSSAI	37405-6273659-3	Malik Fayyaz Bulsh	462	88	-	550	462	88	-	550
1207	Ghulam Abbas	House No 1, Bk-C (UBL Employee) Near Nesaar Butgen Store Islam Colony Sialkot Road Gujranwala	Ghulam Abbas	35202-4256343-1	Mohammad Shareef	155	331	58	544	155	337	58	550
1208	Intezar Abbasi	H. no. A-2537 Area Gulshan-E-Hadeed Phase No. 2 Bin Qasim Near Jahangeer Hotel-Karachi	INTEZAR ABBASI	45504-1027530-1	Mustaq Ahmed Abbasi	429	106	14	549	429	106	14	549
1209	Uzma Fatima	Flat no A-21 Hujubath Plaza Block-13-C Gulshan-E-Iqbal near Home Land Appt Karachi	Uzma Fatima	42201-1210657-0	Syed Saeed Ahmed	338	188	-	536	338	211	-	549
1210	Sohail Qaiser	House 85/2 2nd Floor 6-E near Allah Masjid Near Karachi	Sohail Qaiser	82303-1875394-1	Muhammad Saleem	343	203	-	546	343	206	-	549
1211	Shakir Hussain	Khasra 1334/301, St.05, Shaly Vally Ranger Road, Aslam Market Rawalpindi	Shakir Hussain	37405-0313703-7	Gurban Hussain	200	332	9	541	200	340	9	549
1212	Saeed Ahmed	Sindh Chikan Center Shop 16- Nadem Comp Lex Near Mcb Bank Casimabad-Hyderabad	SAEED AHMED	41306-1677821-3	Mir Muhammad	443	65	40	548	443	65	40	548

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						Rupees '000							
						6	7	8	9	10	11	12	13
1213	Muhammad Irfan	Besti Bhatti Chak-100/P.O.Khas Rahim Yar Khan	Muhammad Irfan	31303-6853445-9	Muhammad Aslam	404	144	-	548	404	144	-	548
1214	Qamar	House No P-104-D, Peoples Colony 1 Near Khizra Masjid Faisalabad	Qamar	33100-3131588-7	Muhammad Din	198	336	5	539	198	345	5	548
1215	Muhammad Shaikh	Flat C-1 Zafar Arcade S.C-40-Charandini Chowk Stadium Road-Karachi	MUHAMMAD SHAIKH	42201-5081343-9	Ghulam Nabi Shaikh	450	-	-	450	422	125	-	547
1216	Syed Muhammad Adil	H No. A-779, Block 12, FB Area 1st Floor, Gulberg Near Bombay Nimco, Karachi	Syed Muhammad Adil	42101-0731333-5	Syed Muhammad Faq	410	23	-	433	410	137	-	547
1217	Muhammad Rana Ali Raza	P-123/1 Street No. 11/1 Muhalla Ahmadabad Gulistan Colony Faisalabad	Muhammad Rana Ali Raza	33100-4430554-5	Sharif Ali	402	142	-	544	402	145	-	547
1218	Mahjabeen Abdullah	H No 69/1 Saadi Lane 9 1st Flr Phase 7 Kheyaban E Ihtad near Opp Rahat Park Karachi	Mahjabeen Abdullah	42000-0361063-2	M Abdullah Zahoor	289	258	-	547	289	258	-	547
1219	Muhammad Ashfaq Chappra	Flat 402-4 Flr Karim Plaza Nazimabad 4 Khr near Hadi Market Karachi	Muhammad Ashfaq Chappra	42101-9769262-7	Muhammad Ismail Chappra	368	179	-	547	368	179	-	547
1220	Muhammad Ahsan Khan	H A-511, Ground Flr, Blk D North Nazimabad near Aslam Market Opp Shahid Super Market Karachi	Muhammad Ahsan Khan	42101-0385523-9	Muhammad Akbar	292	232	8	532	292	247	8	547
1221	Tanveer Ajmi	H No D-195/1 Block 7 Gulshan-E-Iqbal-Opp Gulshan Metro-Karachi	TANVEER AJMI	42201-9109005-1	Muhammad Khatim Uddin Ajm	408	126	12	546	408	126	12	546
1222	Aamir Ali	H No. 21, St. No. 71, Sham Nagar Chuburi Lahore	Aamir Ali	35401-6818588-3	Khadim Ali	397	131	-	528	397	149	-	546
1223	Sajid Ali	H 55-Ast 9Gulshan Park Masken Pura Nabipura Mugalpura near Tarpal Wallfactr Lahore	Sajid Ali	35201-1535923-5	Fazal Dad	376	157	-	533	376	170	-	546
1224	Syed Kashiif Hussain Rizvi	House No 11901, Jaili Abad Colony Behind Capri Cinema Multan	Syed Kashiif Hussain Rizvi	36302-2443860-1	Syed Munir Hussain	83	9	462	554	78	11	457	546
1225	Amna Ahdan	House 102 B Ulding 3C Lane 1 Nishat Comm DHA P Hase 6 Karachi	Amna Ahdan	42201-9022406-2	Adnan Kashiif	401	126	-	527	401	144	-	545
1226	Talal Raza	House No 2, St. No 11, Sharif Usmanabad Akab Eid Gah Bilal Mosque Multan	Talal Raza	36302-0339899-1	Mazhar Hussain	250	275	8	533	250	287	8	545
1227	Muhammad Junaid Arham	House No 26 St. No. 03 Jimmah Park Gulberg-2 Main Bazar near Pepsi Factory Gate No. 04 Lahore	Muhammad Junaid Arham	35202-0612926-1	Shahzada Muhammad Arham	475	32	-	507	475	70	-	545
1228	Ashraf Iqbal Junejo	House-14 Sst Sind Muslim Housing Society Qasimabad Hyderabad	Ashraf Iqbal Junejo	41303-9957818-4	Iqbal Ahmed Junejo	312	223	-	535	312	232	-	544
1229	Muhammad Afzal Khan	House 43, Street 25, Khuram Wali Colony Kot Lakhpat Lahore	Muhammad Afzal Khan	35202-7992547-3	Rana Muhammad Anshad	174	347	15	536	174	355	15	544
1230	Ali Abbas	House No P-548 Block-B Street No 11 Nigh Banpura Faisalabad	Ali Abbas	33101-1286688-3	Muhammad Iqbal	174	348	14	536	174	356	14	544
1231	Anwar Wasti	Rawan Enterprises Flr No. E 4 Fareed Squar-E Blk 14 Fu Area near Mehmood Sweet-Karachi	ANWAR WASTI	42101-6578214-5	Syed Baqar Yousuf Wasti	355	85	103	543	355	85	103	543
1232	Amr Ahmad Khan	P-04 St No-07 Mohalla Rehman Pura Abc Road Near Soti Marriage Hall Faisalabad	Amr Ahmad Khan	38302-9972925-1	Sher Ahmad Khan	461	67	-	528	461	82	-	543

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						Rupees '000							
						6	7	8	9	10	11	12	13
1233	Mamoon Mundiya	Flat 203 2nd Flr Motiwala Apartments Mujaji St Opp Farooqi Masjid Kharadar Karachi	Mamoon Mundiya	42301-4365749-5	Blial Ahmed	382	137	-	529	392	151	-	543
1234	Asadlan Shamim Khan	Flat D302, 4th Floor, Block C, Sarfari Omega View, Block 13, Gulshan-e-Johar, Karachi	Asadlan Shamim Khan	42101-6785191-5	Muhammad Shamim Khan	200	330	5	535	200	338	5	543
1235	Muhammad Ibrahim	House 3 97-389, Gizri Road Clifton Ground Flr Karachi	Muhammad Ibrahim	42301-2424859-9	Abdul Haq	393	121	11	525	393	139	11	543
1236	Farhan Ahmed Khan	House No B 38 Sector 15/A5 Buffer Zone Near Ghousi-e-Azam Masjid Karachi	Farhan Ahmed Khan	42101-2706158-1	Abdul Raheem Khan	295	226	9	530	295	239	9	543
1237	Syed Ahmed	House No 368 Street No 1 Falcon Complex-Air Force Housing Society Opp. Baboch-Colony Karachi	SYED AHMED	61101-8517288-7	Syed Moan Uddin Ahmed	384	145	13	542	384	145	13	542
1238	Muhammad Baig	Faysal Bank Ltd, Branch Manager- Speedy Towers 1,29/1 & II, Korangi Rd., Phase I, DHA, Karachi	MUHAMMAD BAIG	42300-3365939-5	Mirza Shahid Baig	-	-	-	-	464	73	5	542
1239	Momin Khattak	House 228 Street 61 Sector-e-11/3 Islamabad	Momin Khattak	61101-4388733-3	Muhammad Ayub Khan Khatta	345	197	-	542	345	197	-	542
1240	Syed Muqem Ahmed Naqvi	Flat-6 North City Apartment Phase-1 Shadman Town 2 Near Meezan Bank Karachi	Syed Muqem Ahmed Naqvi	42101-1893937-7	Syed Iqbal Ahmed Naqvi	347	190	-	537	347	195	-	542
1241	Muhammad Abdul Wajed Farooqi	House B-89, Block 7, Gulshan-e-Johar Karachi	Muhammad Abdul Wajed Farooqi	42300-0475386-7	Muhammad Abdul Waris Farooqi	203	323	8	534	203	331	8	542
1242	Iqam Khalique	The Uni Of Lbr , Dept Chairman Officer-1 - Km , Defence Road- Lahore	INAM KHALIQUE	42301-3253715-9	Abdul Khalq	407	112	22	541	407	112	22	541
1243	Naveed Butt	Butt Brother Paint Hardware Shopno.1 Shaly-Vally Range Road near Opp Hakeem Plaza-Rawalpindi	NAVEED BUTT	37405-4796676-5	Muhammad Ishaq Butt	478	51	12	541	478	51	12	541
1244	Muhammad Nadeem Khan	A-683 Blik-12 Gulberg Fb Area Karachi EB Area Karachi	Muhammad Nadeem Khan	42101-6886168-3	Muhammad Ayub Khan	306	235	-	541	306	235	-	541
1245	Syed Mudasir Raza	Shop No 1415, Sector 5-K, Saima Blessing Appt, North Karachi	Syed Mudasir Raza	42101-8438648-9	Syed Jami Raza	231	288	11	530	231	289	11	541
1246	Tayyaba Ahsad	H 05 Chak 226 Ro Malkhanwala Near Ahsad Thandi Khoi Wala Satyara Road Faisalabad	Tayyaba Ahsad	33101-9324718-2	Hamad Hussain	376	153	-	529	376	164	-	540
1247	Mahmood Ul Hassan Jahangir	Upper Portio N Al Ronak Marketonsa Road G Arden Town Multan	Mahmood Ul Hassan Jahangir	35404-8274896-1	Muhammad Mirza Khan	310	229	-	539	310	230	-	540
1248	Abdul Rehman	House No 190-1-B2 Township Lahore	Abdul Rehman	35202-6826343-3	Ahmeddin	178	350	5	533	178	357	5	540
1249	Sajid Hussain Gilani	House No 769 G II Wapota Town Lahore	Sajid Hussain Gilani	35202-2803407-9	Syed Mumtaz Hussain Gilani	264	258	8	530	264	268	8	540
1250	Fayyaz A. Shah	Flat 910 Sea Breeze Heights F2 Block 2 Clifton Karachi	Fayyaz A. Shah	42301-4828816-3	Turab Ali Shah	223	297	12	532	223	305	12	540
1251	Muhammad Kashif	H P987 Muhallah Anqul Pura Sadoor Road Rawalpindi	Muhammad Kashif	37405-8077875-1	Muhammad Sarwar	200	324	5	529	200	334	5	539
1252	Abdul Samad	Flat A-304, Al Zohra Complex, Main University Road, Mosmiyat near Dow University Karachi	Abdul Samad	42101-6721963-1	Haji Dawood	217	302	10	529	217	312	10	539

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						Rupees '000							
						6	7	8	9	10	11	12	13
1253	Muhammad Asif Ishlia	Industrial Packages (Pvt) Ltd.-D-77 Block 5 F.B Area-Karachi	MUHAMMAD ASIF ISHTIA	42201-4720920-9	S. M. Ishtiq	230	117	191	538	230	117	191	538
1254	M Waqas Ul Haque	Floor B-201 2nd Flr. Akhtar Paradise Appt-Bk-10-A Gulshan E Iqbal Oppt. Altabah-Karachi	M WAQAS UL-HAQUE	42201-8044097-1	Zahoor Ul Haque	82	26	16	124	538	-	-	538
1255	Alian Ditta	H No. 8271 Fasi Road New Islamia Park Near Almadina General Store Mazang Chung I Lahore	Alian Ditta	35202-4223005-3	Muhammad Iqbal	479	59	-	538	479	59	-	538
1256	Javed Iqbal Masih	H 1219, Street 19, Azam Town Karachi	Javed Iqbal Masih	42301-2838893-7	Maik Mash	148	376	8	532	148	382	8	538
1257	Rizwan Rafique	Room No. 325 3rd Floor Trade Avenue-Building 11 Chuneangar Road Karachi-Karachi	RIZWAN RAFIQUE	42301-0497498-7	Muhammad Rafique	413	105	19	537	413	105	19	537
1258	Muhammad Naeem Akhtar	H No. 345h Yana Rd Moza Altari Sroba Near Me To Stop Lahore	Muhammad Naeem Akhtar	38303-8593872-7	Muhammad Akhtar	397	122	-	519	397	140	-	537
1259	Syed Imran Ali	House No. A.274 Shah Faisal Colony No 2 Karachi	Syed Imran Ali	42201-9414087-7	Syed Mohsin Ali	334	203	-	537	334	203	-	537
1260	Wajahat Ahmad Khan Ghauri	23-A2 Punjab Housing Society Phase 1 Township, Lahore	Wajahat Ahmad Khan Ghauri	35202-9722275-1	Shafaat Ullan Khan Ghauri	350	158	13	521	350	174	13	537
1261	Malik Muhammad Yasir Saleem	Ward No. 3, House No. 46/666, Mohalla Saadiq M, Multan	Malik Muhammad Yasir Saleem	35200-1155533-7	Saleem Akhtar	250	635	-	885	-	536	-	536
1262	Imran Amin	House No. 67 Ghazi-Officer Colony-Salkot Cantt	IMRAN AMIN	34603-1898253-1	Muhammad Amin	401	114	21	536	401	114	21	536
1263	Farooq Hadi	15 / 2, 20Th Street Khayaban-E- Faheed-DHA Phase 5-Karachi	FAROOQ HADI	42301-0879404-3	Hafeez Mohomad Nabi	485	48	3	536	485	48	3	536
1264	Sheikh Ahmad	H No.243 Street No.7-A Bahria Phase I-Near Pwd-Islamabad	SHEIKH AHMAD	61101-1977016-9	Sheikh Basfir Ahmed	440	81	15	536	440	81	15	536
1265	Mian Dishaad Mahmood	H No.820 S16 Phase 1 Dhanif Chowk Shah Town Pran Gaib Road Multan	Mian Dishaad Mahmood	36302-6025451-3	Khushi Muhammad	295	241	-	536	295	241	-	536
1266	Naushad Ali	R 62 Saheena Village near Chappal Sun City Kiran Hospital Karachi	Naushad Ali	42201-8198264-3	Ali Asghar	457	67	-	524	457	79	-	536
1267	Rizwan Ullah Saeed	H 07/8 AR Cottage, Service Lane, Ring Road, Near Neisoi New Airport Road Cantt. Lahore	Rizwan Ullah Saeed	37101-6151954-3	Saeed Ahmed	395	113	10	518	395	131	10	536
1268	Sameer Muhammad Javed	House No B-94 Bk 13/D-1 Gulshan-e-Iqbal near Khulla-e-Rashideen Mosque Karachi	Sameer Muhammad Javed	42101-2030532-7	Muhammad Taseem Javed	330	165	28	523	330	178	28	536
1269	Muhammad Khan	House 16-Block F-Gulberg 2, Lahore	MUHAMMAD KHAN	35202-2944883-7	Muhammad Azam Khan	363	138	34	535	363	138	34	535
1270	Umair Khan	H572 / Bblock F - 2 Johar Town Lahore	Umair Khan	35202-2448921-5	Shahid Khan	388	152	-	540	381	154	-	535
1271	Waleed Riaz Shafi	H520Block R-2 Johar Town Lahore	Waleed Riaz Shafi	34603-6302805-3	Muhammad Riaz	322	213	-	535	322	213	-	535
1272	Ahsan Ilyas	H. no. 627 Pathar Road Green Town Karachi	Ahsan Ilyas	41307-9455024-5	Muhammad Ilyas Khan	295	240	-	535	295	240	-	535
1273	Khalid Zaki	Plot R 53 Block-9 1st Flr, Baloch Colony KAECHS near Citi School PAF Chapter Karachi	Khalid Zaki	42201-3961342-9	M Zaki Ul Hak Darfari	144	375	9	528	144	382	9	535
1274	Syed Wajahat Ali	House No 37A Agric Town Raiwind Road near Dubar Palace Lahore	Syed Wajahat Ali	35202-3761677-3	Syed Shujat Ali	161	313	55	529	161	319	55	535

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1275	Asad Rizwan	House No. B-8/A, 5th Central Lane DHA-Phase-2 Near Masjid Abu Bakar-Karachi	ASAD RIZWAN	42301-8183136-5	Shaikh Rizwan Afzal	436	79	19	534	436	79	19	534
1276	Abdul Wajeed Ali Qadri	House#575 Sec 4-B Sarfani Town Sec. 4-B Near Hari Masjid KHi	Abdul Wajeed Ali Qadri	42401-1808321-7	Aleem Uddin	412	138	-	550	401	133	-	534
1277	Tariq Jamal	House A-226 Bk-2 Gulistan E Johar Karachi	Tariq Jamal	42101-7541307-5	Furqan Ahmed	463	71	-	534	463	71	-	534
1278	Sharaf Utd Din	House13, Raheem Road Misri Shah Lahore	Sharaf Utd Din	54400-0467840-5	Saleh Muhammad	216	283	25	524	216	293	25	534
1279	Mushraf Nawaz	House No 27-B Gulshan Sakhi Sultan Colony near Suraj Miani Road Multan	Mushraf Nawaz	36302-0345554-7	Haq Nawaz	176	351	-	527	176	358	-	534
1280	Tahir Hasan	House No 33211 6th Street Khayaban-e-Tanzeem D.H.A. Phase-V Karachi.	Tahir Hasan	42301-0994462-5	Abdul Fasih Siddiqui	145	303	81	529	145	308	81	534
1281	Rai Usman	297 - E. E Block-Johar Town-Lahore	RAI USMAN	35202-8188509-7	Rai Mushtaq Ahmed	411	108	14	533	411	108	14	533
1282	Muzaffar Waheh	234-A New Chuburgi Park-Sham Nagar-Lahore	MUZAFFAR WAHEH	35202-5503616-5	Moeen Maqbool Waheh	226	104	203	533	226	104	203	533
1283	Tahir Iqbal Tahir	Ghosa General Store Building 3rd FlD - Bk Opp Murtaziz Town Lahore	Tahir Iqbal Tahir	36401-2039230-5	Iqbal Hussain	317	209	-	526	317	216	-	533
1284	Syed Mahmood Sharique	F141-201Rufi Lake Driveblock-18 Gulistan-E-Johar Karachi.	Syed Mahmood Sharique	42401-0156812-9	Syed Manzoor Ali	351	182	-	533	351	182	-	533
1285	Shahid Ahmed	House 280, Block-D, Sector 10, Bagh-e-Korangi, Near Soch Foundation Karachi	Shahid Ahmed	42501-1384783-5	Nisar Ahmed	197	317	10	524	197	326	10	533
1286	Zulfqar Haider	House No R-51 Block-9 K.A.E.C.H.S Karachi	Zulfqar Haider	42301-4721070-1	Muhammad Nawaz Abid	177	338	10	525	177	346	10	533
1287	Sham Uddin Muhammad	House no C B2419, Dhok Chaudhrian Farooq Ogar Rawalpindi	Sham Uddin Muhammad	37405-2866345-3	Chaudhry Alamdin Dh	220	298	6	524	220	307	6	533
1288	Muhammad Sharif	Houseno. B20, Gulshan-E-Hadeed-Near Allied Bank-Karachi	MUHAMMAD SHARIF	42501-3759002-1	Ali Muhammad	282	85	165	532	282	85	165	532
1289	Raza Ul Hassan	H-66 2nd Floor11-B North Karachi Near Bank Al Falah Karachi	Raza Ul Hassan	42101-8337312-7	Anwar Hussain	306	223	-	529	306	226	-	532
1290	Muhammad Shahid Mehmood	House A-447, Sector 11-A, North Karachi, Karachi	Muhammad Shahid Mehmood	42101-4865139-1	Saeed Uddin	193	325	5	523	193	334	5	532
1291	Mubashar Qayyum	House No G187 Ground Floor Defence View Housing Society Phasal Expressway Road Karachi	Mubashar Qayyum	42501-8484356-9	Abdul Qayyum	269	222	30	521	269	233	30	532
1292	Tasfif Memon	Housed-16-17 Gulistan-E-Sajjad Qasimabad Hyderabad	Tasfif Memon	41303-1327150-5	Istiad Memon	291	240	-	531	291	240	-	531
1293	Syed Shariq Hasan	Flat C-8, Zeeshan Blessing, Block-16, Gulshan-e-Iqbal Near Noor Masjid, Karachi	Syed Shariq Hasan	42201-9866501-3	Syed Muhammad Aley Hasan	285	209	23	517	285	223	23	531
1294	Anwar Ul Haq	H 7 St 1 Saik Street, Muslim Town Lahore	Anwar Ul Haq	42301-0997463-1	Alahditta	292	208	16	516	292	223	16	531
1295	Kamran Hussain Khan	B-661, Maar Moibad Off Quaid Park Maar Karachi	Kamran Hussain Khan	42201-8807845-5	Ali Hussain Khan	146	367	11	524	146	374	11	531

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						Rupees '000							
1	2	3	4	5	6	7	8	9	10	11	12	13	
1296	Faisal Saleem Ahmed Siddiqui	House No A171 Bk.S. North Nazimabad near Mochigali Karachi	Faisal Saleem Ahmed Siddiqui	42101-4282267-5	Saleem Ahmed Siddiqui	140	372	13	525	140	378	13	631
1297	Zahid Karim	House No E-316- H-9 St No 3 Al-Noor Town Walton Road Lahore	Zahid Karim	37405-3350977-1	Fazal Karim	200	311	12	523	200	319	12	631
1298	Kamran	House No. 18 ST No. 01 Canal Saf Home Satiyana Rd Faisalabad	Kamran	33106-5506499-3	Alan Ditta	430	80	-	510	430	100	-	630
1299	Muhammad Arshad	Flat No 5 3rd Flr Fahim Towers City Circuit Rd near Blal Tower Masjid Abu Baker Peshawar	Muhammad Arshad	17301-1301954-3	Ghulam Rasool	412	107	-	519	412	118	-	630
1300	Ahtsham Barkat	H13 S23 Dholanwal Band Road Near Al Hatiz Hotel Lahore	Ahtsham Barkat	36304-3323323-5	Barkat Ali Qureshi	298	221	-	519	298	232	-	630
1301	Muhammad Fahim Alzal	H 9 Mihalish Hamdih, St Shalimar Town Lahore	Muhammad Fahim Alzal	35201-6178918-1	Muhammad Alzal	247	245	26	518	247	257	26	630
1302	Irfan Haider	near Sapal Kar Yana Store Opp Graveyard Sc H Mor Nawabpur Rd Moh Gaz Col near Sapal Kanyana Store Opp	Irfan Haider	36302-8878768-1	Iqbal Hussain	384	134	-	518	384	145	-	629
1303	Ashfaq Hussain Shah	H No. 196 Rizwan Block Awan Town Multan Road Near Rizwan Masjid Lahore	Ashfaq Hussain Shah	36304-1208102-1	Syed Firdi Hussain Shah	400	116	-	516	400	129	-	629
1304	Imran Mahmood	Hlt-118 Street8 Air Force Housing Saha Fois Shaheed-E-Milat Rd Karachi	Imran Mahmood	42101-5328938-5	Mahmood Hussain Khan	343	174	-	517	343	186	-	629
1305	Mavia Ali Farooq	House R-416 Sector 14-A Shadhran Town, North Karachi Near Madlo Bakery Karachi	Mavia Ali Farooq	42101-9297527-5	Farooq Aslam	200	316	5	621	200	324	5	629
1306	Cyrus Saood Jan	H33 Ahmed Block Garden Town Lahore	Cyrus Saood Jan	35202-0692091-9	Saad Saood Jan	400	128	-	528	400	128	-	628
1307	Asif Riz	Pk13-C Flat 5 3rd Flr Street 12 Badar Comm.Area Phase-5 DHA near Kfc Karachi	Asif Riz	42301-0972399-3	Muhammad Riz	391	122	-	513	391	137	-	628
1308	Amjad Shamim	House No. 120 / 2 Street No.8th-Khayaban E Rahat DHA Phase 6-Karachi	AMJAD SHAMIM	42301-3498350-7	Muhammad Shamim Saigal	264	72	191	627	264	72	191	627
1309	Imrana Parveez	Olympic Freight Pakistan Offno. 713 7-Fr-Trade Tower Building near Metropole Hotel-Karachi	IMRANA PARVEEZ	42201-0427414-2	Muhammad Pervez Butt	336	91	100	627	336	91	100	627
1310	Syed Rizvi	House No 111 Block F1-Johar Town-Lahore	SYED RIZVI	35202-1368865-9	Syed Ghulam Abbas Rizvi	388	100	39	627	388	100	39	627
1311	Syed Ktaapan Ali Rizvi	House No V38 Phase 2 DHA Lahore	Syed Ktaapan Ali Rizvi	35201-1508639-5	S Muazzam Ali Shah	332	131	49	512	332	146	49	627
1312	Amin Yasin	Trade Ways International-39-0 Block 6 PECHS-Karachi	AMIN YASIN	42201-3527247-7	Mohd Yaseen	308	74	144	526	308	74	144	626
1313	Talha Rajkhwala	House 573- St. 19-D, Mehrnoodabad 5, Opp United Bakery Karachi	Talha Rajkhwala	42000-0963282-9	Muhammad Farooq	190	324	5	519	190	331	5	626
1314	Malik Muhammad Zubair	H. No 263 Mohallah Kaleem Shaheed Colony 01 Faisalabad	Malik Muhammad Zubair	33100-6892048-9	Mali Mrafiq	295	222	-	517	295	230	-	625
1315	Danish Hassan	H. no. 119 Bk-9 2nd Flr Dastaqir Society Fd Area Gulberg Town near Raza Hospital Karachi	Danish Hassan	42101-0608800-1	Meinboob Alam	318	206	-	624	318	207	-	625
1316	Nayyar Raza	B-1, 2nd Flr, AMH Square, Bk B, SMCCHS, Sharah-e-Faisal, Karachi	Nayyar Raza	42201-4439562-3	Sheikh Ghulam Raaza	271	231	10	512	271	244	10	625

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
						Rupees '000							
						6	7	8	9	10	11	12	13
1317	Muhammad Azeem Salim	Apartment 106 Rehman Tower Main Market Gulberg-2 Lahore	Muhammad Azeem Salim	35202-2867546-3	Muhammad Saleem	158	351	9	518	158	358	9	524
1318	Manzoor Hussain	RTO Office, Mirpur Khas	Manzoor Hussain	44103-9249624-3	Muhammad Qabool	-	524	-	524	-	524	-	524
1319	Ghulam Mustafa	Flat No.B-102 First Floor Ocean Chappal-Center Commercial 6 Clifton Block 4 Sea-View Opp Bin Qasim Park, Khi	GHULAM MUSTAFA	42000-1897104-9	Mumtaz Ali	407	104	13	524	407	104	13	524
1320	Syed Ismail Shah	M/S Shazitravels & Tourism Suite No 259-2nd Floor Hotel Matropol-Karachi	SYED ISMAIL SHAH	42201-7732783-3	Syed Munir	397	102	25	524	397	102	25	524
1321	Asif Mahmood	H5 S14 Takya Mundryan Wala Ghazabad near Farani Public School Lahore	Asif Mahmood	35201-1386951-7	Jan Muhammad	347	177	-	524	347	177	-	524
1322	Muhammad Yahya Saleem	House 6/B/2 Khayaban-E. Bahria Phase-07 DHA Near Axaat Karachi	Muhammad Yahya Saleem	42301-9591880-1	Basharat Saleem	373	139	-	512	373	151	-	524
1323	Muhammad Asim Razaq	H. No. 3 St No1, 52 Sector G-13/4 Islamabad	Muhammad Asim Razaq	61101-9575284-7	Abdul Razaq	281	218	12	511	281	231	12	524
1324	Tarweer Sarwar	Apartment 1-A, Building 15-C, Sunset-2, Ph-2, Ext DHA, Near Rahat Milk Corner Karachi	Tarweer Sarwar	35202-7063301-9	Ghulam Sarwar	226	271	16	513	226	282	16	524
1325	Aslan Ahmed Sukhara	H 135, Block F-1, Wapda Town Lahore	Aslan Ahmed Sukhara	36502-0742714-1	Ghulam Ahmed Sukhara	187	327	2	516	187	335	2	524
1326	Zia Ur Rehman	H-49/2- D Wafaqi Colony Line -14 near Taqwa Mart New Campass Lahore	Zia Ur Rehman	42301-0638042-3	Abdul Rehman	293	224	-	517	293	230	-	523
1327	Noman Ali Khan	Housed-101 Bk-4 Gulshan E iqbal Near Patel Hospital Karachi	Noman Ali Khan	42201-0816444-3	Liaquat Ali Khan	309	214	-	523	309	214	-	523
1328	Zahid Ali	P-101 Siro07 Fatehabad Saitoon Road Near Dr Iram Clinic Faisalabad	Zahid Ali	33100-9123754-9	M Amin	295	202	11	508	295	217	11	523
1329	Zafar Adil	Zafar Medicine Corner III C 10/1 Nazimabad No 3 Opp Abbasi Shaheed Hospital-Karachi	ZAFAR ADIL	42201-2887533-1	Muhammad Adil	328	96	149	573	277	96	149	522
1330	Junaid Ahmad	Lums Dept Law And Policy-Sector U DHA-Lahore	JUNAID AHMAD	84058-6103482-1	Mumtaz Ahmad	344	76	102	522	344	76	102	522
1331	Muhammad Rehan	H-295 Kashmir Block Alama Iqbal Town Lahore	Muhammad Rehan	35200-9348655-1	Babu Din	298	213	-	511	298	224	-	522
1332	Fahad Zia	H 144/S-15 Takla Lahri Shah Ichra NFR Chowk Baba Azam Lahore	Fahad Zia	17301-1402959-9	Muhammad Ibrahim Zia	311	211	-	522	311	211	-	522
1333	Adnan Ahmed	H-No R-23 Sector Z-6, Gulshan-e-Maymar, Near Alishia Clinic Karachi	Adnan Ahmed	31301-4209270-9	Abdul Ghafoor	328	169	9	506	328	185	9	522
1334	Shehryar Mushtaq	Plot No.GK-27, Plot 101, Saeeda Meriton, Kharadar Karachi	Shehryar Mushtaq	42301-5542342-9	Mushtaq Ahmed	212	253	48	513	212	262	48	522
1335	Arshad Nadeem	House No 49 Main Street Sharoon Colony Sawan Camp Rawalpindi	Arshad Nadeem	61101-1879355-3	Bankat Mashti	201	308	5	514	201	316	5	522
1336	Naeem Atzal	Arc-568 Street 3 5/A Sector 1 AI-Noor Colony Khanna Road Rawalpindi	Naeem Atzal	37405-0253827-7	Muhammad Afzal	422	99	-	521	422	99	-	521
1337	Talib Abbas	H115 Blok 1, 4 Gulshan Ejohtar near Tim Es Broast Karachi	Talib Abbas	42501-6376739-3	Syed Abid Hussain	305	210	-	515	305	216	-	521
1338	Imran Ahmed	Ha-66 Hoor Market Nazimabad 2 near Rose Beauty Porlor Karachi	Imran Ahmed	42101-1762119-3	Shakh Alta Ullah	369	152	-	521	369	152	-	521

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
1339	Dileep Kumar	Flat 10 11 St Floor Tayyab Complex Saeed Cantt., Near Mobile Market Hyderabad	Dileep Kumar	42201-1285038-9	Kemchand	148	359	7	514	148	366	7	621	
1340	Muhammad Usman	House No 16 D Usmania Colony Nazimabad B Road, near Usmania Masjid Khi	Muhammad Usman	42101-6366780-7	Noor Muhammad	241	267	4	512	241	276	4	621	
1341	Amyad Ali	House no C-36, Phase I Gulshan-e-Haddd Near Steel Town, Karachi	Amyad Ali	37405-1106658-5	Muhammad Shafique	220	264	28	512	220	273	28	621	
1342	Ahmad Hussain Zuberi	House No 126/4 Street No 16 Phase 6 Khayaban-e-Bukhari DHA Karachi	Ahmad Hussain Zuberi	42301-7942386-1	Ibn E Ahmad Zuberi	243	263	6	512	243	272	6	621	
1343	Khuram Bukhari	House D-64 Block 9 Clifton-near Kausar Medicos-Karachi	KHURAM BUKHARI	41303-7659692-7	Zahoor Hussain Shah Bukhla	201	67	252	520	201	67	252	620	
1344	Muhammad Mateen	D-26, Block A, North Nazimabad, Karachi	MUHAMMAD MATEEN	42101-5439803-1	Muhammad Rafi	237	55	228	520	237	55	228	620	
1345	Syed Tasneem Ali	H-31 Krian Avenue Scheme III Rawalpindi, Rawalpindi	Syed Tasneem Ali	42000-6619766-5	Syed Ali Mirza	298	220	-	518	298	222	-	620	
1346	Tariq Javaid	S/O3 Ghulam Muhammad Bhatti Colony Chandray Road near Chungi Amur Sidhu Lahore	Tariq Javaid	35102-0670709-1	Khushi Muhammad	330	181	-	511	330	190	-	620	
1347	Muhammad Hasham Siddiqui	B No. C-156 De Fence Officers Colony Near State Ba Nk Hyderabad	Muhammad Hasham Siddiqui	41303-3466693-3	Muhammad Haris Siddiqui	423	78	-	501	423	97	-	620	
1348	Waseem Ahmed Farooqi	Hd-35 Aflah Housing Society Rafayam Malir Halt Malir near Raja Bakers Karachi	Waseem Ahmed Farooqi	42201-0902225-7	Shamim Ahmed Farooqi	391	112	-	503	391	129	-	620	
1349	Usman Wahab	House 69 Mohalla Met 1 Mughalpura Lahore	Usman Wahab	35201-2645769-9	Wahabdin	197	303	11	511	197	312	11	620	
1350	Muhammad Ahmed	House No R-1846 Block 15 Fb Area near Mabeena Masjid & Ubi Sports Complex-Karachi	MUHAMMAD AHMED	42101-8372670-3	Abdul Rasheed Qureshi	365	96	68	529	355	96	68	619	
1351	Ali Akram	Mohtra Man H No 04, Sector, F1 Mirpur Mipur (Azad Kashmir)	Ali Akram	81302-2366947-9	Mohammad Akram	474	45	-	519	474	45	-	519	
1352	Arshad Mahmood	H 4, St 2, Mahboobabad New Gulberg Colony Multan	Arshad Mahmood	36302-0460934-3	Muhammad Ali	214	286	8	508	214	297	8	519	
1353	Agha Rizwan Ali	House No 275 Street 75 Sector G-9/3 Islamabad	Agha Rizwan Ali	37405-5268054-7	S Merej Ul Hasanain Jafri	180	313	19	512	180	320	19	519	
1354	Syed Hussain	Housero. F-8, Rizvia Society, Nazimabad-Karachi	SYED HUSSAIN	42101-0254842-5	Syed Ali Bin Hamid	212	103	203	518	212	103	203	518	
1355	Muhammad Parvez Alam	Flat 203 2nd Floor Block D 2 Casac View Appt. Gulistan E Johar Blk 19 Karachi	Muhammad Parvez Alam	42201-8908538-9	Muhammad Ameer Ud Din	318	188	-	506	318	200	-	518	
1356	Shumail Pervez	Housero. A-403 Blk-22 Pioneer Corner-Sch. no.33 University Rd near Sheikh Zaid Isle-Karachi	SHUMAIL PERVEZ	42201-0440935-3	Pervez Asghar Za	396	94	27	517	396	94	27	517	
1357	Syed Rashid Ali Hussaini	H No. L-05 St-23 Korangi Sector 35/A Zaman Town Back To Govt Primary School Zaman T Karachi	Syed Rashid Ali Hussaini	42201-1717924-7	Syed Hamid Ali Hasni	335	171	-	506	335	182	-	517	
1358	Shakeel Joseph	Flat 204 Pkt Jm/3/675Catholic Colony near Islamia College Karachi	Shakeel Joseph	42000-0464112-3	Zafirn Javed	288	229	-	517	288	229	-	517	
1359	Khalid Mahmood Shah	H. no. 121 B/1 Street 8 Bhat Iland Clifton near Faysal Mosque Karachi	Khalid Mahmood Shah	42301-4670820-9	Ataf Hussain Shah	307	210	-	517	307	210	-	517	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4	5	6	7	8	9	10	11	12	13		
1360	Syed Raheed Ul Inam Tabish	House A-77-11-B North Karachi near UP More Karachi	Syed Raheed Ul Inam Tabish	42101-2338785-1	Syed Muslim Inam	192	306	10	508	192	315	10	517	
1361	Mubashir Malik	3rd Flr Plot 13-C Muslim Commercial DHA Phase 6, Chrepx Village Hotel Karachi	Mubashir Malik	42201-5462421-1	Munir Ahmed Malik	193	305	10	508	193	314	10	517	
1362	Hans Mushihaq	House S-30 Lane12/A, Phase-7 DHA Near Nisar Shahzad Park Karachi	Hans Mushihaq	42301-1803080-5	Asif Mushihaq	195	305	8	508	195	314	8	517	
1363	Atif Manzoor	P-87 Sh-3 Naimat Colony-2 Iezab Mill Rod-Near Khuram Chowk-Faisalabad	ATIF MANZOOR	33100-0963519-1	Manzoor Ul Hassan	400	104	12	516	400	104	12	516	
1364	Ejaz Mughal	H-476 Jinnah Street Airport Housing Society near Gulzar E Quaid-Rawalpindi	EJIAZ MUGHAL	37405-0786511-9	Muhammad Saeed Mughal	426	75	15	516	426	75	15	516	
1365	Usman Usman	Lala Zafar Poultry Sale Cntr Shopno.72-B New Tolinton Market Shadman Jal Rd-Lahore	USMAN USMAN	35202-7407196-9	Zafar Iqbal	172	78	266	516	172	78	266	516	
1366	Sabir Hussain Ali	Housno.3 St No.7 Rubiani Colony No.2 Near Bi Smillah Hair Sabon Faisalabad	Sabir Hussain Ali	35504-0348922-1	Abdul Majeed	355	147	-	502	355	161	-	516	
1367	Malik Munir Ahmad	Hassan Akad Gate 1 St 5-B Near Jim Corner Km Road Multan	Malik Munir Ahmad	36102-4410367-9	Malik Ghulam Hussain	376	129	-	505	376	140	-	516	
1368	Muhammad Zain Ullabdeen	H1-A St N O 7 Jinnah Road Bani Gala Islamabad	Muhammad Zain Ullabdeen	61101-7407985-7	Shuja Ul Hassan Khan	340	169	-	509	340	176	-	516	
1369	Muhammad Umair Javed	H169 Bk - C Trt. Aparo Housing Society near Precious Cafe Rawind Rd Lahore	Muhammad Umair Javed	42201-2168872-1	Javed Basfir	285	226	-	511	285	231	-	516	
1370	Muhammad Akram Naeem	B-C, 2nd Floor, Pak Arab Society Feroz Pur Road Lahore	Muhammad Akram Naeem	34403-9095574-1	Almehdih	159	334	17	510	159	340	17	516	
1371	Zulficar Ahmed	Flat A-1301 Pearl Residency St-06 B Block-14 Gulshan-e-Iqbal Karachi	Zulficar Ahmed	42301-0238983-9	Farooq Ahmed	376	118	5	499	376	135	5	516	
1372	Muhammad Abdul Sami	House No A-378 Block J North Nazimabad Near Farooq-e-Azam Masjid Karachi	Muhammad Abdul Sami	42101-1375553-3	M Nawaz Parviz	180	319	9	508	180	327	9	516	
1373	Muhammad Muhammad	M & A Enterprises Office No 17 Madhi Commercial Center-Multan	MUHAMMAD MUHAMMAD	32304-3724091-3	Abdul Qadir Inam	422	80	13	515	422	80	13	515	
1374	Rizwan Saeed	H No. 07/8 Ar Cottage Service Lane Ring Road near Natsol New Airport Road Cantt-Lahore	RIZWAN SAEED	37101-6151954-3	Saeed Ahmed	391	101	23	515	391	101	23	515	
1375	Muhammad Razaq	Wit-Tech Comm Dpt Sales & Support Offico.211-1St Floor Park Avenue F-11 Maikaz-Islamabad	MUHAMMAD RAZZAQ	61101-9575284-7	Abdul Razaq	415	87	13	515	415	87	13	515	
1376	Nusheen Farooq	Flat no A-5/19 Jolar Complex Main University Road near Bin Hashim Khl	Nusheen Farooq	42201-4083144-6	Farooq Mehtab	318	185	-	503	318	197	-	515	
1377	Kashif Zafar	House-295 1St Flr Bk-06 Gulshan-E-Iqbal Behind Ibn-E-Sina Hosp Karachi	Kashif Zafar	42000-4536566-5	Muhammad Zafar Siddiqui	303	205	-	508	303	212	-	515	
1378	Muhammad Kawish Moyn	H No A-441 Bk 15 Gulistan E Jolar Behind Darul Sehat Hospital Karachi	Muhammad Kawish Moyn	42501-6311343-3	Muhammad Moyn	286	229	-	515	286	229	-	515	
1379	Muhammad Sadiq	House No 506 Rajput Colony Block 3 Gulshan-e-Iqbal Behind Dewa Academy Karachi	Muhammad Sadiq	42201-9516538-9	Abdul Aziz	169	302	37	508	169	309	37	515	

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1380	Ali Sara	H. no. 6 C3 Gulberg 3-Lahore	ALI SANA	35202-4445157-7	Muhammad Samaulah	345	91	78	514	345	91	78	514
1381	Farhan Farooq	H No 06 , Block - A - 3 , Valencia Housing Society near Best Mart Lahore	Farhan Farooq	35202-6544191-7	Farooq	476	38	-	514	476	38	-	514
1382	Shabbir Hussain Chaudhry	House No 176-A Bor Society Johar Town Near Johar Shadi Hall Lahore	Shabbir Hussain Chaudhry	36502-3163627-5	Faqeer Hussain Chaudhry	160	342	5	507	160	349	5	514
1383	Rameez Khan	H. no.35 3/14 Na Zimabad No 03 Behind Baqal Hospital Karachi	Rameez Khan	42101-7485689-5	Abdul Haleez Khan	411	85	-	496	411	102	-	513
1384	Junaid Ahmed	House 220 Lal Muhammad Chaudhry Road Block-7/B KMCHS Near Bank Albaraka Karachi	Junaid Ahmed	42201-2441032-1	Iqbal Yousuf	306	175	17	498	306	190	17	513
1385	Muhammad Aslam Javed	House No 16/B Aladdin Street Jal Road Near Zong Franchise Lahore	Muhammad Aslam Javed	35202-9017128-3	Lal Din	150	351	5	506	150	358	5	513
1386	Zahid Ali	H. 101 St No-07 Fateh Abad Saitana Road-Near Dr Iram Clinic-Faisalabad	ZAHID ALI	33100-9123754-9	M Amin	396	99	17	512	396	99	17	512
1387	Muhammad Khuram Mir	House No. B-256 1st Floor-Block 15 Gulistan-E-Johar-Karachi	MUHAMMAD KHURAM MIR	42201-6329283-5	Saeed Mustafa	116	70	326	512	116	70	326	512
1388	Abdul Farooq	House20 Mohallah Qamar Garden Sheikhupura Road Faisalabad	Abdul Farooq	33100-6419598-9	Ghulam Sarwar	382	116	-	498	382	130	-	512
1389	Zahid Naeem	60Wings Sachal Pengers New Karachi near Women Co Liege Srdh Hotel Karachi	Zahid Naeem	34402-1403260-5	Muhammad Yaqoob	309	193	-	502	309	203	-	512
1390	Muhammad Saad Akhter	House No 14 Sweet Home Block 19 Gulistan-e-Johar Near Millennium Mall Karachi	Muhammad Saad Akhter	42201-2505085-3	Akhter Ul Ibad Khan	175	322	8	505	175	329	8	512
1391	Farnaz Ayaz	House No. 1458 Shah Faisal Colony 3-Karachi-25 near Ali Grammar School-Karachi 75230	FARNAZ AYAZ	42201-4252057-4	Muhammad Ayaz	421	84	16	521	411	84	16	511
1392	Amanat Ali Shahzad	H No. 5, St No. 1, Saroba Garden, Main Ferozpur Road, Lahore	Amanat Ali Shahzad	35202-2205039-3	Hakim Ali	1,295	499	-	1,794	-	511	-	511
1393	Shazia Shahmaz	H 03 Chak-226 Rd Malkanwala Salyana Road Near Arshad Kivoi Wala Faisalabad	Shazia Shahmaz	33101-1361363-2	Jawad Hussain	366	135	-	501	366	145	-	511
1394	Tabish Attique	H/ 55 Sec 2 North Khii 1st Flr near Bismillah Super Kinyana Store Karachi	Tabish Attique	42101-7883533-1	Atique Ahmed	269	238	-	507	269	242	-	511
1395	Ismat Jabeen	H 49 Main Double Road G-11/2 Islamabad	Ismat Jabeen	37406-8263117-4	Rana Salehuddin	250	230	20	500	250	241	20	511
1396	Faisal Nadeem Awan	House No P-235 Street 3 Ahmed Park Sargodha Road Sahi Hospital Faisalabad	Faisal Nadeem Awan	33100-7720689-1	Naqash Muhammad	178	307	19	504	178	314	19	511
1397	Suhail Nadeem	House No 322 Army Officers Housing Complex Askari 1 Bedlan Road Lahore	Suhail Nadeem	35200-0403503-3	Muhammad Yousuf	182	316	6	504	182	323	6	511
1398	Muhammad Munawar Saeed	House No A52B 7th Road Satellite Town Rawalpindi	Muhammad Munawar Saeed	35404-0438109-5	Muhammad Saeed	405	7	-	412	405	98	8	511
1399	Shabbir Ahmad	7 Star Trading Company-105 Mangal Manshiw Royal Park-Lahore	SHABBIR AHMAD	36302-7970532-3	Faqir Muhammad	349	64	97	510	349	64	97	510
1400	Saqib Ali Hashmi	1113 Lignum Tower DHA Phase-2 Islamabad	Saqib Ali Hashmi	35202-9328871-5	Arif Hussain Shah Hashmi	288	222	-	510	288	222	-	510

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						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1401	Saeed Ahmad	H No. 07 St No. 01 Makkah Park Ahmad Block Awan Town Lahore	Saeed Ahmad	36304-5727446-5	Maik Muhammad Ramzan	298	202	-	500	298	-	212	510
1402	Munsiq Ali Lashari	B-8/119, Olympic Tower, Block 11 Behind AGPR Nipa Chawrang Gulshane-Iqbal Karachi	Munsiq Ali Lashari	45203-7493548-3	Ali Sher	198	299	5	502	198	307	5	510
1403	Sohail Ahmed	House 683 Km1 729, Sector 11-1/2 Street 9, Karachi	Sohail Ahmed	42000-9857673-5	Muhammad Aslam	146	343	15	504	146	349	15	510
1404	Tariq Ali	Main Usman Plaza Office No-4 West Canal-Near Kia Motors Showroom-Faisalabad	TARIQ ALI	38403-2254985-7	Ramzan Ali	398	98	13	509	398	98	13	509
1405	Muhammad Khalid	Eden Garden Executive Block-House No. F-5, Canal Road-Faisalabad	MUHAMMAD KHALID	33100-4801932-1	Asmat Ullah	414	80	15	509	414	80	15	509
1406	Jawad Hussain	House 03 Arshad Cheema Kfoci Waba Chak28 Rb Malikanwala Saliyana Road Faisalabad	Jawad Hussain	33101-1693741-1	Ghulam Hussain Chaudhary	351	149	-	500	351	158	-	509
1407	Nayyer Farhan	H. no. 218 Street 32 Sector I-8/2 Sector I-8/2 Islamabad	Nayyer Farhan	35202-2643272-5	Edwin	346	166	-	502	346	163	-	509
1408	Ikhlaq Ahmed	H18 3003 Iam Din Street Lakhodar Road Shalimar Town Lahore	Ikhlaq Ahmed	35201-9493078-9	Sana Ullah	347	151	-	498	347	162	-	509
1409	Muhammad Mohsin Ahmed	Hb-278/11 Bk-02 Gulistan-E-Johar Sch-36 near Sheikh Zayd Islamic Center Karachi	Muhammad Mohsin Ahmed	42201-6058106-7	M Iftikhar Ur Rasool	280	225	-	505	280	229	-	509
1410	Shafiq Ahmed	House No I-565 Sec 11-L North Karachi near Noor Masjid Karachi	Shafiq Ahmed	42101-8507377-9	Abdul Majeed	152	341	9	502	152	348	9	509
1411	Qalandar Ali	H No-45/9 Habib Road-Cantt-Lahore	QALANDAR ALI	36603-5512607-7	Mohammad Akbar	345	121	42	508	345	121	42	508
1412	Nasrullah Khan	Zehra Inc 39-A Main Munawar Colony-Adela Road-Rawalpindi	NASRULLAH KHAN	61101-1985399-3	Chaudhary Abdul Qayyum	301	95	112	508	301	95	112	508
1413	Shahid	House No. 17 Jalal Dn Street Fateh Sher Shah Road Lahore	Shahid	36202-2459181-1	Manzoor Ahmed	448	60	-	508	448	60	-	508
1414	Muhammad Faisal	H No L 14 Se C 16 A Ktr 3 Buffer Zone North Kara Chi Karachi	Muhammad Faisal	42101-6882098-3	Moin Ahmed	292	212	-	504	292	216	-	508
1415	Imran Iqbal	House 98 Main Bazar Barilubehar Chak 61 JB Faisalabad	Imran Iqbal	33100-7529479-9	Muhammad Iqbal	211	276	11	498	211	286	11	508
1416	Wajahat Saeed	H A-628, Sector 11-B, North Karachi near Siddiqui Akber Masjid Karachi	Wajahat Saeed	42101-2830246-3	Abdul Saeed	150	346	5	501	150	353	5	508
1417	Muhammad Abdul Rehman	House No 415, Mehrboob Market Rehman Pura Karimabad Lahore	Muhammad Abdul Rehman	42301-8057357-7	Abdul Waheed	151	348	4	503	151	353	4	508
1418	Ahmed Tanwer Zia	House Us 2/4 Millat Market Shahtafasal Colony 2 near Shama Shopping Center Karachi	Ahmed Tanwer Zia	42201-5962849-9	Muhammad Zia Ul Haq	315	181	-	496	315	192	-	507
1419	Mohammad Asad Anwar	House 44-B -1, 17th Lane, Khayaban-E-Bahri, Phase-07 DHA Karachi	Mohammad Asad Anwar	42301-0821723-3	Ahmed Zia	482	22	2	506	482	22	2	506
1420	Mohammad Jawad	356 First Floor Trade Avenue-Shahra-E-Liaquat near Chamber Of Commerce-Karachi	MOHAMMAD JAWAD	42101-8829277-9	Halder Ali	383	90	33	506	383	90	33	506
1421	Tasneem Wajid	X-663 Raita Amral Rwp Dhok Rata Rawalpindi	Tasneem Wajid	37405-0465733-2	Syed Wajid Hussain S	415	91	-	506	415	91	-	506

Annexure I to and forming part of the Consolidated Financial Statements

S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year						Total (10+11+12)	
						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off	Interest / Mark-up written-off		Other Financial Reliefs
1	2	3	4	5	6	7	8	9	10	11	12	13	
Rupees '000													
1422	Ansar Shahzada	Mirajhouse Michallah New Abadi Gulshan Town Thoker Niaz Bag Lahore	Ansar Shahzada	35202-0611586-9	Miraj Din	288	211	-	489	288	-	218	506
1423	Syed Sheryar Ali	H No R-21 Block 4 Gulshan E Johar Near Shaheen Public School Karachi	Syed Sheryar Ali	42201-5598444-9	Syed Ali Raza Shah	321	180	-	501	321	-	185	506
1424	Ali Gohar	Flat A-012 Sawana City 13 D Shear Waseem Bagh First Flr Gulshan E Iqbal Karachi	Ali Gohar	51505-7222983-1	Alam Khan	351	155	-	506	351	-	155	506
1425	Syed Hassan Raza Naqvi	Flat A-6 Blessing Center, Block-K North Nazimabad Near Farooq-e-Azam Masjid, Karachi	Syed Hassan Raza Naqvi	42101-8832188-1	Syed Muzafer Abbas Naqvi	337	134	18	489	337	-	151	506
1426	Muhammad Mushahid	House No R-84 Sec 5-A-1 North Karachi	Muhammad Mushahid	42101-4233309-5	Hafeezullah Khan	152	332	15	499	152	-	339	506
1427	Rashid Hameed	House No 206 Link St. Judicial Colony Al Mehrya Hospital Thoker Niaz Bag Lahore	Rashid Hameed	31102-5240376-5	Abdul Hameed	435	10	-	445	431	-	74	505
1428	Nida Aadi	H 90-T Block, Commercial Area Phase II DHA, Lahore	Nida Aadi	35202-4878835-6	Aadi Iqbal Butt	197	288	10	495	197	-	297	504
1429	Muhammad Zeeshan Danish	House No R-239 Asif Ogar Blk 9 near Farzaq Dawakhao Dastagir Karachi	Muhammad Zeeshan Danish	42301-5277290-5	Muhammad Ayaz Qureshi	146	306	46	498	146	-	312	504
1430	Sohail Majeed	Photo House 2 Corner Hall, Road Regal Chowk Shahrnaye Quid-E-Azam, Lahore	Sohail Majeed	35201-6476120-7	Abdul Majeed	234	9	-	243	480	-	21	503
1431	Hasan Kayani	137 Street No. 2 Cavalry Ground Cantt-Lahore	HASAN KAYANI	35201-1537896-9	Asif Rashid	389	92	12	503	399	-	92	503
1432	Rehan Basir Kahloon	8-C Paradise Valley 198-R 8-C Paradise Valley Faisalabad	Rehan Basir Kahloon	33100-0210019-1	Bashir Hussain Kahloon	385	101	-	486	385	-	118	503
1433	Farukh Basir	House 1, St 5 Opp KPSI School Abubakar Block Miraj Park Begum Kot Shahdria Lahore	Farukh Basir	17201-7842413-9	Bashirullah Khan	168	323	4	495	168	-	331	503
1434	Muhammad Sadeed Ashraf	House 999/1 Shah Faisal Colony Block 01 Shana Shopping Centre Karachi	Muhammad Sadeed Ashraf	42201-3228835-5	Muhammad Ashraf	183	304	9	496	183	-	311	503
1435	Khalid Islam Khan	Ibrahim Fibres Ltd. Ibrahim Centre 1- Ahmed Block New Garden Town-Lahore	KHALID ISLAM KHAN	35201-1567047-7	Noor Ul Islam	160	90	252	502	160	-	90	502
1436	Fouad Khawaja	House No. IH-5 Falcon Complex Kaim-Chowk Gulberg II-Lahore	FOUAD KHAWAJA	35201-4194483-3	Zaheer Ud Din Khawaja	428	61	13	502	428	-	61	502
1437	Sajid Ali	Tehsil Khano Rahim Yar Khan Mouza Jetha Phutta Chak Lal Wala	Sajid Ali	31301-9648830-5	Sadiq Ali	417	85	-	502	417	-	85	502
1438	Jahan Zab	H No 7 A Moh Sultan Ahmed Road Rehman Pura Chowk Opp Gourmet Baker Lahore	Jahan Zab	35201-5439487-1	Muhammad Naseeb	345	142	-	487	345	-	157	502
1439	Adnan Agha	H100 Stre Et 23 Khayaban E Munafiz Phase 6 Near Ali Masjid Karachi	Adnan Agha	42301-2321120-7	Inayatullah Agha	327	174	-	501	327	-	174	501
1440	Muhammad Usman	House 23, Street 2, 1st Floor, Hill Town, Manzoor Colony, Near Awami Chowk Karachi	Muhammad Usman	42301-4162784-9	Muhammad Anwar	146	339	10	495	146	-	345	501
1441	Asif Munawar Qureshi	St No. 2 Model Town B Block Khan Pur Rahimyar Khan Circular Rd	Asif Munawar Qureshi	31301-1820145-7	Muhammad Munawar Qur	386	114	-	500	386	-	114	500

Annexure I to and forming part of the Consolidated Financial Statements

S. No.	Name of the borrower	Address	Name of Individuals / Partners/Directors	CNIC	Father's / Husband's Name	Outstanding Liabilities at beginning of year					Principal written-off	Interest / Mark-up written-off	Other Financial Reliefs	Total
						Principal	Interest / Mark-up	Others	Total (6+7+8)	Principal written-off				
1	2	3	4		5	6	7	8	9	10	11	12	13	
1442	Farhan Zahid	HH47D - Block Imr Town Lahore	Farhan Zahid	90406-0122850-1	Zahid Rashid Khan	336	153	-	489	336	164	-	500	
1443	Hatiz Nouman Ahmed Khan	718 -B F Asal Town Near Fast University Lahore Pakistan	Hatiz Nouman Ahmed Khan	38403-5549057-1	Tanveer Ahmed Khan	280	218	-	498	280	220	-	500	
1444	Vanessa Virginia Anthony	Flat 10 1st Floor Hajjani Amnia Manzil Doli Khata Soldier Bazar Near Holy Fanni Karachi	Vanessa Virginia Anthony	42000-1422431-6	Ayqizmir Anthony	290	210	-	500	290	210	-	500	
						1,396,978	1,516,061	36,373	2,949,412	603,088	1,425,464	37,622	2,066,174	

Annexure II to and forming part of the Consolidated Financial Statements

The Holding Company is operating 595 Islamic banking branches (December 31, 2020: 500) including 2 Islamic sub-branch (December 31, 2020: 1). The statement of financial position and profit and loss account of these branches for the year ended December 31, 2021 are as follows:

(A) Statement of financial position	Note	2021	2020
		----- Rupees '000 -----	
ASSETS			
Cash and balances with treasury banks		34,500,786	21,763,033
Balances with other banks		2,345,633	1,929,779
Due from financial institutions		-	28,000,000
Investments	1	169,622,462	67,554,233
Islamic financing and related assets - net	2	351,466,762	189,941,639
Fixed assets		18,063,668	13,345,113
Intangible assets		231,682	136,688
Due from head office		79,488	1,598,626
Other assets		16,326,810	6,278,487
		<u>592,637,291</u>	<u>330,547,598</u>
LIABILITIES			
Bills payable		9,671,804	6,029,790
Due to financial institutions		99,267,708	47,086,694
Deposits and other accounts	3	428,362,073	248,090,892
Due to head office		4,666,798	2,368,195
Other liabilities		17,501,285	11,198,497
		<u>559,469,668</u>	<u>314,774,068</u>
NET ASSETS			
		<u>33,167,623</u>	<u>15,773,530</u>
REPRESENTED BY			
Islamic banking fund		22,180,000	9,180,000
Reserves		-	-
Surplus on revaluation of assets - net of tax		1,132,979	1,468,656
Unappropriated profit	5	9,854,644	5,124,874
		<u>33,167,623</u>	<u>15,773,530</u>
CONTINGENCIES AND COMMITMENTS			
	6		
(B) Profit and loss account			
Profit / return earned	7	28,279,592	18,328,685
Profit / return expensed	8	11,095,454	8,580,882
Net profit / return		<u>17,184,138</u>	<u>9,747,803</u>
Other income			
Fee and commission income		1,941,525	931,141
Foreign exchange income		503,437	383,426
Gain on securities		75,879	225
Others		130,623	23,351
Total other income		<u>2,651,464</u>	<u>1,338,143</u>
Total income		<u>19,835,602</u>	<u>11,085,946</u>
Other expenses			
Operating expenses		10,400,364	6,501,380
Other charges		1,037	47,027
Total other expenses		<u>10,401,401</u>	<u>6,548,407</u>
Profit before provisions		<u>9,434,201</u>	<u>4,537,539</u>
Provisions and write offs - net		1,680,479	717,095
Profit before taxation		<u>7,753,722</u>	<u>3,820,444</u>
Taxation		3,023,952	1,489,973
Profit after taxation		<u>4,729,770</u>	<u>2,330,471</u>

Annexure II to and forming part of the Consolidated Financial Statements

1	INVESTMENTS BY SEGMENTS:	2021				2020			
		Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value	Cost / amortised cost	Provision for diminution	Surplus / (deficit)	Carrying value
----- Rupees'000 -----									
	Federal Government securities:								
	- Ijarah Sukuks	142,350,109	-	(1,014,416)	141,335,693	34,434,037	-	(27,948)	34,406,089
	- Bai Muajjal								
	Government of Pakistan	-	-	-	-	1,597,048	-	-	1,597,048
	- Other Federal Government securities	925,512	-	-	925,512	466,435	-	-	466,435
		143,275,621	-	(1,014,416)	142,261,205	36,497,520	-	(27,948)	36,469,572
	Shares								
	- Listed companies	100,000	-	-	100,000	-	-	-	-
	Non Government Debt securities:								
	- Listed	15,000,000	-	487,500	15,487,500	15,000,000	-	410,000	15,410,000
	- Unlisted	11,773,608	-	149	11,773,757	15,663,124	-	11,537	15,674,661
		26,773,608	-	487,649	27,261,257	30,663,124	-	421,537	31,084,661
	Total investments	170,149,229	-	(526,767)	169,622,462	67,160,644	-	393,589	67,554,233

2	ISLAMIC FINANCING AND RELATED ASSETS - NET	Note	2021	2020
----- Rupees '000 -----				
	Murabaha	2.2	31,630,824	2,802,616
	Musharaka		7,164	7,194
	Diminishing Musharaka		169,178,512	102,902,725
	Istisna		29,274,907	17,760,768
	Tawwaruq		2,131,046	55,002
	Running Musharaka		73,228,956	37,086,503
	Fixed assets Ijarah financing - net	2.1	47,914	78,056
	Tijarah		1,091,633	232,113
	Advance against Murabaha financing		2,440,981	1,267,610
	Advanced against Diminishing Musharaka		19,610,409	16,552,367
	Advance against Ijarah		1,312,461	937,383
	Advance against Istisna		12,906,932	6,890,624
	Advance against Islamic export refinance		5,225,476	2,650,700
	Advance against Tijarah		216,504	-
	Musawamah		187,825	-
	Bai salam		433,702	-
	Salam		13,500	-
	Inventory related to Istisna		2,814,621	1,196,940
	Inventory related to Murabaha		1,535,917	367,593
	Inventory related to Salam		100,000	-
	Inventory related to Tijarah		984,847	410,092
	Gross Islamic financing and related assets		354,374,131	191,198,286
	Less: provision against Islamic financings			
	- specific		(2,666,575)	(1,094,130)
	- general		(240,794)	(162,517)
			(2,907,369)	(1,256,647)
	Islamic financing and related assets - net of provision		351,466,762	189,941,639

Annexure II to and forming part of the Consolidated Financial Statements

2.1 Ijarah

	2021						Book value as at Dec 31, 2021
	Cost			Accumulated depreciation			
	As at Jan 1, 2021	Additions / (deletions)	As at Dec 31, 2021	As at Jan 1, 2021	Charge for the year	As at Dec 31, 2021	
	----- Rupees '000 -----						
Plant and machinery	147,395	-	147,395	69,339	30,142	99,481	47,914
Total	147,395	-	147,395	69,339	30,142	99,481	47,914

	2020						Book value as at Dec 31, 2020
	Cost			Accumulated depreciation			
	As at Jan 1, 2020	Additions / (deletions)	As at Dec 31, 2020	As at Jan 1, 2020	Charge for the year	As at Dec 31, 2020	
	----- Rupees '000 -----						
Plant & Machinery	147,395	-	147,395	59,660	9,679	69,339	78,056
Total	147,395	-	147,395	59,660	9,679	69,339	78,056

Future Ijarah payments receivable

	2021				2020			
	Not later than 1 year	Later than 1 year & less than 5 years	Over Five years	Total	Not later than 1 year	Later than 1 year & less than 5 years	Over Five years	Total
	----- Rupees '000 -----							
Ijarah rental receivables	48,653	-	-	48,653	78,924	-	-	78,924

The difference between net investment in Ijarah and Ijarah rental receivable represents element of profit in receivable.

2.2 Murabaha

	Note	2021	2020
		----- Rupees '000 -----	
Murabaha financing	2.2.1	31,630,824	2,802,616
Inventory for Murabaha		1,535,917	367,593
Advances for Murabaha		2,440,981	1,267,610
		<u>35,607,722</u>	<u>4,437,819</u>
2.2.1 Murabaha receivable - gross	2.2.3	32,541,234	2,903,151
Less: Deferred murabaha income	2.2.4	(275,779)	(65,167)
Profit receivable shown in other assets		(634,631)	(35,368)
Murabaha financings		<u>31,630,824</u>	<u>2,802,616</u>
2.2.2 The movement in Murabaha financing during the year is as follows:			
Opening balance		2,802,616	2,221,977
Sales during the year		60,522,835	9,188,782
Adjusted during the year		(31,694,627)	(8,608,143)
Closing balance		<u>31,630,824</u>	<u>2,802,616</u>

Annexure II to and forming part of the Consolidated Financial Statements

	2021	2020
	----- Rupees '000 -----	
2.2.3 Murabaha sale price	32,541,234	2,903,151
Murabaha purchase price	(31,630,824)	(2,802,616)
	<u>910,410</u>	<u>100,535</u>
2.2.4 Deferred murabaha income		
Opening balance	65,167	68,180
Arising during the year	1,707,627	343,369
Less: recognised during the year	(1,497,015)	(346,382)
Closing balance	<u>275,779</u>	<u>65,167</u>

3 DEPOSITS	2021			2020		
	In local currency	In foreign currencies	Total	In local currency	In foreign currencies	Total
	----- Rupees '000 -----					
Customers						
Current deposits	171,716,974	21,947,496	193,664,470	82,149,540	8,463,757	90,613,297
Savings deposits	168,304,245	15,291,589	183,595,834	95,053,032	6,078,395	101,131,427
Term deposits	30,904,502	490,615	31,395,117	45,612,885	245,025	45,857,910
	<u>370,925,721</u>	<u>37,729,700</u>	<u>408,655,421</u>	<u>222,815,457</u>	<u>14,787,177</u>	<u>237,602,634</u>
Financial institutions						
Current deposits	247,179	30,425	277,604	171,270	78	171,348
Savings deposits	14,963,498	-	14,963,498	8,426,214	7,646	8,433,860
Term deposits	4,465,550	-	4,465,550	1,883,050	-	1,883,050
	<u>19,676,227</u>	<u>30,425</u>	<u>19,706,652</u>	<u>10,480,534</u>	<u>7,724</u>	<u>10,488,258</u>
	<u>390,601,948</u>	<u>37,760,125</u>	<u>428,362,073</u>	<u>233,295,991</u>	<u>14,794,901</u>	<u>248,090,892</u>

	2021	2020
	----- Rupees '000 -----	
3.1 Composition of deposits		
- Individuals	117,358,082	57,681,907
- Government / Public Sector Entities	3,916,151	3,042,771
- Banking Companies	12,229	8,161
- Non-Banking Financial Institutions	19,694,422	10,480,098
- Private Sector	287,381,189	176,877,955
	<u>428,362,073</u>	<u>248,090,892</u>

3.2 This includes deposits eligible to be covered under insurance arrangements amounting to Rs 338.045 billion (2020: Rs 186.325 billion).

Annexure II to and forming part of the Consolidated Financial Statements

	2021	2020
	----- Rupees '000 -----	
4 CHARITY FUND		
Opening balance	26,070	13,567
Additions during the year		
Received from customers on account of delayed payment	45,000	33,907
Other Non-Shariah compliant income	723	755
Profit on charity saving account	1,017	841
	46,740	35,503
Payments / utilisation during the year		
Education	21,354	18,000
Health	7,500	5,000
Social work	1,000	-
	29,854	23,000
Closing balance	42,956	26,070
Donee wise details of charity disbursements over Rs 0.5 million;		
Darul Uloom	10,000	-
Lahore University of Management Sciences	5,000	10,000
Pakistan Children's Heart Foundation	5,000	-
Hira Foundation	3,354	-
CEIF IM Sciences	3,000	-
Patient's Aid Foundation	2,500	-
Bait-us-Salam Welfare Trust	1,000	-
Institute of Business Administration CEIF	-	8,000
Pink Ribbon Pakistan	-	5,000
There were no charity disbursement to related parties of the Bank.		
5 ISLAMIC BANKING BUSINESS UNAPPROPRIATED PROFIT		
Opening balance	5,124,874	2,794,403
Add: Islamic banking profit for the year	7,753,722	3,820,444
Less: taxation	(3,023,952)	(1,489,973)
Closing balance	9,854,644	5,124,874
6 CONTINGENCIES AND COMMITMENTS		
Guarantees	23,409,723	12,003,581
Commitments	109,246,212	50,760,337
	132,655,935	62,763,918
7 PROFIT / RETURN EARNED OF FINANCING, INVESTMENTS AND PLACEMENT		
Profit earned on:		
Financing	20,102,058	14,265,314
Investments	8,177,534	4,063,371
	28,279,592	18,328,685

Annexure II to and forming part of the Consolidated Financial Statements

Note **2021** **2020**
----- Rupees '000 -----

8 PROFIT ON DEPOSITS AND OTHER DUES EXPENSED

Deposits and other accounts	7,438,366	5,685,554
Other short term borrowings	2,744,018	2,141,814
Lease liability against right-of-use assets	913,070	753,514
	11,095,454	8,580,882
	11,095,454	8,580,882

9 POOL MANAGEMENT

The Group's Islamic Banking Division (FBL IBD) has maintained the following pools:

- i. 'General Pool' for local and foreign currency deposits;
- ii. 'Islamic Export Refinance Pool';
- iii. 'Treasury Musharaka Pool';
- iv. FBL 'Islamic Investment Pool' (Mudarabah based);
- v. FBL 'Islamic Saving Pool' (Mudarabah based);
- vi. FBL 'Special PKR 1-year BIC pool';
- vii. FBL 'Islamic Equity Pool';
- viii. Haj Musharaka Pool';
- ix. Treasury Pool; and
- x. Pakistan Mortgage Refinance Company Musharakah Pool.

Key features and risk & reward characteristics of all pools

- The 'General Pool' for both local and foreign currency is catered for all Group's Islamic depositors and provide profit / loss based on Mudarabah and Musharaka.
- The IERS Pool caters the 'Islamic Export Refinance' requirements based on the guidelines issued by the SBP.
- The 'Treasury Musharaka Pool' is to provide Shariah compliant mechanism for Interbank Money Market transactions and manage the liquidity position of Group's IBD statement of financial position by creating individual pools against each Group's Islamic money market deals.
- The Group's Islamic investment certificate pools are created to cater the needs of high net worth clients.
- The Group's Islamic saving pools are created to cater the needs of high net worth clients / institutions.
- Special PKR 1 Year Pool was launched to build a stable long-term deposit book.
- The Group's Islamic equity pool is created to mainly cater the funding requirement of project / long term financing assets during non accrual period.
- The Haj Musharaka pool is created to give returns to Ministry of religious affairs deposits.

Annexure II to and forming part of the Consolidated Financial Statements

- The Treasury Mudarabah Pool is created to cater the liquidity requirement of the Group.
- The risk characteristics of each pool mainly depends on the asset and liability profile of each pool.

9.1 Profit / (loss) distribution to depositor's pool

Parameters used for allocation of profit, charging expenses and provisions etc. along with a brief description of their major components:

Gross income generated from relevant assets, calculated at the end of the month is first divided between Group's Islamic and investors / depositors in the ratio of Group's Islamic equity commingled in a pool on pro rata basis, and then amongst Group's Islamic and the depositors as per agreed mudarib fee and weightages declared before start of a month, respectively. All Mudarabah and Musharaka based deposits are fully invested in respective Pools to produce returns for them. In case where Group's Islamic is unable to utilise all funds available for investment, priority is given to the deposit account holders.

All remunerative accounts such as saving accounts, investment certificates, business kamil accounts, etc. are opened on the basis of Mudarabah, Musharaka, Wakalah or a combination of Mudarabah and Musharaka. The return on these deposits is calculated on the basis of Profit and Loss sharing (PLS). Unless specified, all remunerative local currency and foreign currency deposits are taken as General Mudarabah and Musharaka pool.

Profit share is determined by using weightages and profit sharing ratio assigned to each category of deposit within a pool. These weightages and profit sharing ratios are declared by FBL Islamic in compliance with the requirements of the Shariah and the SBP.

The allocation (of income and expenses to different pools) is based on pre-defined basis and accounting principles / standards. The direct expenses are charged to respective pool. The indirect expenses including the establishment cost are borne by Group's Islamic as Mudarib. The direct expenses charged to the pool include depreciation of Ijarah assets, cost of sales of inventories, insurance / takaful expenses of pool assets, stamp fee, documentation charges, brokerage fee for the purchase of securities / commodities, impairment / losses due to physical damages to specific assets in pools etc. Provisions against any non-performing assets of the pool are not passed on to the pool except on the actual loss / write-off of such non-performing asset and suspension of income against non-performing assets. The profit of the pool is shared between the members of the pool on pre-defined mechanism based on the weightages announced before the profit calculation period.

Particulars	2021		2020	
	Rupees '000	Percent	Rupees '000	Percent
- Mudarib share amount and percentage of distributable income	6,246,877	41.15	4,665,380	41.75
- Amount and percentage of Mudarib share transferred to depositors through Hiba	598,860	9.59	513,534	11.01
- Profit rate earned (annualised)	-	7.3	-	7.2
- Profit rate distributed (annualised)	-	2.8	-	3.4

Faysal @work

Just a click away.

Salaries

Other Information

Consumer Grievances Handling Mechanism

With the vision to 'Be the leading Islamic Bank in Pakistan', Faysal Bank believes in making continuous efforts towards enhancing Customer Experience across touchpoints, such as but not limited to; branch banking, contact centre, digital channels. It is our differentiating value to proactively anticipate our customers' needs and wants and modify our experience accordingly to provide service going above-and-beyond.

We at Faysal Bank believe in providing impeccable experience to our customers throughout the lifecycle. As part of our service excellence mandate, we have established pillars of visibility, accountability, customer feedback and grievance handling, which enables us to better empathize with the raw customer experience and put our efforts towards enhancing it at every step.

It is our priority to ensure that the bank's conduct with its customers is in a fair and transparent manner, imparting awareness to take informed decisions and at the same time delivering upon our committed standards. With this resolve, the bank has been investing in the best technologies to improve not only the Service Delivery & Digital Experience, but also enable provisions to gauge key internal performances while ensuring critical processes are measured via a thorough optimization cycle.

To meet our pledge of rendering the best in class service, we have implemented the following initiatives; resulting in optimal customer experience:

Consumer Protection Policy:

In order to inculcate customer centricity in the culture and dynamics of Faysal Bank, we have framed an extensive consumer protection policy, which outlines comprehensive guidelines for customer management throughout the customer journey, and product lifecycle.

Voice of Customer Program:

The In-house Voice of Customer (VoC) program enables us to capture customers' feedback, requirements, and expectations via surveys and other strategic initiatives. The program gathers customer feedback on all available customer touchpoints to capture customers' satisfaction on bank's services/products/processes/digital offerings/brand equity/lifestyle and Complaints through telephonic interviews of our valued customers.

Service Standards Monitoring Spectrum:

The bank has a robust process monitoring platform that spans across various products, channels including but not limited to Digital Channels, Branch Banking, Consumer Finance, Centralized Operations and support segments with an aim to identify gaps resulting in high turnaround times while driving efforts to meet our committed service standards.

Knowledge Initiatives:

We drive a robust knowledge enhancement program focused towards increasing our staff awareness levels on products, processes and customer handling techniques. To inculcate the service mind-set, not only do we take the contemporary approach, but we also utilize mediums such as Service Snippets, infograms, online portal, etc.

Process Optimization:

Process Optimization at Customer Experience thoroughly keeps in lens all the facts and figures emanating from Complaint Management Unit and the platforms mentioned above and yields strategies and plans to make the experience better for our customers.

Complaint Management Unit:

The automated Complaint Resolution system at Faysal Bank is to ensure due diligent complaint closures while maintaining high FTC (Fair Treatment of Customers) standards.

In 2021, the bank directly received a total of 91,126 complaints which were resolved in an average time of 5 working days. In addition, we at Faysal Bank conduct thorough root cause analysis to facilitate/drive continuous improvement in tandem with the business and product management teams via various avenues as elaborated above.

Customer Satisfaction Surveys:

At Faysal Bank, we conduct Customer Satisfaction Surveys from renowned vendors in order to get a validated external view on the customer experience aspect of various product suites.

Market Competition Scan:

With the resolve to understand the key drivers behind industry best practices, both locally and internationally, Faysal bank continuously carries out competitive scans on various service standards and process journeys.

Video Mystery Shopping Program:

We have a robust and unique Video Mystery Shopping Program (VMSP), which is conducted by an external independent agency through concealed recording devices and objectively captures the realities of a customer's experience. Especially designed to capture a range of aesthetics and customer interactive elements, with a view to identify weak areas and validate strengths. This program is a testament to our customer commitment where the bank continuously seeks ways to improve the customer experience with a 360-degree view.

Combined Pattern of CDC and Physical Shareholding

As on December 31, 2021

S. No.	Categories of Shareholders	Number of Shareholders	Shares Held	Percentage %
1	Associated Companies, Undertakings and Related Parties			72.07
	Ithmaar Bank B.S.C	6	729,367,723	
	Faisal Finance (Luxembourg) S.A.		129,830,225	
	MFAI (Jersey) Limited		38,995,485	
	MFAI (Jersey) Limited		50,365,166	
	DMI (Jersey) Limited		64,915,110	
	State Life Insurance Corporation of Pakistan		80,368,941	
2	Directors, Chief Executive Officer, and their Spouse(s) and Minor Children			1.70
	Mr. Farooq Rahmatullah Khan	12	1,427	
	Mr. Ahmed Abdulrahim Mohamed Abdulla Bucheery		723	
	Mian Muhammad Younis		726	
	Mr. Juma Hasan Ali Abul		723	
	Mr. Imtiaz Ahmad Pervez		133,344	
	Mr. Abdulelah Ebrahim Mohamed AlQasimi		575	
	Mr. Abdulla Abdulaziz Ali Taleb		575	
	Mr. Ali Munir		755	
	Ms. Fatima Asad Khan		500	
	Mr. Mohsin Tariq		25,672,975	
	Mr. Yousaf Hussain- President & CEO		-	-
3	Executives/Employees	6	23,202	0.00
4	NIT and ICP	5	1,054,453	0.07
5	Banks, Development Financial Institutions, Non-Banking Financial Institutions	29	38,259,622	2.52
6	Insurance Companies	6	32,155,437	2.12
7	Modarabas and Mutual Funds	34	37,074,607	2.44
8	General Public			
	a. Local	15,604	231,514,104	15.25
	b. Foreign	34	21,714,962	1.43
9	Others			
	a. Foreign Companies	14	2,399,395	0.16
	b. Joint Stock Companies	98	22,567,543	1.49
	c. Provident Funds, Pension Funds, Gratuity Funds and other entities	48	11,278,227	0.74
	Total	15,896	1,517,696,525	100
	Total Paid-up Capital	1,517,696,525	Shares	
	10% of the Paid-up Capital	151,769,652	Shares	

S. No.	Shareholders holding 10% or more Shares	Shares Held	Percentage %
1	Ithmaar Bank B.S.C	729,367,723	48.06

S. No.	Categories of Shareholders	Number of Shareholders	Shares Held	Percentage %
1	Associated Companies, Undertakings and Related Parties	6	1,093,842,650	72.07
2	Directors, Chief Executive Officer and their Spouse(s) and Minor Children	12	25,812,323	1.70
3	Executives/ Employees	6	23,202	0.00
4	NIT and ICP	5	1,054,453	0.07
5	Banks, Development Financial Institutions, Non-Banking Financial Institutions	29	38,259,622	2.52
6	Insurance Companies	6	32,155,437	2.12
7	Modarabas and Mutual Funds	34	37,074,607	2.44
8	General Public			
	a. Local	15,604	231,514,104	15.25
	b. Foreign	34	21,714,962	1.43
9	Others			
	a. Foreign	14	2,399,395	0.16
	b. Joint Stock Companies	98	22,567,543	1.49
	c. Provident Funds, Pension Funds, Gratuity Funds and other entities	48	11,278,227	0.74
	Total	15,896	1,517,696,525	100

Pattern of Shareholding

As on December 31, 2021

Number of Shareholders	Shareholding Slab			Total Shares Held	Number of Shareholders	Shareholding Slab			Total Shares Held
3957	1	to	100	115,672	4	135001	to	140000	547,558
5617	101	to	500	1,676,149	7	140001	to	145000	1,009,998
1328	501	to	1000	956,147	7	145001	to	150000	1,034,455
3272	1001	to	5000	8,712,086	4	150001	to	155000	608,005
620	5001	to	10000	4,427,050	2	155001	to	160000	318,392
279	10001	to	15000	3,418,418	3	160001	to	165000	487,713
140	15001	to	20000	2,494,041	3	165001	to	170000	505,947
103	20001	to	25000	2,343,233	2	170001	to	175000	342,017
64	25001	to	30000	1,768,943	4	175001	to	180000	713,724
41	30001	to	35000	1,340,485	5	180001	to	185000	913,344
25	35001	to	40000	954,138	1	185001	to	190000	187,882
26	40001	to	45000	1,108,976	2	190001	to	195000	387,050
29	45001	to	50000	1,406,953	6	195001	to	200000	1,195,946
20	50001	to	55000	1,046,448	4	200001	to	205000	815,100
20	55001	to	60000	1,154,983	1	205001	to	210000	205,861
16	60001	to	65000	1,001,179	3	210001	to	215000	644,500
15	65001	to	70000	1,018,006	2	220001	to	225000	450,000
15	70001	to	75000	1,090,270	6	225001	to	230000	1,371,987
9	75001	to	80000	687,694	1	230001	to	235000	233,000
10	80001	to	85000	830,592	2	235001	to	240000	476,000
10	85001	to	90000	877,165	5	240001	to	245000	1,212,049
6	90001	to	95000	557,695	3	245001	to	250000	748,500
18	95001	to	100000	1,785,924	4	250001	to	255000	1,008,966
4	100001	to	105000	407,021	2	255001	to	260000	514,951
5	105001	to	110000	544,612	2	260001	to	265000	524,449
3	110001	to	115000	336,438	1	270001	to	275000	273,500
3	115001	to	120000	356,500	2	280001	to	285000	565,947
4	120001	to	125000	491,953	3	295001	to	300000	895,577
4	125001	to	130000	514,376	4	305001	to	310000	1,233,283
9	130001	to	135000	1,195,545	3	310001	to	315000	943,124

Number of Shareholders	Shareholding Slab			Total Shares Held	Number of Shareholders	Shareholding Slab			Total Shares Held
1	325001	to	330000	328,500	2	685001	to	690000	1,377,962
1	330001	to	335000	332,000	2	710001	to	715000	1,428,787
4	335001	to	340000	1,354,255	1	750001	to	755000	750,358
3	340001	to	345000	1,030,376	1	770001	to	775000	774,812
1	355001	to	360000	355,214	1	775001	to	780000	779,506
2	375001	to	380000	750,622	2	795001	to	800000	1,600,000
1	385001	to	390000	387,407	1	805001	to	810000	809,500
1	390001	to	395000	390,078	1	830001	to	835000	832,380
1	395001	to	400000	400,000	1	845001	to	850000	849,000
2	400001	to	405000	803,900	1	910001	to	915000	911,000
2	405001	to	410000	811,513	1	920001	to	925000	924,000
3	410001	to	415000	1,240,307	1	950001	to	955000	950,346
2	430001	to	435000	868,143	1	970001	to	975000	971,947
1	440001	to	445000	440,738	1	975001	to	980000	975,855
1	445001	to	450000	450,000	1	1010001	to	1015000	1,012,192
1	480001	to	485000	483,000	1	1035001	to	1040000	1,035,039
1	490001	to	495000	490,411	1	1065001	to	1070000	1,065,130
6	495001	to	500000	2,992,605	1	1070001	to	1075000	1,072,500
1	500001	to	505000	504,625	1	1190001	to	1195000	1,193,881
1	505001	to	510000	506,000	1	1230001	to	1235000	1,231,000
1	525001	to	530000	527,699	1	1245001	to	1250000	1,250,000
1	535001	to	540000	535,500	1	1315001	to	1320000	1,317,500
1	545001	to	550000	545,290	1	1320001	to	1325000	1,324,840
1	560001	to	565000	562,971	1	1370001	to	1375000	1,371,500
2	590001	to	595000	1,184,256	1	1480001	to	1485000	1,481,633
6	595001	to	600000	3,600,000	1	1520001	to	1525000	1,525,000
1	605001	to	610000	605,746	1	1530001	to	1535000	1,535,000
1	615001	to	620000	619,000	1	1535001	to	1540000	1,536,390
2	645001	to	650000	1,299,500	1	1700001	to	1705000	1,701,500
1	665001	to	670000	669,000	1	1725001	to	1730000	1,730,000

Number of Shareholders	Shareholding Slab			Total Shares Held	Number of Shareholders	Shareholding Slab			Total Shares Held
1	1845001	to	1850000	1,850,000	1	6090001	to	6095000	6,090,780
1	1865001	to	1870000	1,867,187	1	7085001	to	7090000	7,086,648
1	1920001	to	1925000	1,922,662	1	7300001	to	7305000	7,303,775
1	1995001	to	2000000	2,000,000	1	8610001	to	8615000	8,613,926
1	2045001	to	2050000	2,047,500	1	8745001	to	8750000	8,747,500
1	2065001	to	2070000	2,069,211	1	9965001	to	9970000	9,969,500
1	2090001	to	2095000	2,093,500	1	10665001	to	10670000	10,669,828
1	2380001	to	2385000	2,380,500	1	14830001	to	14835000	14,833,000
1	2420001	to	2425000	2,422,500	1	17445001	to	17450000	17,450,000
1	2875001	to	2880000	2,875,410	1	24280001	to	24285000	24,282,096
1	2890001	to	2895000	2,890,047	1	25670001	to	25675000	25,672,975
1	3145001	to	3150000	3,145,500	1	38995001	to	39000000	38,995,485
1	3200001	to	3205000	3,204,539	1	43400001	to	43405000	43,402,825
1	3235001	to	3240000	3,237,000	1	50365001	to	50370000	50,365,166
1	3355001	to	3360000	3,360,000	1	51175001	to	51180000	51,179,677
1	3495001	to	3500000	3,497,919	1	64915001	to	64920000	64,915,110
1	3540001	to	3545000	3,543,320	1	80365001	to	80370000	80,368,941
1	3995001	to	4000000	4,000,000	1	129830001	to	129835000	129,830,225
1	4305001	to	4310000	4,307,500	1	729365001	to	729370000	729,367,723
1	4720001	to	4725000	4,724,429					
1	5735001	to	5740000	5,737,890	15896				1,517,696,525

Branch Network

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
1	3006	Central - I	IBB Leads Centre	Lahore	92 42 35783955-57-59	Leads Centre Branch, Shop # 4, 4A & 4B, Leads Centre, Main Boulevard, Gulberg-111, Lahore.
2	3607	Central - I	Bahria Town II Lahore	Lahore	N/A	Plot No. 19 & 20, Commercial Sector D, Block DD, Bahria Town Lahore
3	3054	Central - I	IBB Railway Road, KASUR	Kasur	92 49 2760781-3	B IV -9-R-220 A Outside Lahori Gate, Railway Road, Kasur
4	3040	Central - I	IBB Expo Centre	Lahore	92 42-35316023-24	Plot No 590 Block H 3 Opposite Expo Centre M.A Johar Town Lahore
5	3051	Central - I	IBB Bahria Town, Lahore	Lahore	92 42-35452054-58	Plot No, 5-A, Sector C, Bahria Town, Lahore.
6	3073	Central - I	IBB ILLAHABAD, Chunian	Illahabad	92 494751288-99	Khewat No. 720, Khatooni No.1470 to 1497, Qita No. 34, Main Kasur Road Illahabad, Tehsil Chunian District Kasur.
7	3089	Central - I	IBB Kot Radha Kishan, Kasur	Kot Radha Kishan	92 49 2380105-107	Khewat No. 298, Khatooni No. 403 To 418, Near Ghalla Mandi, Azamabad Road, Kot Radha Kishan District, Kasur
8	3116	Central - I	IBB Phool Nagar	Phool Nagar	92 49-4510707	Khewat # 230 Khatooni # 399 Salim Khata 81 - Canal Main Bazar Phool Naagr
9	3037	Central - I	IBB Raiwind Road, Lahore	Lahore	92 42 35320164, 35320264, 35320360	131/178, Bohbatein Chowk, Raiwind Road, Lahore
10	3132	Central - I	IBB MULL Chowk, Lahore	Lahore	92 42 37860071-76	Al Khan Plaza, Near Sunder Industrial Estate, Gate No 1, Mull Chowk, Main Raiwind Road, Lahore
11	3156	Central - I	IBB Izmir Town, Lahore	Lahore	92 42 35961833-66	Plot # 5, Block A, Izmir Town, (Pakistan Expatriates Co-Operative Housing Society Izmir Ltd.) Main Canal Bank Road, Lahore

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
12	3067	Central - I	IBB Ferozpur Road	Lahore	92 42-35827951-53	Mohallah Makhdoom Abad Chungi Amr Sidhu Main Ferozpur Road Lahore
13	3117	Central - I	IBB BUND Road, Lahore	Lahore	92 42-3714091-95-96	Building No.SWVII-23-C-S-68, Nawankot, Sanda, Main Band Road, Lahore
14	3130	Central - I	IBB Bahria Orchard, Lahore	Lahore	0317-2015824-59	Plot No.19, Eastern Block, Bahria Orchard, Main Raiwand Road, Lahore.
15	3127	Central - I	IBB Lake City, Lahore	Lahore	0317-2015804	Plot No 14, Commercial Block No. 36, Lake City Holding, Raiwind Road, Lahore.
16	3139	Central - I	IBB Kahna Nau, Lahore	Lahore	0423-5274016-7	Plot No. S-86-R-1968, Kaahna Nou, Ferozpur Road, Lahore
17	3160	Central - I	IBB Shahpur Kanjra, District Lahore	Lahore	042-37513521-27	Khasra No. 3432, Khewat No. 624, Khatoni No.804 To 836, Opposite To EME Housing Society, Shahpur Kanjra, 17 Km Multan Road, Tehsil & District Lahore.
18	3164	Central - I	IBB Canal View Society, Lahore	Lahore	042-35964584-85	Property No. 2, Commercial Zone, Phase-I, Main Market, Canal View Corporative Housing Society, Lahore
19	3167	Central - I	IBB Sharqpur Sharif	Sharqpur Sharif	056-2590223-9	Khasra No.914, Khatoni No.352, Khewat No.152, Main Approach Road, Sharqpur Sharif, Sheikhpura
20	3180	Central - I	IBB Raiwind City	Raiwind	0423-5390955-56	Property No. Khewat No. 1352, Khatooni No. 1671, Khasra No. 1419, Mouza /Tehsil Raiwind,Main Lahore Road Raiwind city
21	3194	Central - I	IBB Abadi Talab Saray Manga Raiwind Road (Unbanked)	Talab Saray	0317-2015826	Property Khewat No. 246/238, Khatoni No. 400, Abadi Talab Saray, Mouza Manga Uttar, Manga Raiwind Road, Tehsil Raiwind, District Lahore

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
22	3205	Central - I	IBB Barkat Chowk, Quaid-e-Azam Town, Lahore	Lahore	0423-5158117-8	Plot No. 150-XIII-B-I, Block-XIII, Sector B-I, Quaid-e-Azam Town, Lahore.
23	3234	Central - I	IBB Sagiyān, Lahore	Lahore	N/A	Ground Floor, Nighat Plaza, Main Saeed Chowk, Sagiyān By Pass, Lahore.
24	3229	Central - I	IBB Sundar Adda (RUA)	Sundar Adda	N/A	Plot / Building, bearing Khasra No. 1778, Khewat No. 121/100, Khatooni No. 212, Sundar Adda, Main Multan Road, Lahore.
25	3335	Central - I	IBB Chunian	Chunian	N/A	Property unit ward # W-I 377 / RH-Shop, Khert #. 522-1, Khatoni # 4876, 253., Main Changa Manga Road, Chunian, Zila Kasur.
26	3376	Central - I	IBB Lajna Chowk, Lahore	Lahore	N/A	Plot # 37, Block -2, Sector- C/1, Quaid-e-Azam Town Scheme, Lahore. (Lajna Chowk, Main College Road, Township, Lahore.)
27	3357	Central - I	IBB Mandi Faizabad (RUA)	Mandi Faizabad	NA	Khewat # 104/104, Khatuni # 862, Main Jaranwala Road, Mandi Faizabad
28	3395	Central - I	IBB Raja Market, Lahore	Lahore	N/A	Gul-Naz Heights. 122, Abu Bakar Block, New Garden Town, Lahore
29	160	Central - I	Thokar Niaz Baig	Lahore	92 42 35457491	Jamal Market, Ali Town, Opp. Lahore University, Thokar Niaz Baig, Raiwand Road
30	3088	Central - I	IBB DHA Phase VI, Lahore	Lahore	92 42 31788513-14	Plot No. 7, Block - A, Phase VI, Sector CC, DHA Cantt., Lahore
31	3166	Central - I	IBB DHA Phase IV, Lahore	Lahore	92 42 37185234-35	Building No.113, Block CCA, Phase IV-C Commercial, DHA Cantt, Lahore.

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
32	3192	Central - I	IBB Ferozpur Road II, Lahore	Lahore	92 42 35441694-95	Property No. S-86-R-405, Ferozpur Road, Naseerabad (Bhabra), Near Samad Rubber Works Factory, Lahore
33	3149	Central - I	IBB DHA Phase III, Lahore	Lahore	03172015801-803 - Wireless	Plot No. 68/A, Block XX, Phase 3-C Commercial, DHA Lahore Cantt. Lahore
34	3421	Central - I	IBB Cavalry Ground Islamic	Lahore	92 42 36603412-15	97-Commercial Area, Cavalry Ground, Lahore
35	3606	Central - I	Broadway Phase VIII DHA, Lahore	Lahore	92 42 37139040	Property No. 244, Sector C, Broadway Phase 8, DHA, Lahore
36	3110	Central - I	IBB Barki Road, Lahore	Lahore	042-36624946	Building Bearing Khewat No. 41/1, Khatooni No. 245, Khasra No. 512/126/3, Situated At Barki Road, Haad Bast Mouza Class Mardi, Lahore.
37	3226	Central - I	IBB State Life Housing Society, Lahore	Lahore	N/A	Plot No. 1012, Sector F, Phase I, State Life Insurance Employees Cooperative Housing Society Limited, Lahore.
38	3241	Central - I	IBB Punjab Society, Lahore	Lahore	N/A	Property No. 57, Block-F, Punjab Cooperative Housing Limited, Lahore.
39	3237	Central - I	IBB DHA T-Block, Lahore	Lahore	N/A	Plot No. 110, Central Commercial Area, Phase 2, DHA, Lahore.
40	3258	Central - I	IBB Bedian Road	Lahore	92 42 37165350	Village Lidhar, Bedian Road, Near Fatima Hospital, Lahore.
41	3397	Central - I	IBB Nishat Colony	Lahore	92 42 37179934-5	Khasra # 2090,2093/2, 2091. Khatooni # 1388, 155, 1456, Mouza Chararr, Nishat Colony, Walton Cantt Lahore.
42	3287	Central - I	IBB Walton Cantt	Lahore	92 42 36604309-12	Khasra # 284, Khewat # 175, Khatooni # 1024 (Shop # 5,6,36 Situated at Mauza Korey, Link Road, Lahore

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43	3291	Central - I	IBB New Airport Road	Lahore	92 42 37396852-54	Adjoining Devine Mega II Plaza, New Airport Road, lahore Cantt.
44	3385	Central - I	IBB Sui Gas Society, Lahore	Lahore	N/A	Plot # 01, Block -A, Sui Northern Officer's Co-operative Housing Society Limited (Phase 01), Lahore.
45	3384	Central - I	IBB Walton Road, Lahore	Lahore	N/A	Janjua Centre, E- 195, Walton Road, Lahore Cantt.
46	3300	Central - I	IBB Main Market, Lahore	Lahore	N/A	Plot # : 11 - E, Main Market, Gulberg-II, Lahore.
47	3559	Central - I	IBB Cavalry Ground, Lahore	Lahore	92 42 36655590	4-5 Hassan Plaza, Cavalry Ground Lahore Cantt
48	3558	Central - I	IBB DHA Z Block, Lahore	Lahore	92 42 35725903-904	Plot No. 326 Block - Z, Phase - III DHA, Lahore
49	3597	Central - I	IBB DHA , H Block, Lahore	Lahore	92 42 35897712-17	136/1, Block-H, Phase 1 D.H.A Lahore Cantt
50	3423	Central - I	IBB Model Town, Lahore	Lahore	92 42 35884705-07	13-C Faysal Bank ,Bank Square Model Town ,Lahore
51	3424	Central - I	IBB Liberty Market, Lahore	Lahore	92 42 35752108-9	Saeed Alam Tower, 37 Commercial Zone, Liberty Market, Near Al fatah Dep. Store, Gulberg Lahore.
52	3599	Central - I	IBB Gulberg Industrial Area, Lahore	Lahore	92 42 35717142 - 35717145	25-B-2,Gulberg Iii,Lahore
53	417	Central - I	DHA Phase V	Lahore	92 42 37182356-58	Plot No. 10, Commercial Area, Sector C-C-A, Phase-V, Dha, Lahore
54	3016	Central - I	IBB Zrar Shaheed Road	Lahore	92 42 36636801-7	Zarar Shaheed Road , Joray Pull Near Ranger Girls High School Lahore Cantt

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55	3273	Central - I	IBB Jail Road	Lahore	042-37420318, 042-37423961	9- Main Jail Road Lahore
56	3340	Central - I	IBB Dharampura	Lahore	042-368660723	Property # SE- 6R- 174/3/174/3-A, Allama Iqbal Road, Dharampura, Lahore
57	3434	Central - I	IBB Gulshan-e-Ravi, Lahore	Lahore	04237404506 & 04237404512	Plot # 10, Block-F, Gulshan-e-Ravi Scheme, Lahore.
58	3433	Central - I	IBB CMH Cantt, Lahore	Lahore	042-36602327	'1482/14-15, Day Buliding, CMH Chowk Serwar Raod Lahore Cantt.
59	3431	Central - I	IBB Chouburji, Lahore	Lahore	92 42 35244832, 35244872	'Plot No.50, Chouburji Development Scheme, Lahore
60	3030	Central - I	IBB G.T. Road, Gujranwala_RC	Gujranwala	055-3735531	157- Al Majeed Centre, Street No.14, Mohalla Faisalabad, G.T Road, Gujranwala
61	3017	Central - I	IBB East Circular Road, Gujrat_R	GUJRAT	053-3535933	Khewat # 300, Khatoni # 322, Khasra # 607, Muhallah Kalra Khasa, Opposite S.I.E Gate, G.T. Road, Gujrat
62	3119	Central - I	IBB Satellite Town, Gujranwala	Gujranwala	055-3730424	Plot No. D-1, Satellite Town, Gujranwala
63	3122	Central - I	IBB Gakhar, G.T Road, Gujranwala	Ghakkar	055-3880163	Khewat No. 1965, Khatooni No. 3096, Khasra No. 3182/2, GT Road, Gakhar, Gujranwala
64	3129	Central - I	IBB Bhimber Road, Gujrat	GUJRAT	053-3600313	Khewat No 45, Khatoni No. 58, Khasra No. 882, Ghulab Street, Opposite Alena Centre, Main Bhimber Road, Gujrat
65	3104	Central - I	IBB Peoples Colony, Gujranwala	Gujranwala	055-4244174	Shop No. Y-37/7/SITE/I, Scheme No.1, Peoples Colony, Gujranwala

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66	3133	Central - I	IBB Gujranwala Cantt, Gujranwala	Gujranwala	055-3861723	Plot No. 10 B, Situated at Super Market, Saddar Bazar Area, Gujranwala Contonment.
67	3143	Central - I	IBB Rehman Shaheed Road, Gujrat	GUJRAT	053-3510756	Khewat No. 213, Khatooni No. 227, Khasra No. 63, Rehman Shaheed Road, Gujrat
68	3142	Central - I	IBB Wapda Town, Gujranwala	Gujranwala	055-486011	Plot No., MM-07, Main Market, Block B-3, Wapda Town, Gujranwala.
69	3175	Central - I	IBB Muridke, Sheikhpura	Muridke	042-37950536	Salam Khata No.15/128, Khewat No.648, Khatoni No.1828, Main G.T Road, Muridke, District Sheikhpura
70	3179	Central - I	IBB Rana Town (Unbanked)	Rana Town	042-37960362	Khewat No.690, Khatoni No.767, Salam Khata, Qita 7, Mouza Chak No.39/U.C.C Tehsil Ferozewala District Sheikhpura
71	3178	Central - I	IBB More Eminabad	More Eminabad	055-3261101	Khewat No.993, Khatoni No.1151, Khasra No.1862/1029/1030, G.T Road, Main Bank Al-Habib, More Eminabad Mouza Dhilawali, Tehsil & District Gujranwala.
72	3176	Central - I	IBB Kotla Arab Ali Khan	Kotla Arab Ali Khan	053-7575425-6	Khasra No. 552, Khewat/Khatoni No. 87/510, Village Kotla Arab Ali Khan, Tehsil Kharian, District Gujrat.
73	3246	Central - I	IBB Jalalpur Jattan	Jalalpur Jattan	053-7388800	Property bearing Khewat No. 1690, 2073 & 75, Khatoni No. 2314, 2427 & 29, Khasra No. 194, 198, situated at Jalalpur Jattan, Tehsil & District Gujrat.
74	3250	Central - I	IBB Guliana	Guliana	053-7388800	Property Khewat No. 56, Khatooni 146, Khasra No. 244, Mohala TibbZinda, situated at Village Guliana, Tehsil Kharian, Distt Gujrat.

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75	3334	Central - I	IBB Kamoke	Kamonke	055-6810463	Property no. 9692/ 2778/2 @ Edhi Road, Link GT Road, Kamoke (Dist. Gujranwala)
76	3317	Central - I	IBB Kangniwala, Gujranwala	Gujranwala	055-4274569 / 102	Khasra no: 2503, Khatoni no 3341, (opposite Anwar Industries) Kangniwala , Main Gujranwala Road.
77	3277	Central - I	IBB Lalamusa	Lalamusa	053-7519577,6	Shop No. GF-110 to 112 & FF-152 to 154, Shayan Plaza, Mouza Kaira, G. T. Road, Lalamusa
78	3417	Central - I	IBB Sheikhpura Road, Gujranwala	Gujranwala	055-4240157	Rehman Market, Sheikhpura Road, Gujranwala
79	3302	Central - I	IBB Alipur Chatha	Alipur Chatha	055-6333202	Khawat # 267, Khatoni # 648, Khasra @ 3522-1683 Gujranwala Road, Near Sindh Bank, Ali Pur Chattha. Teshil Wazirabad, District Gujranwala.
80	3337	Central - I	IBB Nokhar (RUA)	Nokhar	055-6728249	Khasra # 157/158, Khatoni # 350, Main Hafizabad Road (opposite National Bank of Pakistan), Nokhar Mandi
81	3309	Central - I	IBB Hafizabad (RUA)	Hafizabad	0547-523214	Khawat # 160/161, Khatuni # 208, Main Sagar Road, near UBL Bank, Hafizabad. Tehsil & District Hafizabad
82	3519	Central - I	IBB Noshehra Virkan	Noshehra Virkan	055-6760109	Khawat # 264, Khatoni # 302 with Khasra # 610, Muhallah Islampur, Gujranwala Road (Matti Bhaikey Road), Opposite Govt. Girls Vocational College, Noshehra Virkan, Gujranwala, District Gujranwala.
83	3577	Central - I	IBB Gujranwala	Gujranwala	055-3730302-3	Zia Plaza, G.T. Road, Gujranwala
84	3422	Central - I	IBB Gujrat	GUJRAT	0533-536781	Noble Furniture Plaza, G. T. Road Gujrat

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85	3165	Central - I	IBB LDA Plaza Johar Town, Lahore	Lahore	92 42 35447445	Building No.452-F, Muhammad Ali Johar Town Lahore, Opposite Lahore Development Authority Office, Johar Town, Lahore
86	3202	Central - I	IBB Ayubia Market New Muslim Town	Lahore	92 42 35926825-26	Property No. 18, Block-B, Ayubia Market, New Muslim Town, Lahore
87	3072	Central - I	IBB Maragzar Housing Society, Lahore	Lahore	92 42 35461519	Khasra No. 4397, Min 4398, Min Milad Chowk, Maragzar Housing Society, Niaz Baig, Multan Road Lahore
88	3082	Central - I	IBB Samanabad, Lahore	Lahore	92 42 37564024-25	Plot No.381/N, Bearing Number SXVI-1-S-32/A/RH, Main Pouch Road, Samanabad, Lahore
89	3349	Central - I	IBB Wahdat Road, Lahore	Lahore	92 42 37423075-74	Property # SXXVII – 121, Wahdat Road, Near Khawaja Arcade Lahore.
90	3312	Central - I	IBB Awan Town	Lahore	92 42 35445739-40	S-94-R- 302-304-306-01 -SH, Opposite Fruit Mandi, Multan Road, Kharat # 77, Khatoni # 217, Khasra # 371 /244, Mouza Kakay-zaha, Teshil / District Lahore.
91	3267	Central - I	IBB Main Multan Road	Lahore	92 42 37801904-378019011	235/1, Badar Block, Allama Iqbal Town, Main Multan Road Lahore
92	3316	Central - I	IBB Model Town Link Road Lahore	Lahore	N/A	Shop # 4-5, G.F New Liberty Tower, Link Road Model Town, Lahore
93	3310	Central - I	IBB Model Town K Block, Lahore	Lahore	N/A	4K, Commercial Area, Model Town Lahore
94	3386	Central - I	IBB TECH Society, Lahore	Lahore	N/A	Commercial Plot # 14, The Engineers Cooperative Housing Society Ltd, Canal Bank, Lahore

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95	3430	Central - I	IBB Allama Iqbal Town, Lahore	Lahore	92 42 37806022, 042-37806025	18-Hunza Block, Main Road, Allama Iqbal Town, Lahore
96	3426	Central - I	IBB Maulana Shaukat Ali Road, Lahore	Lahore	92 42 35203894	Plot No. 66, Block -E, Muhammad Ali Johar Town, Adjacent to Insan Mumtaz Hospital, Opp. To Ravi Restaurant, Lahore
97	3425	Central - I	IBB Karim Block, Lahore	Lahore	92 42 35295572-4, 35295578-79	Plot no 2-B, 2-C Karim Block Allama Iqbal Town Lahore
98	3429	Central - I	IBB Ghazi Chowk, Lahore	Lahore	92 42 35212250-54	8-A awaisia cooperative housing society Lahore, Ghazi Chowk, Link College Road, Lahore
99	3427	Central - I	IBB Valancia Society, Lahore	Lahore	92 42 35224791-92	9, A Block, Commercial Zone Valancia Housing Society, Lahore
100	3428	Central - I	IBB PIA Society	Lahore	92 42 35227087-9	Building/Plot 402, Block No. E, Pia Housing Society Road , Near Bfc, Lahore.
101	3569	Central - I	IBB Faisal Town I, Lahore	Lahore	92 42 35201991-92	10-C Main Boulevard Faisal Town, Lahore
102	3598	Central - I	IBB New Garden Town, Lahore	Lahore	92 42 35861111 & 35868010	Awami Complex, Usman Block No.2, New Garden Town, Lahore.
103	3578	Central - I	IBB Johar Town, Lahore	Lahore	92 42 35300897-35315735-36	435 Block G-1, Phase 1, Johar Town, Lahore
104	3583	Central - I	IBB EME Society, Lahore	Lahore	92 42 37511081-4	III-D, Commercial Area, DHA EME Society, Lahore
105	3547	Central - I	IBB Main Boulevard Gulberg, Lahore	Lahore	92 42 35787839 & 40 & 50	69-B Main Boulevard , Gulberg, Lahore
106	3023	Central - I	IBB Daska Road	Sialkot	052-3240202,4	Plot No. 651, Daska Road, Pul Aik, Sialkot

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107	3023	Central - I	IBB City Housing , Sialkot (Sub Branch)	Sialkot	N/A	City Housing Society Ltd, Shop No 19, Opposite Main Office, 6-KM, Daska Road, Sialkot
108	3109	Central - I	IBB Kashmir Road, Sialkot	Sialkot	052-4268378	Show Room Bearing No. B III-11S-99/1/A/1/RH, Kashmir Road Pacca Garha , Sialkot
109	3105	Central - I	IBB Small Industrial Estate, Sialkot	Sialkot	052-3242926	Shop # B III-8S-222, Situated at Ugoki Road, Opposite University Of Management & Technology (UMT) Sialkot Campus & Small Industrial Estate, Sialkot
110	3138	Central - I	IBB Sambrial	Sambrial	052-6523964,65	Property No. B-VII-281/RH, Sialkot Wazirabad Road Opposite Sabzi Mandi, Sambrial, District Sialkot.
111	3158	Central - I	IBB Mouza Gohadpur, Sialkot	Sialkot	052-4296021,2	Khewat No 52, Khatoni No 141, Khasra No 33, Mouza Gohadpur, Main Gohadpur Road, Sialkot.
112	3159	Central - I	IBB Old Katchery Road, Narowal (RUA)	Narowal	054-2470064	Khasra No. 1057, Khewat No. 1443, Khatooni No. 2259, Old Katchery Road, Near Woman Development & Bait -UJ -Maal, Narowal
113	3219	Central - I	IBB Shakargarh (RUA)	Shakargarh	0542-451576,7	Khasra No. 1460. 174/2 & 174/3 on Railway Road, Shakargarh.
114	3247	Central - I	IBB Khichian (RUA)	Khichian	0524-268143	Khewat No. 10,11,12, Khatooni 39, 40, 41, Khasra 62, 63, 114/91/56, 70, 71, Situated at Mohali Lehlian, Khichian, Tehsil, Distt. Sialkot.
115	3322	Central - I	IBB Nekapura	Sialkot	052-3611144	"E&T # B-XIV-16, S-58/1/RH/SHOP SERIAL # 1103, PULL 1, NEKAPURA, PASRUR ROAD, SIALKOT."

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
116	3363	Central - I	IBB Ugoki	Ugoki	052-3571395	"PROPERTY # 21/1-RC, SECTOR RC COMMERCIAL, MODEL TOWN CO-OPERATIVE HOUSE BUILDING SOCIETY LTD., WAZIRABAD ROAD, UGOKI, SIALKOT."
117	3297	Central - I	IBB Wazirabad	Wazirabad	055-6609526	Khasra No. 1828 & 1830, Khatooni No 2043, Khewat No. 1313, Ground Floor, Al-Rehmat Plaza, Haji Pura Chowk, Sialkot Road, Wazirabad, District Gujranwala
118	3320	Central - I	IBB pasrur	Pasrur	052-6442805	Klass-wala Road, Mouza Saadullah Pur, Pasrur.
119	3344	Central - I	IBB Zafarwal	Zafarwal	0542-538187	Khavit 250, Khatooni -484, Qila 2-1-1 Munt-Qila OK-4M- 25, Zafarwal, District Narowal.
120	3438	Central - I	IBB Cantt Sialkot	Sialkot	052-4261710	100-A Aziz Shaheed Road Sialkot Cantt.
121	3437	Central - I	IBB Daska	Daska	052-6614623,4	Plot No.3,4 & 5, Muslim Market, Gujranwala, Daska
122	122	Central - I	Sialkot Main	Sialkot	052-4292503	B1-16S-98/RH, Paris Road, Nishat Park, Sialkot
123	3162	Central - I	IBB Manawa, Lahore	Lahore	92 42 36523022/ 042-37132736	Shop # 2, Plot # 762, G.T Road, Near Al Hafeez Garden, Manawa, Lahore
124	3181	Central - I	IBB Shahdara Town, Lahore	Lahore	92 42 37926131-32-33-34-35-36	Property No.N 130 R-36/33/RH, Near Main Bus Stand, Situated at Shahdara Town, Lahore
125	3008	Central - I	IBB Azam Cloth Market Lahore	Lahore	921 42-37671351-54	Akbar Block Rahim Centre Azam Cloth Market Lahore

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126	3065	Central - I	IBB Azam Cloth Market II	Lahore	92 42-37656802	Property # F-1173, Multani Mohallah, Koocha Sodaagran, Chuna Mandi, Lahore Pakistan
127	3173	Central - I	IBB Khayaban-e-Jinnah, Lahore	Lahore	042-35181779-80	Building No. 646, Situated at Air Lines Housing Scheme, Main Khayaban-e-Jinnah Road, Lahore
128	3056	Central - I	IBB Sheikhpura	Sheikhpura	92 56 -35465663-66-73 -62- 68- 95	3-C, College Road, Civil Lines, Sheikhpura
129	3216	Central - I	IBB LDA Tajpura, Lahore	Lahore	N/A	Plot No. 58, Block A/1, Tajpura Scheme, Near Railway Phatak, Lahore.
130	3242	Central - I	IBB Ravi Road, Lahore	Lahore	92- 042- 37729721 -27	Property Survey No. NW-111-R, bearing Khasra No. 1316, Mouza Jia Mosa, located at Ravi Road, Opposite to Minar-e-Pakistan, Lahore.
131	3360	Central - I	IBB Islampura, Lahore	Lahore	0317-2701921	Property # SW_III-40-S-16, Main Bazar, Krishan Nagar, Islampura, Lahore.
132	3387	Central - I	IBB Beadon Road Lahore	Lahore	0317-2701902-4	Property # S-37- R-113-D/4-A, S-37 - R-113-D-5 & S-37 - R-113-D, Beadon Road, Lahore.
133	3326	Central - I	IBB Kot Abdul Malik	Kot Abdul Malik	N/A	Shop, Khasra # 5974, Kot Abdul Malik, Mouza Sharipur, District Sheikhpura,
134	3396	Central - I	IBB Timber Market, Lahore	Lahore	042-37729812-13	44- Timber Market, Ravi Road, Lahore
135	3416	Central - I	IBB Shahalam Market	Lahore	92 42 376756719	5 A-C Near Fawara Chowk Shah Alam Market Lahore
136	3441	Central - I	IBB Shad Bagh, Lahore	Lahore	92 42 37614813-17	Shadbagh Plot No. 06, Meher Park, Tajpura Road, hadbust Mouza Khoe Meeran, Lahore

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137	3548	Central - I	IBB The Mall, Lahore	Lahore	92 42 37236014-8	43, Shahrah-E-Quaid-E-Azam, Lahore
138	3444	Central - I	IBB Bilal Gunj, Lahore	Lahore	92 42 37214084-8	16-Shahjehan Road, Bilal Gunj, Lahore
139	3446	Central - I	IBB Shahdara, Lahore	Lahore	92 42 37902501-4	G.T.Road, Shahdara, Lahore
140	3447	Central - I	IBB Mcleod Road, Lahore	Lahore	92 42 36370024-45-67	Usman Plaza, Opposite: Lahore Hotel, Mcleod Road, Lahore
141	3448	Central - I	IBB Nila Gumbad, Lahore	Lahore	92 42 37360032-34	8-The Mall, Bank Square, Lahore
142	3439	Central - I	IBB Fruit Market, Lahore	Lahore	92 42 379445043	136-Farooq Center, Fruit Market, Scheme, Ravi link Road, Lahore
143	3440	Central - I	IBB Daroghawala, Lahore	Lahore	92 42 36533526-30	386-C, Salamatpura, Droghawala, Main G.T Road, Lahore
144	3445	Central - I	IBB Urdu Bazar	Lahore	92 42 37314617-18	Property No. S-III-3, S-16-16/A, Kabir Street, Main Urdu Bazar, Lahore
145	3442	Central - I	IBB Shalimar Garden, Lahore	Lahore	92 42 36844714-18	Bilal market, chowk Shalimar Bagh, GT Road, Baghbanpura Lahore.
146	3568	Central - I	IBB Mughalpura, Lahore	Lahore	92 42 36524863-4	3/15 Jahangir Road, Lal Pul, Near Afc, Mughalpura, Lahore
147	3090	Central - I	IBB Kot Lakhpat, Lahore	Lahore	92 42-35119959-60	Building No. 1, Civic Centre, Quaid – e – Azam Town, Township Scheme, Lahore
148	3032	Central - I	IBB Township Lahore	Lahore	92 42-35144107-8	Property No. 42-A, 10-B-1, Quaid-E-Azam Town, Peco Road, Township, Lahore
149	3033	Central - I	IBB Circular Road, Lahore	Lahore	92 42-37670600-05	33-Circular Road, Outside Shah Alam Gate, Lahore
150	3232	Central - I	IBB Eden City, DHA Phase 8, Lahore	Lahore	N/A	Ground Plot # 13, Block A (Angora) Eden City 1, Near Air Avenue, Opposite New Airport, Lahore.

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151	3239	Central - I	IBB Dholanwal, Lahore	Lahore	92-042-37484677	Property Khewat No. 3316 & 3315, Khatoni No. 8705 and 8700 to 8704, Khasra No. 3801/2249, Hadbast Mouza Nawan Kot, Tehsil, City & District Lahore.
152	3221	Central - I	IBB Garhi Shahu, Lahore	Lahore	92-042-36302338	EOBI House, 105-A, Allama Iqbal Road (Garhi Shahu), Lahore.
153	3332	Central - I	IBB Mehmood Booti	Lahore	042-37333245	Ghani Marbles, Shadi Pura, near Total Petrol Pump, Mehmood Botti, Bund Road, Khatooni # 31, Khasra # 46, Abadi Kiran Park, Hadbast Mouza Shadi Pura, Teshil Cantt. Zila Lahore
154	3557	Central - I	IBB Ichra, Lahore	Lahore	92 42 37569934-35	172-Ferozepur Road, Ichra, Lahore
155	3435	Central - I	IBB Brandreth Road, Lahore	Lahore	92 42 3767224-5	78 Brandreth Road, Old Nishter Road, Lahore
156	3436	Central - I	IBB Egerton Road	Lahore	042-36301629, 3636378, 36301574	Property No Se-27-R-3, 7 Egerton Road Lahore
157	3576	Central - I	IBB Circular Road	Lahore	92 42 37673001-6	Babar Center, 51, Circular Road, Lahore
158	3581	Central - I	IBB Shadman, Lahore	Lahore	92 42 35408506	11-A, Shadman-1, Jail Road, Lahore
159	3582	Central - I	IBB Badami Bagh, Lahore	Lahore	92 42 37708160-4	343-Circular Road, Badami Bagh, Lahore
160	3596	Central - I	IBB Tufail Road, Lahore	Lahore	92 42 36604909-14	"Garrison Officers Mess, 12-Tufail Road, Lahore Cantt"
161	3549	Central - I	IBB Upper Mall, Lahore	Lahore	042-111-11-22-33 - 35751001-6	310-Upper Mall, Shahrah-E-Quaid-E-Azam, Lahore
162	3534	Central - I	IBB Sheikhpura II	Sheikhpura	N/A	Main Lahore-Sargodha Road, Batti Chowk, Sheikhpura.

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163	3533	Central - I	IBB Rahwali	Rahwali	N/A	Khasra no – 1979, near HBL, GT Road, Rahwali Distt. Gujranwala.
164	3157	Central - II	IBB Jaranwala, Faisalabad	Jaranwala	041-4310721-23	Chak No. 127, G.B Khasra No. 4/1/2, Khewat No.3770, Khatooni No, 5358, Jaranwala, Faisalabad
165	3061	Central - II	IBB Chiniot (RUA)	Chiniot	047-6333561-63	Property No-3188/3178, Main Faisalabad Rd, Sagheer Town, Near Nadra Office, Chah Kararri Wala, Chiniot No. 2, Chiniot
166	3184	Central - II	IBB Samundri	Samundri	041-3420105-07	Khewat No.5/5, Khatooni No.5, 16, Chak No.533 GB, Gojra Road, Tehsil Surmandri, Faisalabad
167	3185	Central - II	IBB Kamalia	Kamalia	046-3413806	Khewat No.55/55, Khatooni No.62 To 68, Rajan Road, Mohallah Khokharabad, Near Main Hospital, Kamalia.
168	3225	Central - II	IBB Gulberg Road, Faisalabad	Faisalabad	041-2630796-97	Chak No. 279 RB, Gobinpura, Gulberg Thana Road, Faisalabad.
169	3233	Central - II	IBB Pir Mahal	Pir Mahal	046-3360548-49	Property Khewat No. 53/54, Khatooni 53, Ahata No. 1050, situated at Chak No. 779/GB, Tehsil Pir Mahal, Distt Toba Tek Singh.
170	3220	Central - II	IBB Chak Jhumra	Chak Jhumra	041-8527234-35	Property Bearing Khewat No. 97, Khatooni No. 99, Hata No. 424/376, situated at Chak No. 297/RB, Mandi Chak Jhumra, Tehsil Chak Jhumra 7, District Faisalabad.
171	3003	Central - II	IBB Sargodha Road, Faisalabad	Faisalabad	041-8580385-7	Muslim Town, Chak 122/Jb, Main Sargodha Road, Faisalabad
172	3021	Central - II	IBB Liaquat Road, Faisalabad	Faisalabad	041-2617403-07	Property No. 73, Khewat No. 1858, Khatooni No. 1885, Khasra No. 1008, Chak No 212/RB Liaquat Road, Faisalabad

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
173	3014	Central - II	IBB Grain Market, Faisalabad	Faisalabad	041-2416281-82	Khewat # 2744, Khatooni # 2773, Chak # 212 RB, Dijkot Road, Grain Market, Faisalabad, Tehsil & District Faisalabad
174	3085	Central - II	IBB Millat Chowk, Faisalabad	Faisalabad	041-8580824-26	Plot No. 136 B-II/1, Gulistan Colony, Millat Chowk, Faisalabad
175	3118	Central - II	IBB Jhang Road, Faisalabad	Faisalabad	041-2651805-06	P-I, Street Tayran Wali, Partab Nagar, Main Jhang Road, Faisalabad
176	3120	Central - II	IBB Canal Road, Faisalabad	Faisalabad	041-8751939, 041-8751941	Khasra No 16/3/3, Khewat # 3688-2421, Sq# 83, Chak # 207 Rb, Canal Road, Faisalabad
177	3150	Central - II	IBB Circular Road, Faisalabad	Faisalabad	041-2636341-42	Chak # 212/RB, Shop # 4 & 5, Khasra # 1038/1, Jinnah Market, Bank Square, T.B Hospital, Circular Road Faisalabad
178	3140	Central - II	IBB Peoples Colony, Faisalabad	Faisalabad	041-8717785-86	Building No. 22/A-1 Peoples Colony, Faisalabad
179	3561	Central - II	IBB Eden garden, Faisalabad	Faisalabad	N/A	P-200/76, Block No.64, situated at Chak No. 208-RB, Faisalabad
180	3182	Central - II	IBB Hajjabad, Faisalabad	Faisalabad	041-8580624-25	Qita 3, Khewat No.1, Khatoni No.704, Situated at Chak No .207 RB, Sheikhpura Road, Opposite Millat Square Filling Station,Hajjabad, Faisalabad.
181	3200	Central - II	IBB Shahkot, Nankana Sahib (RUA)	Shahkot	056-3711934-35	Khewat No. 142, Khatoni No. 481, Sq. No. 36, Kila No. 23/1/53/1/1/42, Main College Road, Near Shahkot Stadium, Shahkot, District Nankana Sahib.
182	3218	Central - II	IBB Abdullah Pur, Faisalabad	Faisalabad	041-8733615-16	Jhumra Road Abdullah Pur Adjacent Naz Cinema

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
183	3251	Central - II	IBB Kotla Jam (Unbanked)	Kotla Jam	0453-433105-06	Khewat No. 47, Khatoni No. 73, Capital Market, Darya Khan Road, Kotla Jam, District Bhakkar.
184	3244	Central - II	IBB Khurrianwala	Khurrianwala	041-4360404-05	Khewat No. 29/26, Khatoni No. 172, Hata No. 526 & 527, Qita No. 2, situated at Chak No. 266/RB, Khurrianwala, Tehsil Jaranwala, District Faisalabad.
185	3333	Central - II	IBB Gatt Wala	Faisalabad	041-8759742-4	Khewat No. 268/251, Khotni No. 330, Salam Khata, Qita 1, Sq no. 64, khasra no 24/2/3, CHAK No 198/RB Gatt Wala Tehsil Saddar & District Faisalabad.
186	3260	Central - II	IBB Jhang	Jhang	047-7650650	Plot No 10/01/A Katchery Road, Near Session Chowk, Sadar Jhang
187	3318	Central - II	IBB Fawara Chowk, Faisalabad	Faisalabad	N/A	Commercial Plot No P-259, Block-A Extension Peoples colony Faisalabad.
188	3378	Central - II	IBB Samundari Road, Faisalabad	Faisalabad	N/A	Commercial Plot No 1044, Main D type Colony Samundari Road Faisalabad.
189	3278	Central - II	IBB Toba Tek Singh	Toba Tek Singh	046-2517801-2	Farooq Shaheed Road, P-356 A/15-5, ST-6, Chaudhry Park, Toba Tek Singh
190	3283	Central - II	IBB Gojra	Gojra	046-3513574, 046-3513578	Khawat No. 664, Khatooni No. 693 Tehsil Office Road, Gojra
191	3342	Central - II	IBB Jaranwala Road, Faisalabad	Faisalabad	N/A	Khewat No. 6783, Khotni No. 15951, Khasra No 60,9/23 & 9/27, Akbar colony Main Jaranwala Road, Faisalabad.
192	3389	Central - II	IBB Bhakkar	Bhakkar	510601-510604	Khewat # 161, Inteqal # 914-873-436-1191-1190, Khasra # 458, Salam Khata 2k-5m, Jhang Road Chisti Chowk Tehsil District Bhakkar.

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
193	3362	Central - II	IBB Nalka Kohala, Faisalabad	Faisalabad	N/A	Khewat No 1282/1021, Khatooni No. 1342, kita No 52, Chak No 7/JB Main Nalka Kohala Sargodha Road, Faisalabad.
194	3449	Central - II	IBB Factory Area, Faisalabad	Faisalabad	041-2540186-87	Khasra No. 1836, Khewat No. 05, Khatooni No. 05, Lal Mills Road, Factory Area, Faisalabad.
195	3450	Central - II	IBB Samanabad, Faisalabad	Faisalabad	041-2563671-73	650-A , Industrial Labour Colony, Samanabad , Faisalabad.
196	3586	Central - II	IBB Clock Tower, Faisalabad	Faisalabad	041-2630971-73	Plot No. 221/A, Clock Tower, Faisalabad.
197	3601	Central - II	IBB Madina Town, Faisalabad	Faisalabad	041-8723365, 041-8723317	47-X-101, Madina Town Faisalabad
198	3594	Central - II	IBB GM Abad, Faisalabad	Faisalabad	041-2691262, 041-2691375	39-B, Usman Plaza, Sadar Bazar Gm Abad, Faisalabad
199	3589	Central - II	IBB Satyana Road, Faisalabad	Faisalabad	041-8730405, 041-8730443	Plot No 721, Dgm Block, Batala Colony, Satyana Road, Faisalabad
200	111	Central - II	Civil Line, Main Faisalabad	Faisalabad	041-2644481-85	Bilal Road, Civil Lines Faisalabad
201	249	Central - II	Rabwah	Rabwah Chenab Nagar	047-6215530-32	Plot # 09, Gol Bazar Darul Saddar Chenab Nagar Rabwah.
202	3022	Central - II	IBB LMQ Road, Multan	Multan	061-4581905-06	Property No.104, 105 / Plaza Ward IX, Abdali Shopping Arcade, LMQ road, near Nawan Shaheer Chowk, Multan
203	3047	Central - II	IBB Chowk Shaheedan, Multan	Multan	061-4574462-64	Property # 1771/SH, Ward # VIII-M, Chowk Shaheedan, Multan
204	3084	Central - II	IBB Model Town, Multan	Multan	061-6306156-57	Plot No. 104, Block A, Model Town, Multan

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205	3128	Central - II	IBB Vehari Chowk, Multan	Multan	061-4480914-15	Shop # 51 & 52 Madni Commercial Center, Vehari Road, Vehari Chowk, Multan
206	3145	Central - II	IBB Garden Town, Multan	Multan	061-6537423-24	Property # 7/Rh/Sh, Main Shershah Road, Garden Town, Multan
207	3161	Central - II	IBB Chungi No 14, Multan	Multan	061-4421271-72	Khewat No. 523/515, Khatooni No.559, Chungi No 14, Mumtazabad Road, Near Ahmedabad, Metro Bus Stop, Mouza Taraf Juma Khalsa, Multan
208	3183	Central - II	IBB Gulgasht Colony, Multan	Multan	061-6511817-18	Property # 219 Category-C, Town Scheme # 2, Gulghast Colony, Near Govt. Girls Comprehensive School, Multan.
209	3193	Central - II	IBB Shujaabad, District Multan	Shujaabad	061-4425540-42	Khewat No. 663/677, Khatoni No. 771, Khasra No. 561/1/2 Situated at Mouza Shujaabad Urban, Near Police Station Saddar Jalalpur, Shujaabad, District Multan
210	3199	Central - II	IBB MDA Chowk, Multan	Multan	061-4544275-76	Shop No. 1 to 6, Bamazai Arcade, Mouza Taraf Mubarak Awal, MDA Chowk, Multan
211	3112	Central - II	IBB Layyah (RUA)	Layyah	0606-411004	Khata No. 35, Chak No. 123-B / TDA Shama Colony, Opposite BYCO Perfol Pump, Layyah
212	3113	Central - II	IBB Jampur (RUA)	Jampur	0604-567316-17	Ward No. 14, Mohamdia Colony, Near THQ Hospital, Jampur, District Rajanpur.
213	3174	Central - II	IBB Dera Ghazi Khan	Dera Ghazi Khan	0316-8880959	Shop No. 53, 54, Block No.2, Khata No 4312, Khasra No.5514-5515, Situated at Katchery Road, Dera Ghazi Khan.

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214	3206	Central - II	IBB Rajan Pur (RUA)	Rajan Pur	0604-688312, 0604-688308	Building Khewat No. 1070, Mouza Rajanpur No. 1, Near Al Abad Chowk Indus Highway, Rajanpur, Tehsil & District Rajanpur.
215	3236	Central - II	IBB Old Shujaabad Road, Multan	Multan	061-6303516-17	Khewat # 280-287, Khatoni # 327, 334 to 339, Mouza Qutabpura, Shujaabad Road, Multan.
216	3227	Central - II	IBB Jahanian	Jahanian	065-2210862, 065-2210395	Khewat No. 337, Jahaniyan Mandi, Jahanian, Distt. Khanewal.
217	3230	Central - II	IBB Taunsa	Taunsa	064-2601630, 0317-2701883	Property bearing Khewat No. 1082, Vehova Road, Mouza Taunsa Shareef, Tehsil Taunsa, District Dera Ghazi Khan.
218	3257	Central - II	IBB Vehari Road, Multan	Multan	061-6241083-85	Shops No. 79 to 84, Sheeri Commercial Center, Mouza Taraf Ravi, Vehari Road, Multan.
219	3325	Central - II	IBB Buch Villas Multan	Multan	061-4745071-72	Khewat NO 73(B) 72(R) Mouza Buch Khusroo Abad Buch Villas Housing Scheme Tehsil Multan Saddar Bosan Road, Multan
220	3372	Central - II	IBB Muzaffargarh (RUA)	Muzaffargarh	0318-2172693	Khewat no.664 Black ink,664 Red ink,shared owned by 05/1947 ,Mouza Muzaffargarh, Tehsil & District Muzaffargarh.
221	3371	Central - II	IBB Kot Chuttia	Kot Chuttia	0318-2172689	Khewat No. 109, ,Mouza Kot Chuhatta No. 3, Tehsil Kot Chuhatta District D.G Khan.
222	3354	Central - II	IBB Committee Chowk, Kabirwala	Kabirwala	N/A	Commercial Property Bearing Khewat No. 952 (Black),928 (Red) Khatooni No.1377 , KabirWala District Khanewal.

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223	3352	Central - II	IBB Sameejabad Road, Multan	Multan	N/A	Commercial Property Plot No. 57, Block-V, Property Unit No. 57/RH, Area Development Scheme New Multan Colony, Service Road Multan.
224	3286	Central - II	IBB Kot Addu	Kot Addu	066-2241093-97	Khawat No . 241 Khatooni No.259, Mouza Parhor Shangi, GT Road, Kot Addu.
225	3369	Central - II	IBB Abdul Hakeem	Abdul Hakeem	N/A	Khawat # 58/59, Khatooni # 191 to 199, Salam Khata 155 Kanal 8 Marla Sarsai , Kacha khuh road Abdul Hakeem Tehsil Kabirwala District Khanewal
226	3388	Central - II	IBB Alipur	Alipur	N/A	Khawat # 209,230 share owned by 02/1536, 04/52 Slama khata 76 Kanal 16 Marla, 02 Marla 12 Sarsai situated at Muza Ghawan-1 Tehsil Ali Pur District Muzaffargarh.
227	3451	Central - II	IBB Sir Syed Road, Khanewal	Khanewal	065-2553610-11	H-75, Block-12, Sir Syed Road Khanewal.
228	3452	Central - II	IBB Cantt, Multan	Multan	061-4588377-78	Plot No 44/D Aziza Shaheed Road Multan Cantt Multan
229	3550	Central - II	IBB Old Bahawalpur Road, Multan	Multan	061-4783391-92	129/1, Old Bahawalpur Road, Multan.
230	3523	Central - II	IBB GT Road, Qasba Gujrat	Qasba Gujrat	N/A	Khawat # 388, Share 5/387, Kot Addu Road, Qasba Gujrat, Tehsil Kot Addu, District Muzaffar Garh.
231	3591	Central - II	IBB Dera Ghazi Khan	Dera Ghazi Khan	064-2474175-76	Block 18, Hospital Chowk, Pakistan Plaza, Dera Ghazi Khan
232	3584	Central - II	IBB Gulshan Market, Multan	Multan	061-6784277-78	11 Y-Block Gulshan Market, New Multan Multan

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233	3592	Central - II	IBB Bosan Road, Multan	Multan	061-6214905-10	1/A-2, Officers Colony, Bosan Road, Multan.
234	3039	Central - II	IBB Model Town, Bahawalpur_RC	Bahawalpur	062-2731115-6	Plot No. 29, Block A, Ghallah Mandi Road, Model Town-B, General Official Colony, Bahawalpur
235	3092	Central - II	IBB New Ghalla Mandi, RYK	Rahim Yar Khan	068-5708003-04	Khatoni No. 116-126, Khata No. 14/14, Qita No. 90, New Ghalla Mandi, Chak No. 72/NP, Rahim Yar Khan
236	3163	Central - II	IBB Lodhran	Lodhran	060-8361654-55	Khewat No.21/22, Khatooni No. 202 – 206, Mouza Duratta Urban Near Fowara Chowk, Multan, Bahawalpur Road, Lodhran
237	3191	Central - II	IBB KLP Road, Sadiqabad	Sadiqabad	068-5700245-46	Khewat No. 36/36, Khatooni No. 43 to 48, Raqba Tadadi 190 Kanal. 2 Marla, Hisa 11/3802 Raqba Tadadi 11 marly, Dakhli Chak # 10/NP Mohallah Ghafoorabad Sadiqabad, Tehsil Sadiqabad, Zillah Rahim Yar Khan
238	3210	Central - II	IBB Mailsi	Mailsi	067-3750520-21	Building Khewat No. 47, Khatooni No. 73, situated at Colony Road, Near Ittefaq Ice Factory, Mailsi
239	3209	Central - II	IBB Dunyapur (RUA)	Dunyapur	0608-304937, 8304252	Building No. 367/A, Khewat No. 225, Near Kazmi Chowk, situated at Dokota Chowk, Dunyapur, District Lodhran.
240	3231	Central - II	IBB Jalalpur Pirwala	Jalalpur Pirwala	061-4210741-42	Property No. 311/C/D/SH, situated at Permit Road Block-B, Jalalpur Pirwala, District Multan.
241	3261	Central - II	IBB Liaquat Pur	Liaquat Pur	068-5792451-52	Shop No. 9-10 Abbasia Road, Liaquat Pur, District Rahim Yar Khan
242	3308	Central - II	IBB Air port road, Rahim Yar Khan	Rahim Yar Khan	068-5902192	Commercial property Bearing No. 2706 , Circular Road Rahim Yar Khan.

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
243	3398	Central - II	IBB Satellite Town, Bahawalpur	Bahawalpur	N/A	Unit No.P-554/5+40/C/HALL/SH. Block No.VIII, Settelight Town, Commercial Area, Bahawalpur.
244	3290	Central - II	IBB Bahawalnagar	Bahawalnagar	0632-279337-38	Khawat No .1996,Khatoni No 2084 Shop No. 2 South line Ghala Mandi, Bhawalnagar
245	3269	Central - II	IBB Khanpur	Khanpur	068-5577411-14	Khata No. 498,150 Khatooni No. 1014, Mayz Road (Doabba Road) Khanpur District Rahim Yar Khan
246	3271	Central - II	IBB Hasilpur	Hasilpur	0622-441403-05	16-D, Baldia Road, Khawat No. 418/411 Khatooni No 420, Hasilpur District Bahawalpur.
247	3280	Central - II	IBB Yazman Mandi	Yazman Mandi	0622-703161-62	56/A - DB Bahawalpur Road, Yazman
248	3383	Central - II	IBB Chowk Shahbazpur (Unbanked)	Chowk Shahbazpur	N/A	Commercial Property Bearing Khewat No 101/98, Khatooni No 273-276, Qita 21, Chowk Shahbazpur Sadiqabad District Rahim Yar Khan.
249	3457	Central - II	IBB Cheshtian	Cheshtian	0632-507809-10	143 B-Block,Main Branch, Chishtian. Dist Bahawalpur.
250	3458	Central - II	IBB Haroonabad	Haroonabad	0632-25130-32	Shop No.25-C Ghala Mandi, Haroonabad.
251	3588	Central - II	IBB Rahim Yar Khan	Rahim Yar Khan	068-5889411	27- Town Hall Opp. City Park, Rahim Yar Khan.
252	3585	Central - II	IBB Ahmed Pur East	Ahmed Pur East	0622-275214-15	22, Dera Nawab Road, Adjacent Civil Hospital, Ahmed Pur East
253	3595	Central - II	IBB Sadiqabad	Sadiqabad	068-5702440	Property Khata No.235, Khatoni No.235, Situated At Main Water Supply Road, Mouza Mahal Mandi, Sadiqabad

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254	149	Central - II	Rehman Society, Bahawalpur	Bahawalpur	062-2730691-94	2 - Rehman Society, Noor Mahal Road, Bahawalpur.
255	3057	Central - II	IBB Sahiwal	Sahiwal	040-4221601-03	Khawat No 3882, Khatooni # 3953, Unit # P-387-B/RH, Block VIII for year 2019-2020 Situated at Property # 387 Near Doctor Daud Chowk Sahiwal
256	3091	Central - II	IBB Farid Town, Sahiwal	Sahiwal	040-4270353	Khawat No. 6135, Khatoni No. 6209, Khasra No. 1685/390/1, Farid Town, Sahiwal
257	3177	Central - II	IBB Okara	Okara	044-2510859	Khasra No. D/2894, Khawat No.2736, Khatoni No.2772, Chak No.1A/4L, D-Block, Near Press Club, Okara.
258	3195	Central - II	IBB Chak No. 51/2-L – Okara (Unbanked)	Okara	044-2703528-29	Chak No. 51/2-L, Main Depalpur Road, Okara
259	3266	Central - II	IBB Haveli Lakkha	Haveli Lakkha	044-4775091-94	Khawat No. 404/404 Khatooni No. 507-508, Haveli Lakkha, Depalpur, District Okara.
260	3345	Central - II	IBB Saddar Goggera	Saddar Goggera	044-2662257-8	Khawat no.135/135,khatooni No 440,Khasra No.30/1/2-2/1 ,Chak No 32T Saddar Goggera, Tehsil & District OKARA.
261	3321	Central - II	IBB Bunga Hayat (RUA)	Bunga Hayat	N/A	Khawat No. 44 Black, 42 Red, Khatooni #135 to 159, Situated in chak Baidi, Tehsil and District Pak Pattan.
262	3279	Central - II	IBB Depalpur	Depalpur	044-4540766-68-69	Shop No. 1 & 2, Khawat No. 1822, Khatooni No. 2930 To 2940, Gillani Heights, Madina Chowk. Depalpur
263	3282	Central - II	IBB Mian Channu	Mian Channu	065-2664262-63	Khawat No. 301, Khatooni No. 305, G.T Road Near T. Chowk Mian Channu

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264	3364	Central - II	IBB Iqbal Nagar	Iqbal Nagar	N/A	Khewat No. 134, Khatooni No. 241, Mouza 93/12, Tehsil Chichawatni District Sahiwal.
265	3380	Central - II	IBB Club Road, Vehari	Vehari	N/A	Commercial Property Bearing Khewat# 1326, 1327, 1329 & 1330, Khatooni # 1376, 1377, 1379 & 1480, Situated at Mouza Chak# 43/WB Club Road Vehari Tehsil & District Vehari.
266	3453	Central - II	IBB Pakpattan	Pakpattan	045-7352307-09	'Khewat No. 2941, Khatooni No. 3186, Khasra No. 2710/76, College Road, Pakpattan.
267	3456	Central - II	IBB Patoki	Pattoki	049-4421950-53	Khewat No-114, Khatooni No-115, Khasra No-55, Allama Iqbal Road, Patoki, District Kasur
268	3454	Central - II	IBB Renala Khurd	Renala Khurd	044-2635783	Mahal 20-A/2-L, Gulshan Ishaq Colony, Welcome Road, Renala Khurd
269	3522	Central - II	IBB G.T. Road, Okara	Okara	N/A	Khewat # 446, Khatooni # 448 to 455, Property Unit # B II-LMR-244/SH, Chak # 55 / 2L, G T Road Okara, Tehsil & District Okara.
270	3525	Central - II	IBB DHQ Hospital Road, Sahiwal	Sahiwal	N/A	Kewat # 970, 971, Khatooni # 1338 & 1339, Kot Khadam Ali Shah, D H Q Hospital Road, Sahiwal, District Sahiwal
271	3593	Central - II	IBB Vehari	Vehari	067-3366123	47-A, Karkhana Bazar, Vehari.
272	3579	Central - II	IBB Burewala	Burewala	067-3773011-13	5 C, Multan Road, Burewala, District Vehari
273	3590	Central - II	IBB Arifwala	Arifwala	0457-835425-26	173-D Thana Bazar Arifwala.
274	3600	Central - II	IBB Okara	Okara	044-2551772-3	M.A. Jinnah Road, Okara.

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275	3455	Central - II	IBB Chichawatni	Chichawatni	040-5482305-6	Khewat & Khatooni No. 142, G.T Road, Chichawatni.
276	202	Central - II	Sahiwal	Sahiwal	040-4224061-64	Sarwar Shaheed Road, Sahiwal.
277	3524	Central - II	IBB Sangla Hills	Sangla Hills	N/A	Khewat # 142, Khatooni # 142, Chak # 298/R.B, Sangla hill, District Nankana Sahib
278	3530	Central - II	IBB Indus Highway Road Fazilpur	Fazilpur	N/A	Khata # 86, Fazalpur, Tehsil Rajanpur, District Rajanpur.
279	“3021 (Sub)”	Central - II	Lyallpur Galleria, Faisalabad Sub Branch	Faisalabad	N/A	Khewat no 707/1/707, Khatooni no 1015/1, chak no. 213/RB, Lyallpur Galleria FSD, Tehsil District Faisalabad.
280	3536	Central - II	IBB Adda Larr	Adda Larr	N/A	Khewat # 220/210, Khatooni # 813, Mouza Laarh, Tehsil Saddar, District Multan.
281	3537	Central - II	IBB Basirpur	Basirpur	N/A	Khewat # 453/442, Khatooni # 1449 to 1467, Qita # 2, Mouza Basirpur Tehsil Depalpur & District Okara.
282	3544	Central - II	IBB Head Muhammad Wala	Head Muhammad Wala	N/A	Khewat # 620, 01/366 & 05/366, Mauza Patti Sultan Mehmood Sharki, Head Muhammad Wala, Tehsil Sarwar Shaheed, District Muzaifargarh,
283	3529	Central - II	IBB Dijkot	Dijkot	N/A	Khewat # 853, Khatooni # 1044, Dijkot, Mouza Dijkot Chak no. 263-B, Tehsil Sadar and District Faisalabad.
284	3540	Central - II	IBB Rajana Adda	Rajana Adda	N/A	Khewat # 28, Khatooni # 75 to 78, Qita No. 38 Chak # 286 J B, Rajana Tehsil & District Toba Tak Sing.
285	3521	Central - II	IBB Shorkot Cantt	Shorkot Cantt	N/A	Khewat # 176/169, Khatooni# 2820 to 2821, Khasra # 69/1/1 & 69/1 1, Shorkot, Tehsil Shorkot, District Jhang.

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
286	3541	Central - II	IBB Rohilanwali	Rohilanwali	N/A	Khewat # 214, Khatooni # 620, Rohilanwali, Tehsil Muzaffargarh, District Muzaffargarh.
287	3502	Central - II	IBB High Street, Sahiwal	Sahiwal	N/A	Khewat No. 263, Khatooni no. 266, Qita 5, Mouza Sahiwal, High Street Sahiwal Tehsil & District Sahiwal.
288	3520	Central - II	IBB Sangam Chowk, D.G. Khan	Dera Ghazi Khan	N/A	Khewat # 108, Inteqal # 21446, Mouza Gadaye Shumali, Multan Road, Tehsil District D.G. Khan.
289	3466	North	IBB University Road, Sargodha	Sargodha	0483726647-8	Khewat no 851, Khasra No. 296/276/64/1-64/2/2/2/2 Chak No. 45 Alaf shumali club chowk University Road Sargodha
290	3019	North	IBB Mirpur AJK	Mirpur (Azad Kashmir)	05827-437272	Branch Al Manzar Building Allama Iqbal Road Mirpur A.K
291	3124	North	IBB Muzaffarabad	Muzaffarabad	05822-442392	Khasra No.522, Mouza Muzaffarabad, Near Gilani Hotel Chowk, Bank Road, Tehsil & District Muzaffarabad.
292	3045	North	IBB TALAGANG	TALAGANG	0543-411995	BII-278-279, Madina Plaza, Near Boys High School No.1, Chakwal Road, Talagang
293	3074	North	IBB Katchehry Road, Mandi Bahauddin	Mandi bahauddin	0546-500944	Plot No. B-II/100, Mohallah Toheed Gunj/Usmania, Katchehry Road, Mandi Bahauddin
294	3106	North	IBB Ballo Khel Road, Mianwali (RUA)	Mianwali	0459-230675-77-78	Plot No. F-229/A, Bismillah Plaza, Main Bazar ,Ballo khel Road, Mianwali
295	3148	North	IBB DINGA	Dinga	0537-401931	Khewat No.141, Khatoono No.428-462, Khasra 69, Main Bazar , Dhalian Chwok Dinga, Tehsil Kharian, Distt Gujrat

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
296	3075	North	IBB Muslim Bazar, Sargodha	Sargodha	048-3700850	Ground Floor, Al-Ghafoor Plaza, Muslim Bazar, Sargodha
297	3111	North	IBB Satellite Town, Sargodha	Sargodha	048-3213375	Plot No. 46-A, Main Bazar, Satellite Town, Sargodha
298	3198	North	IBB Faisalabad Road, Sargodha	Sargodha	N/A	Khewat No. 167, Khatooni No. 195, Ground Floor, Burj Abdul Aziz, Canal View, 47 Pull, Faisalabad Road, Sargodha
299	3169	North	IBB Malakwal, Mandi Bahauddin	Malakwal	0546-581208,9,11	Khewat No. 455, Khatooni No. 807-815, Badshahpur Road, (Katchery Road), Tehsil Malakwal, Distract Mandi Bahauddin
300	3240	North	IBB Kallar Syedan	Kallar Syedan	051-3570531	Khasra No. 2353, Khatooni No. 3986, Khewat No. 2087, Main Bazar, Kallar Syedan, District Rawalpindi.
301	3303	North	IBB Phalia	Phalia	054-6566600	Khewat no. 159/157, Khatooni no. 345, Khasra no. 405, Qitta 1, Helan road, Mouza Phalia Keeman, Tehsil Phalia, District Mandi Baha-ud-Din
302	3313	North	IBB Gulberg Islamabad	Islamabad	N/A	Shop No. GF-01-02, plot no. 9, Gulberg arena, business avenue, Gulberg expressway, Gulberg greens, Islamabad.
303	3262	North	IBB Bhalwal	Bhalwal	048-6642405	131-A, Liaqat Shaheed Road, Chak # 8, Tehsil Bhalwal, District Sargodha.
304	3353	North	IBB Bhera	Bhera	N/A	Khewat no. 4/6 Bhalwal road Bhera District Sargodha.
305	3347	North	IBB Rawalakot (RUA)	Rawalakot	05824-442386	Ground Floor, D-22, Usman Plaza, Bank Road, Rawalakot, Azad Kashmir

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306	3358	North	IBB Kotli (RUA)	Kotli	05826-448892	Khewat No. 60, Khata No. 317, Qita 2, Hafiz Aslam Road, Kotli Balyah, Tehsil & District Kotli, Azad Kashmir
307	3281	North	IBB DINA	Dina	0544-636831/636036	"Property No. 1880, Al Bilal Plaza, GT Road, Dina.
308	3294	North	IBB Chakwal	Chakwal	0543-553933	Talagang Road Opposite Alliance Travels ChakwalPlot No. B-1610, Talagang Road, Chakwal.
309	3370	North	IBB Quaidabad	Quaidabad	045-4880581	Commercial Property Bearing Plot No P-176-B ,Khewat No 1021, Khatooni No 1400, Mouza Qaidabad , Tehsil Qaidabad District Khushab.
310	3285	North	IBB Dudial	Dudial	05827-465811	Hassan Shopping Centre, Main Bazar Dudial Azad Kashmir
311	3293	North	IBB Chaksawari	Chaksawari	05827-454805	Ground Floor, Khalid Plaza, Main Bazar, Khasra No. 1319, Khatooni No. 48/39, Chaksawari District Mirpur, Azad Kashmir
312	3408	North	IBB Rawat (RUA)	Rawat	051-3757652	Office No-1, Riaz Hussain Shah Plaza, Main GT Road Rawat Islamabad
313	3409	North	IBB Kharian	Kharian	0537-536064	Rizwan Plaza, G.T Road, Kharian, District Gujrat
314	3327	North	IBB Katha Chowk, Khushab	Khushab	0454-711919	P-4419/A/SH, Khewat No. 123, Khatooni No. 413, Khasra No. 4935/3206, Katha Chowk, Tehsil & District Khushab
315	3348	North	IBB Bagh (RUA)	Bagh	N/A	Khewat No. 437, Khasra No. 2372/1693, Chowk Shuhuda Gyari Sector, Bagh, Azad Kashmir

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316	3391	North	IBB Kuthiala Sheikhan (Unbanked)	Kuthiala Sheikhan	N/A	Khewat No. 916, Khatooni No. 2315, Khasra No. 6092/6079/2634, Kuthiala Sheikhan, Tehsil & District Mandi Baha-Ud-Din
317	3469	North	IBB Gujar Khan	Gujar Khan	051-3514018	B-iii, 215-D, Ward # 5 G.T Road Gujar Khan.
318	3470	North	IBB Jhelum	Jhelum	0544-626001	Koh-E-Noor Bank Square, Old G.T. Road, Jhelum Cantt
319	3467	North	IBB Mirpur, Azad Kashmir	Mirpur (Azad Kashmir)	05827-445103	CH. Sharif Plaza, Mian Muhammad Road, Quaid-e-Azam Stadium, Mirpur, Azad Kashmir
320	3468	North	IBB Mandi Bahuddin	Mandi Bahauddin	0546-600371	Khasra No 143/112/2, Railway Road, Mandi Bahauddin
321	3034	North	IBB Mansehra	Mansehra	0997-308307	Khata / Khatooni No. 3179/6260, Ground Floor, Rehman Plaza, Abbottabad Road, Mansehra
322	3126	North	IBB Mansehra Road, Abbottabad	Abbottabad	0992-341783,82,81	Property No. CB-933-A, Opposite Sethi Masjid, Mansehra Road, Abbottabad
323	3153	North	IBB Hasan Abdal, Attock	Hasan Abdal	0572-520433	Khewat No. 1269, Khatooni No. 1624, Khasra No. 1935, situated at Mouza Hasan Abdal, Main G.T. Road Tehsil Hassan Abdal & District Attock
324	3196	North	IBB Sector B-17, Main GT Road, Islamabad	Islamabad	051-5203364,65	Plot # 7, Lower Ground Floor, Sea Square, MPCHS, B-17, Main G-T Road, Islamabad
325	3154	North	IBB Aman Chowk Swabi (RUA)	Swabi	0938-222103	Khasra No 3356-7, Aman Chowk, Mardan Swabi Road, Tehsil & District Swabi.

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326	3028	North	IBB Nowshera Cantt	Nowshera	N/A	Property Bearing No. 269/958, Shops No. 83/1, 83/5-6, 83/35-37 Shah Building, Baba Colony, Main G.T. Road, Nowshera Cantt
327	3011	North	IBB Bank Road Mardan	Mardan	N/A	Khasra No. 2383, Khawat No.187/278, Ground Floor, Khatak Plaza Main Bazar Bank Road Mardan
328	3125	North	IBB New Adda Road, Mardan	Mardan	0937-807275	Khasra No.1564 & 1563,New Adda, Mardan
329	3211	North	IBB Wah Cantt.	Wah Cantt.	051-4540350	Plot No. 1/100 Mall Road, Wah Cantt
330	3212	North	IBB Havelian	Havelian	0992-810744	Khawat No. 197, 183, & 178, Khatooni No. 486, 463, 458, 227 & 229, Khasra Nos. 2334, 2335, 2336, 2338 & 2337, Situated at Mouza Havelian Urban, Tehsil Havelian, District Abbotabad.
331	3214	North	IBB Tarnol, Islamabad	Islamabad	051-2358052,54	Muhammad Zaman Plaza, Ground Floor, Khasra No. 76/77, 1001/75, Main GT Road, Near Tarnol Railway Station, Islamabad.
332	3253	North	IBB Taxila	Taxila	051-4537011	Ground Floor, Khasra No. 411/420, 702/407, Main G.T. Road Bazar, Taxila, District Rawalpindi.
333	3311	North	IBB Hattar (RUA)	Hattar	0995-639973	Plot no. 7, Industrial area, Kot Najeeb Ullah Road, Hattar.
334	3259	North	IBB Haripur	Haripur	0995-616427,28,29	Shop No. 1-7, Khasra No. 1756/179, Khawat No. 654/1303, Akbar Plaza, Main Abbottabad Road, Haripur
335	3298	North	IBB Attock	Attock	057-2602066	Plot # 169, Sheikh jaffer Plaza. Sidiqui Road, Attock City

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336	3419	North	IBB Abbottabad	Abbottabad	0992-385922	841, Feroqabad (Abbott Garden Hotel Building), Mansehra Road Abbottabad
337	3355	North	IBB Topi	Topi	N/A	Khata No. 530, Khasra No. 433, Mouza Topi Shumali, Main Topi Swabi Road, Near New Bus Stand, Tehsil Topi, District Swabi
338	3328	North	IBB Oghi	Oghi	N/A	Khata No. 1521/2133, Khsara No. 2364/2229/196 Main Bazaar Oghi Tehsil Oghi District Mansehra
339	3366	North	IBB Bajaur (RUA)	Bajaur	N/A	Ground floor, Main Bazar, P.O. Khar, District Bajaur.
340	3528	North	IBB Cantt Bazar, Abbottabad	Abbottabad	N/A	Al Fayyaz Shopping Center, Jinnah Road Abbottabad.
341	3009	North	IBB Mingora Swat	Swat	0946-722011	First & 2Nd Floor Abasindh Tower Green Chowk Madyan Road Mingora Swat
342	3053	North	IBB BUNER (RUA)	Buner	0939-555469	Khasra No.3249, Khatooni No,887, Mardan Road, Main Bazar Swari, District Buner
343	3055	North	IBB Timergara	Timergara	0945-821356	Shop # 1,2 Fakir Plaza Opposite General Bus Stand Main G.T Road, Dir Lower , Timergara
344	3058	North	IBB Makan Bagh Mingora	Swat	0946-700803	Makan Bagh Chowk, Near Swat Continental Hotel, Saidu Sharif Road, Mingora Swat.
345	3069	North	IBB Batkhela	Batkhela	0932-411850	Al-Madina Market, Near Khwar,Main Bazar, Batkhela Distt: Malakand.
346	3071	North	IBB Matta Bazar, Matta	Matta	0946-790745	Property No-2468, Main Matta Bazar, Tehsil Matta, District Swat.

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347	3224	North	IBB Ataliq Bazar, Chitral (RUA)	Chitral	N/A	Ataliq Bazar, Bypass Road, Chitral
348	3070	North	IBB Punyal Road, Gilgit (RUA)	Gilgit	05811450790-5	Khawat No. 70/70, 1023/1023, Shah City Mall, Punyal Road, Gilgit
349	3256	North	IBB DASSU (RUA)	Dassu	N/A	Khasra No. 1, Shereen Plaza, Near Abasain Public School, Dassu, Kohistan.
350	3268	North	IBB Gilgit	Gilgit	05811-457380-5	Khasra No. 5339/5093/104, Khewat No. 185, Khatooni No. 185, Zs Plaza, Shahrhe-e-Quaide-Azam, Opposite Radio Pakistan, Mouza Jutial, Gilgit
351	3264	North	IBB Chilas (RUA)	Chillas	05812450730-5	Khasra No. 942, Near Jamia Madni Masjid, Main Bazar, Chillas, District Diamer, Gilgit-Baltistan.
352	3265	North	IBB Skardu (RUA)	Skardu	05815456400-5	Khasra No. 658/25/1-2-3, Sakmedan Bazar, Near Old Yadgar Chowk, Tehsil Skardu.
353	3346	North	IBB Danyore	Danyore	05811-459947	Khasra No. 473, Khewat No. 1177, Main Bazar, Danyore
354	3381	North	IBB Kabal Swat	Kabal	N/A	Khata No. 901, Khatooni No. 1176, Khasra No. 2258, Mouza Kabal, District Swat
355	3392	North	IBB Gorikote, Astore (Unbanked)	Gorikote	N/A	Khewat No. 331/544, Khasra No. 3419/1445, Mouza Choungra, Tehsil & District Astore
356	3368	North	IBB Gahkooch Ghizer (RUA)	Gahkooch Ghizer	N/A	Baig plaza market, situated at Mouza Gahkuch Paen
357	3538	North	IBB Manglawar (RUA)	Manglawar	0946-730682-3	Manglor Pull, Malam Jabba Road, Manglawar, District Swat, Khyber Pakhtunkhwa.

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358	3044	North	IBB Aabpara Market	Islamabad	051-2870477	Unit No.715, Kamran Restaurant, Aabpara Market, Khayaban-E-Suharwardy, Islamabad
359	3203	North	IBB E-11 Markaz, Islamabad	Islamabad	051-2305109	Shop No. 4-5-6, Royal Suite, Main Double Road, E-11/2-3, Services Cooperative Housing Society, Islamabad
360	3306	North	IBB G-9 Markaz, Islamabad	Islamabad	N/A	Plot No. 39 G-9 Markaz, Islamabad.
361	3463	North	IBB F-8 Markaz, Islamabad	Islamabad	051-2287416	Plot # 18, NPT Building, Sector F-8 Markaz, Islamabad
362	3545	North	IBB Japan Road Sihala (Unbanked)	Islamabad	N/A	K.N. Plaza Japan Road, Jandala Zone -V, Islamabad.
363	3551	North	IBB F-7 II, Islamabad	Islamabad	051-2650803	Plot No. 13-N F-7 Markaz, Islamabad
364	3024	North	IBB F-10 Markaz, Islamabad	Islamabad	051-2222881	Ground Floor, 7-L, F-10 Markaz, Islamabad
365	3048	North	IBB I-8 Markaz, Islamabad	Islamabad	051 4861803	Plot No. 33, Aneek Arcade, Sector No. I-8 Markaz, Islamabad
366	3077	North	IBB DHA Phase II, Islamabad	Islamabad	051-5419404	Plot No. 20, Jinnah Boulevard, Sector-E, Phase-II, DHA-Islamabad
367	3147	North	IBB D-12, Islamabad	Islamabad	051-2706153	Plot No 10 Aim Arcade Shop #1 & 2 D-12 Markaz Islamabad
368	3102	North	IBB Kuri Road, Islamabad	Islamabad	051-5402213	Khewat No. 39, Khasra No. 1403/1225/2, Grandeur Arcade, Kuri Road, Mouza Rehara, Islamabad
369	3152	North	IBB G-11 Markaz, Islamabad	Islamabad	051-2364106	Shop No 1 & 2, Plot # 08, Al-Anayat Shopping Plaza, G-11 Markaz, Islamabad
370	3238	North	IBB F-6 Markaz, Islamabad	Islamabad	051-2828881	Plot No. 7, Block No. E, Super Market, F-6 Markaz, Islamabad.

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371	3336	North	IBB I-9 Markaz Islamabad	Islamabad	051-4261171	Shop no. 3/10, 4/11, 5/12, Plot No. 3 L, Jawa towers, I-9 Markaz, Islamabad.
372	3296	North	IBB G-10, Markaz, Islamabad	Islamabad	051-2351360	Ground Floor 20-A, Sardar Plaza, G-10 Markaz Islamabad
373	3274	North	IBB Bara Koh	Islamabad	051-2304041	Khasra No. 524/525, Khewat No. 30, Khatooni NO. 522, 534, Mouza Kot Hathayal, Main Murree Road, Bhara Kahu, Islamabad
374	3341	North	IBB G-8 Markaz, Islamabad	Islamabad	051-2340488	Shop No. 3,4,5, Plot No D-12, G-8 Markaz Islamabad.
375	3377	North	IBB Murree	Murree	051-3413390	Property No. 59, B-II-178, Near GPO Chowk Khuldana Road, Tehsil Murree, District Rawalpindi.
376	3462	North	IBB Roshan Centre Blue Area, Islamabad	Islamabad	051-2605660	78-W, Roshan Center, Jinnah Avenue, Blue Area, Islamabad.
377	3552	North	IBB Blue Area, Islamabad	Islamabad	051-2270241	15-West, Jinnah Avenue Blue Area, Islamabad
378	3464	North	IBB F-11 Markaz, Islamabad	Islamabad	051-2228146	Plot 14, F-11, Markaz, Islamabad
379	3587	North	IBB I-10 Markaz, Islamabad	Islamabad	051-4102153	3-G, Munawar Plaza, I-10 Markaz, Islamabad
380	3204	North	IBB Bahria Phase IV, Rawalpindi	Rawalpindi	051-5731637	Hall No. 01, Plaza No. 101, Main Boulevard, Civic Centre, Phase 4, Bahria Town, Rawalpindi
381	3005	North	IBB The Mall Branch	Rawalpindi	051-5562798	Century Towers, 6 The Mall, Rawalpindi
382	3062	North	IBB Bahria Town	Rawalpindi	051-5412155-56	Plot # 177 Service Avenue Intellectual Village Bahria Town Phase-7 Rawalpindi

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383	3076	North	IBB Kashmir Road, Rawalpindi	Rawalpindi	051-5562445	116 A-C, Kashmir Road, Rawalpindi
384	3114	North	IBB Adyala Road, Rawalpindi	Rawalpindi	051-5157540	Khewat No. 521, Khatooni No. 635-637, Khasra No. 1428/462/2/2 (3 Qittas), Mouza Dhaman, Adyala Road, Rawalpindi
385	3168	North	IBB Scheme III, Chaklala, Rawalpindi	Rawalpindi	051-5766121	"Plot No. 12, Survey No. 159/12, Chaklala Scheme III, Bazar Area, Cantonment Board, Chaklala, Rawalpindi."
386	3235	North	IBB Range Road, Rawalpindi	Rawalpindi	051-5720181	Khewat No. 402-4, Khatooni No. 529-532, Khasra No. 963/5, & 235 & 420, Altaf Shah Plaza, Mouza Ratta Amral, Range Road, Rawalpindi.
387	3252	North	IBB Gorakhpur (Unbanked)	Gorakhpur	051-5133388	Ground Floor, Khewat No. 161, Khatooni No. 167, Khasra No. 434/1, Main Adyala Road, Gorakhpur, District Rawalpindi.
388	3361	North	IBB Saidpur Road	Rawalpindi	051-4942117	1018-D, Saidpur Road, Setelite Town, Rawalpindi.
389	3288	North	IBB Raja Bazar	Rawalpindi	051-5534306	U 1, Iqbal Road, Fawara Chowk, Raja Bazar, Rawalpindi
390	3289	North	IBB Sadiqabad Road	Rawalpindi	051-4573743	72-C, Setelite Town, Sadiqabad Road, Rawalpindi
391	3350	North	IBB Main Old Airport Road, Rawalpindi	Rawalpindi	051-5977283	Khasara No.5273/3913 & 5275/3914, Khewat No.476-477, Khatooni No.632-633, Mouza Gangal, Old Airport Road, Rawalpindi.
392	3324	North	IBB Lalazar Tulsa Road, Rawalpindi	Rawalpindi	051-5134284	Property bearing No. CB-3592, Tulsa Road, Chaklala Cantt, Rawalpindi

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393	3412	North	IBB Rawalpindi Gunj Mandi	Rawalpindi	051-5778542	V/528/529, GUNJMANDI, RAWALPINDI
394	3413	North	IBB Kalma Chowk	Rawalpindi	051-5683057	Khasra No.132, Khatooni No. 35 Mauza Jahawarey, Kamalabad Kalma Chowk, Rawalpindi
395	3420	North	IBB PWD Society	Rawalpindi	051-5706450-1	Ground Floor Atta Arcade, Commercial Area National Police Foundation, Main Boulevard, PWD, Rawalpindi
396	3394	North	IBB Bahria Town Phase VIII, Rawalpindi	Rawalpindi	N/A	Plot No. 22 Sector, Abu-Bakar Avenue, Phase 8, Safari Valley, Bahria Town, Rawalpindi.
397	3501	North	IBB DHA Phase 1 Rawalpindi	Rawalpindi	051-5138406	Ground Floor, New Commercial Plaza, Sector E, Phase I, DHA Rawalpindi.
398	3461	North	IBB Gulraiz, Rawalpindi	Rawalpindi	051-5596189	Plot#27, Gulraiz Scheme-II, Rawalpindi
399	3459	North	IBB Civil Lines	Rawalpindi	051-5795178	C/ 55 - A, Civil Lines, Meo Road, Rawalpindi
400	3460	North	IBB Westridge, Rawalpindi	Rawalpindi	051-5166835	1193-1196 RV Arcade, Chur Harpal, Peshawar Road, Westridge, Rawalpindi.
401	3602	North	IBB Satellite Town, Rawalpindi	Rawalpindi	051-4424971	5Th Road, City Shopping Centre, Commercial Market, Satellite Town - Rawalpindi
402	120	North	Haider Road	Rawalpindi	051-5701237	32, Haider Road, Rawalpindi Cantt. Rawalpindi
403	3013	North	IBB 6th Saddar Road, Peshawar Cantt	Peshawar	091-5273091-92	6--Saddar Road, Tasnim Plaza, Peshawar Cantt, Peshawar
404	3012	North	IBB GT Road Peshawar	Peshawar	091-2581640	Ground Floor, Rahim Medical Center, GT Road, Peshawar

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405	3020	North	IBB Charsadda	Charsadda	0318-3193020	Ground Floor Gold Mines Towers Nowshera Road Charsadda
406	3197	North	IBB Dalazak Road, Peshawar	Peshawar	091-2583781	Khasra No. 195, 197, Ground Floor, Malik Plaza, Iqbal Colony, Dalazak Road, Peshawar
407	3035	North	IBB KOHAT	Kohat	0922-522451	Plot # 14 Survey No.253-C, Near Butt Super Store, Katchery Chowk, Hangu Road, Kohat
408	3036	North	IBB D.I.Khan	Dera Ismail Khan	0966-718941	Plot # 19, Survey # 79, Near GPO Chowk, East Circular Road, D.I.Khan Cantt.
409	3041	North	IBB Ashraf Road Branch Peshawar	Peshawar	091-2593365	Shop # 471-472/203, New Rampura Gate, Ashraf Road Peshawar
410	3049	North	IBB BANNU (RUA)	Bannu	0928-611542	Khasra No. 1462,1833, Mouza Fatima Khe, Near Durrani Plaza, Ex GTS Chowk, Bannu Cantt. Bannu
411	3093	North	IBB Warsak Road, Peshawar	Peshawar	091-5200542	Property No. 2841,3481, Ground Floor, Noor Plaza, Warsak Road, Peshawar
412	3094	North	IBB Kohat Road, Peshawar	Peshawar	0318-3193094	Khata/Khatooni No. 115/211, Situated at Mouza Kotla Maman Khan, Kohat Road, Peshawar
413	3095	North	IBB Hayatabad, Peshawar	Peshawar	091-5612040	Shop No 5-6, Ground Floor, Waqar Plaza, Gul Abad Colony, Jamrud Road, Phase III Chowk, Hayatabad, Peshawar
414	3155	North	IBB Shahkas Khyber Agency (RUA)	Khyber Agency	091-5813962	Ground Floor, Spinzar Market, Shahkas, Wazeer Dhand, Jamrud Road, (Near Hayatabad Industrial Estate) Khyber Agency, FATA

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415	3201	North	IBB Canal Road, Peshawar	Peshawar	091-5711015	Shop # 1,2,3, Khasra # 2464-2451-1102/2,Naseem Plaza, Academy Town Near Ghandhara University Canal Road Peshawar
416	3307	North	IBB Achaini Chowk Peshawar	Peshawar	0318-3183307	Khatooni no. 1006/2217, 1007/2226, Achaini Bala, Ring Road, Peshawar.
417	3275	North	IBB Peepal Mandi	Peshawar	091-2592808	Property No T-25/334, 239/105, Shop No. 3 to 9, Ground Floor, Ashraf China Trade Centre, Chari Koban Chowk Peepal Mandi (Old Sabzi Mandi) Peshawar
418	3351	North	IBB Charsadda Road Peshawar	Peshawar	0318 3183351	Khasra No. 78, Din Bahar Colony, Main Charsadda Road, Peshawar
419	3323	North	IBB Parachinar (RUA)	Parachinar	0926-312150	Khasra No. 1533, Mouza Totki, Parachinar, District Upper Kurram
420	3411	North	IBB University Road	Peshawar	091-5711402	Property # 4652-4670, Omer Plaza, Jamrud Road, Jehangirabad (University Road) Peshawar
421	3415	North	IBB Khyber Bazar, Peshawar	Peshawar	091-2219861-2210926	Property # 417-D, Outside Bajori Gate, Shoba Chowk, Khyber Bazar, Peshawar
422	3338	North	IBB Hangu (RUA)	Hangu	0318-3193338	Khasra No. 6617, Main Bazar, Hangu
423	3465	North	IBB Peshawar University Camp	Peshawar	091-5610841,5610943	Ground Floor, Western Corner, Academic Block - li, University Of Peshawar, Peshawar
424	3570	North	IBB Fakhar-e-Alam Road Peshawar	Peshawar	091-5270872	1st Frontier Arcade, Fakhr-e-Alam Road Branch, Peshawar Cantt
425	3527	North	IBB Main Bazar Sillanwali	Sillanwali	N/A	Khasra No. 57, 46 Adda Road, Sillanwali, District Sargodha.

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
426	3535	North	IBB Pabbi	Pabbi	N/A	Khewat No.534, Khatooni No.765, Khasra No.4088, Mouza Pabbi, Tehsil Pabbi, Dist. Nowshera KPK.
427	3526	North	IBB Tarlai Kalan	Tarlai Kalan	N/A	Ground Floor, Deen Plaza, Near Tarlai School Stop, Lehtar Road, Tarlai Kalan, Islamabad.
428	3531	North	IBB Shabqadar	Shabqadar	N/A	Khewat No. 994, Khatooni No. 2571, Khasra No. 4653/4255/2942,4661/4119, 2946, 2957 Mouza Shabqadar, Tehsil Shabqadar District Charsada, KPK.
429	3004	South	IBB Zarghoon Road	Quetta	081-2443177/081-2443265	Near Bukhari Petroleum, New Zarghoon Road, Quetta
430	3018	South	IBB Gandhari Bazar, Quetta	Quetta	081 2837890, 2843005, 2820916, 2837320	1-25/14-15, Gandhari Bazaar, Quetta
431	3097	South	IBB Shahbaz Town, Quetta	Quetta	081-2820334 - 36	Plot No. 15-C, Phase II, Shahbaz Town, Summangli Road, Quetta Cantt. Quetta
432	3107	South	IBB Main Trench Road, Chaman (RUA)	Chaman	082-6612326	Khatooni No.685, Khasra No.1283, 1284 & 1285 Main Trench Road, Chaman
433	3123	South	IBB Hazar Ganji, Quetta	Quetta	081-2472927	Plot No, CA-45, Grain, Fruit & Vegetable Market, Hazar Ganji, Quetta
434	3134	South	IBB Market Road, Zhob (RUA)	Zhob	0822-412406-07	Shop Bearing No.B/59, Near PIA Office, Market Road, Zhob, Baluchistan
435	3121	South	IBB Khuzdar (RUA)	Khuzdar	0848-412934-35	Khasra No.2142, 2143, 2144 & 2145, Intagal No.2053, Near Al Saudia Hotel, Rabia Khuzdari Road, Khuzdar, Baluchistan
436	3135	South	IBB Gwadar (RUA)	Gwadar	086-4210448-49	Khasra No.427, Khewat No.191, Khatooni No.191, Airport Road, Gawadar, Baluchistan

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437	3144	South	IBB Quetta Cantt, Quetta	Quetta	0316-1180912-3	Shop No. 12, Jinnah Shopping Complex, Jinnah Road, Quetta Cantt., Quetta
438	3217	South	IBB Main Bazar, Chitkan, Panjgur (RUA)	Panjgur	0855-641316-7	Iqbal Hassan Dost Market, Main Bazar, Chitkan, Distt. Panjgur
439	3248	South	IBB Huramzai (Unbanked)	Huramzai	0826-429002 0826-429003	Khewat No. 18, Khatooni No. 19, Khasra No. 9, Qitah, situated at Mohal & Mouza Huramzai, Tappa Galgzai, Tehsil Huramzai, District Pishin.
440	3304	South	IBB Loralai (RUA)	Loralai	082-4410015-6	Shop # 381, 417 A, Main Bazar, Tehsil Road, Loralai.
441	3356	South	IBB Dera Murad Jamali (RUA)	Dera Murad Jamali	083-8710239	Abro Chowk, National Highway, Dera Murad Jamali
442	3270	South	IBB Turbat	Turbat	0852-411074	Khewat # 32, Khatooni # 32, Al Salam Market, Main Road Turbat
443	3390	South	IBB Sibi (RUA)	Sibi	0331-8028032	Serial No. old 83, Circle/ward No. 1, Block No. 4, Building No. 83, situated at Jinnah Road, Main Bazar Sibi.
444	3331	South	IBB Toughi Road, Quetta	Quetta	0333-3001617	Khasra No. 15 & 16, , situated at ward No. 38, Tappa Urban No. 3, Tehsil City and District Quetta in the Name of Dost Muhammad son of Haji Rohi Muhammad.
445	3319	South	IBB Pasni	Pasni	0333-2445995	Khewat No.126, Khatooni No. 126, Khasra No. 254, & 255 Situated at Mouza / Ward Ormari, Tehsil Pasni District Gwader.
446	3329	South	IBB Muslim Bagh (RUA)	Muslim Bagh	0300-3705764	Mohalla Parkanda Kareez, Mouza Muslim bagh, Tappa saddar, Tehsil Muslim Bagh , district killa Saifullah

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447	3315	South	IBB London Street, Quetta	Quetta	0342-8099296	Bearing No 807 , Khasra No 229 , situated at Mohal & Mouza Ward No 21 , Tappa urban , Liaquat Bazar , Tehsil , City and District Quetta.
448	3393	South	IBB Chaghi (Unbanked)	Chaghi	0344-8366323	Chaghi Bazar , Tehsil road, masjid-e-Tooba Chowk, Chaghi
449	3472	South	IBB Fatima Jinnah Road, Quetta	Quetta	081-2837234-2824973-2836943-2824807	Yusaf Centre Khasra No 485 Mutation No 602, Fatima Jinnah Road Quetta
450	3603	South	IBB Shahrah-e-Adalat, Quetta	Quetta	081-2840386-87-2840587-2842028	Shahrah-e-Adalat, Quetta
451	3042	South	IBB Qasim Chowk, Hyderabad	Hyderabad	022-2730074-77	Property Shop No. F-1 & F-2, Fortune Arcade, Survey No. 79, Qasim Chowk, Jamshoro Road, Hyderabad
452	3052	South	IBB Market Road, Hyderabad	Hyderabad	022-2613408	CS#2657, Ground Floor, Diamond Hotel, Market Road Hyderabad
453	3083	South	IBB Auto Bhan Road, Hyderabad	Hyderabad	022-3821385	Plot No.55, Block "B1", Hyderabad Railway Employee Co-Operative Housing Society Ltd, Auto Bhan Road, Giddu Bunder, Latifabad, Hyderabad
454	3108	South	IBB Site, Hyderabad	Hyderabad	022-2720523	Plot No. A-10-Z-7 SITE, Hyderabad
455	3171	South	IBB Shahdadpur	Shahdadpur	0235-842712	Plot Bearing C.S.No.558,Ward-A, Station Road, Shahdadpur, District Sanghar
456	3170	South	IBB DADU (RUA)	Dadu	0254-710716	Plot Bearing C.S. No.615/2,Ward-B, Shahani Mohallah, Main College Road, Dadu
457	3172	South	IBB Cloth Market, Hyderabad	Hyderabad	022-2112323	Plot No.122(Commercial), Sheet No.92, City Survey.No.914 & Ward-G, Doman Wah Road, Near Cloth Market, Hyderabad

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458	3187	South	IBB Jacobabad (RUA)	Jacobabad	0722-651194-95	Shop No.1 & 2, Property Bearing Civil Survey .No.235/22,235/23,235/24,235/27, Ward No.06 (Lar Wah), Jacobabad.
459	3245	South	IBB Tando Adam	Tando Adam	0317-2701900, 0317-2701901	Ground Floor, Park View Apartment, C.S. 947/16, Ward D, Opposite Gulshan-e-Siddique Park, Iqbal Road, Tando Adam, Distt. Sanghar
460	3213	South	IBB Khairpur Mir's (RUA)	Khairpur Mir's	0243-714078-79	Ground Floor, C.S. 172-174, Muhalla Ali Murad New Goth, Khairpur Mir's, Taluka/ Distt. Khairpur Mir's.
461	3249	South	IBB Sanghar	Sanghar	023-5541961 023-5541962	Ground floor, CS No. 124/2, Ward A, Housing Society, Nawabshah road, Sanghar.
462	3382	South	IBB Matari (RUA)	Matari	022-2760190-2	Survey No. 145, Main Bus Stand Road, Taluka & district Matari.
463	3263	South	IBB Mirpur Khas	Mirpurkhas	0233- 876475	C S No. 715,716,718, Ward-A, Umerkot Road, Taluka & District, Mirpurkhas.
464	3305	South	IBB Halanaka	Hyderabad	022-2030925-6	Survey Number 161-1 (01-21), 161-2 (01-21), 162 (02-18), 483-1 (01-32), 483-2 (01-12) and 484 (02-04) situated in Deh & Tappa Gujjo , Taluka City District Hyderabad
465	3284	South	IBB Latifabad	Hyderabad	022-3820526-7	Quarter no. 30, Block D, unit no. VII, Shah Latifabad, Hyderabad
466	3367	South	IBB Daharki (RUA)	Daharki	072-3641462-3	Survey Number 446 situated in Deh Daharki, Tappo Daharki, Taulka Daharki, District Ghotki
467	3301	South	IBB Bundar Road, Sukkur	Sukkur	0345-2020109	B-1623, Bundar Road , Sukkar

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468	3295	South	IBB Nawabshah	Nawabshah	0244-330895-97	CS No. 555, Ward-B main Mohni Bazar, Nawabshah
469	3373	South	IBB Deh Ganjo Takkar, Kohsar (Unbanked)	Hyderabad	0301-3510509	Plot No 247, 248, situated at Daman-e-Kohsar Housing scheme, bearing Un-assessed Survey No I, Ganjo Takar, Taluka Latifabad District Hyderabad.
470	3272	South	IBB Qasimabad	Hyderabad	022-2652331, 022-2103434	Plot No B-1, R.S. 258/2 Bilal Villas Housing Scheme Deh Sari, Qasimabad, Hyderabad.
471	3379	South	IBB Tando Allahyar (RUA)	Tando Allahyar	0333-2176244	Shop City Survey no: 03 , Situated in Hyderabad Mirpurkhas Road " C" ward Tando Allahyar, district Tando Allahyar
472	3343	South	IBB Khipro	Khipro	0333-2969355	Plot # 49 opposite Shell Petrol pump, Mirpur has Road, Khipro
473	3365	South	IBB Tando Muhammad Khan (RUA)	Tando Muhammad Khan	0346-3714867	Plot no. 08, C.S. No.B/1876/08, Block-Jinnah, Madina City Housing Scheme, Ward B, Sujawal Road, Tando Muhammad Khan, District Tando Muhammad Khan.
474	3480	South	IBB Main Saddar, Hyderabad	Hyderabad	022-2781078-022-2728356	'Plot No. 339, Main Bhora Bazar, Saddar, Hyderabad.
475	3476	South	IBB Larkana	Larkana	074-4056054	City Survey No. 2016/ 4-A Ward C, Faysal Bank Chowk, Larkana City
476	3478	South	IBB Ghotki	Ghotki	0723-600801-4	Ground Floor, City Survey No. 890, Ward-B, Situated At Devri Sahab Road, Ghotki
477	3477	South	IBB Shahdadkot	Shahdadkot	074-4014227-28	Plot City Survey No. 520 Ward B, Situated At Shaikh Mohala, Shahdadkot

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478	3479	South	IBB Kandhkot	Kandhkot	072-2572705-9	Plot No. 130, Main Bazar Shah Abdul Latif Road, Near Police Station, Kandhkot
479	3546	South	IBB Jamshoro (Unbanked)	Jamshoro	N/A	Ground floor, Jamshoro Plot No. A1-41, A1-42, A1-43, Jamshoro education city, Deh morho Jabal, Tappa morho, District Jamshoro
480	3532	South	IBB Mehar	Mehar	N/A	Ground Floor, Plot no. 151, Deh Kinaro Kakool, Taluka Mehar, District Dadu
481	3542	South	IBB Matli (RUA)	Matli	N/A	Property Plot no. 04, situated at Deh Matli, Tappa & Taluka Matli, District Badin
482	3543	South	IBB Moro (RUA)	Moro	N/A	Property/Premises Sikni commercial Plot constructed over a shop, situated at Deh Moro Tappa & Taluka Moro, District Noshero Feroz
483	3604	South	IBB Race Course Road, Sukkur	Sukkur	071-5617197	City Survey No. D1596 / 1-D, Race Course Road , Sukha Talab, Sukkur
484	3080	South	IBB DHA Phase I, Karachi	Karachi	021-35311295	Plot No.103/C, Commercial Area 'B', Phase-I, DHA, Karachi
485	3031	South	IBB Khayaban-e-Shahbaz, Karachi_RC	Karachi	021-35342366 & 021-35342364	43-C Khayaban-e-Shahbaz, Phase VI DHA, Karachi
486	3060	South	IBB DHA Phase 2 Ext	Karachi	021-35319591-95-96-97	Ground Floor Plot# 61C 21St Comm Street Dha Ph-ii Ext Khii.
487	3400	South	IBB Korangi Road, DHA I_R	Karachi	021-35311444	Speedy Towers 129/I & II Main Korangi Road Phase I Dha Karachi
488	3189	South	IBB Clifton Block 9, Gizri, Karachi	Karachi	35155243-45	Showroom No. 1, Building No. D-39, Ground Floor, Main Chaudhry Khaliq-U-Zaman Road, Clifton Block-9, Karachi
489	3488	South	IBB I.I. Chundrigar Road, Karachi	Karachi	021-32638011-13	11/13 Trade Centere, I.I. Chundrigar Road Karachi

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490	3486	South	IBB Korangi No.2, Karachi	Karachi	021-35071758-59	'Q-14, Sector 33-A, ST-1200/14, Korangi Town Ship, Karachi.
491	3560	South	IBB Defence, Shahbaz Commercial Phase VI, DHA, Karachi	Karachi	021-35341761-35856091-35854038-35854035	22/C Shahbaz Commercial Lane, Phase 6, DHA Karachi
492	3487	South	IBB Mehmoodabad, Karachi	Karachi	021-3437647	Plot No. SA-85, Block 7, Karachi Administration Employees Cooperative Housing Society (KAECHS), Karachi
493	3489	South	IBB Korangi Industrial Area , Karachi	Karachi	021-35114402-3	Plot No. 51/9, Sector 15, Main Korangi Road, Karachi
494	3506	South	IBB Phase IV DHA (II) Karachi	Karachi	N/A	Plot of Land bearing No.22-C, 7th Commercial Lane, Phase-IV, situated in Pakistan Defence Officers Housing Authority, Clifton Cantonment, Karachi
495	3571	South	IBB Clifton Centre, Karachi	Karachi	021-35830113-5	Plot No DC1, Clifton Centre, Show Room No 16-A, 16-B Block No 5 Scheme No-5 KehKashan, Clifton Karachi
496	3572	South	IBB Stadium Lane, Khayaban-e-Mujahid, Karachi	Karachi	021-35349113-021-35349111	43-C, Stadium Lane 2, Khayaban-e-Mujahid, Phase V, DHA Karachi
497	3553	South	IBB Quality Heights Clifton, Karachi	Karachi	021-35863772-74-75, 021-35868429, 35868514	32-A, Ground Floor, Quality Heights, K.D.A Scheme No. 05, Clifton Block 8, Karachi
498	173	South	Khayaban-e-Tanzeem	Karachi	021-35877909-10, 021-35824827 & 021-35877846	Plot No. C-4-D-N, Phase V, Khayaban-E-Tanzeem, Dha, Karachi
499	3043	South	IBB Gulshan-e-Iqbal	Karachi	021-34819572-76	Plot No. Fl-2/4, Block-6, KDA Scheme No. 24, Gulshan-e-Iqbal, Karachi

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500	3078	South	IBB Binoria SITE, Karachi	Karachi	021-32586605-6	Plot No. LC-2-A/29, Survey Sheet No. 35P/1-35L/13, Ground Floor, Situated At Sindh Industrial Trading Estate Limited, Karachi
501	3103	South	IBB Bahria Town, Karachi	Karachi	N/A	Bahria Town (Pvt) Ltd, Head Office, Customer Support Center, Super Highway, Karachi
502	3098	South	IBB Model Colony, Karachi	Karachi	021-34491623-24	Ground Floor, Plot No. 95, Street No. 4, Model Colony, Karachi
503	3099	South	IBB Malir Cantt, Karachi	Karachi	0316-1180904-5	4 Dots Welfare Shopping Complex C/O HQ 4 Air Defence Division31, Bostan Lines, Malir Cantonment, Karachi
504	3188	South	IBB Gulshan-e-Maymar, Karachi	Karachi	03172697547-9	Plot No.Sb-34,Sector-X, Sub Sector - IV, KDA Scheme-45,Gulshan-E-Maymar,Karachi
505	3190	South	IBB Seher Commercial, Karachi	Karachi	0310-2840190-92	Shop & Hall No. 2, Plot No. 34-C, Commercial Avenue, Seher Lane-4, Phase VII, DHA, Karachi
506	3131	South	IBB Zaibunnisa Street, Saddar, Karachi	Karachi	021-35140214-15	Shop No. 02, Survey No. 06, Sheet No. SB-7, Main Zaibunnisa Street, Saddar Bazar Quarters, Karachi.
507	3228	South	IBB Jinnah Avenue, Malir, Karachi	Karachi	021-34027511-34027450	Shop No. G-07 & G-08, Ground Floor, Shanzil Golf Residencia, Commercial Plot bearing No. 02/14, situated at Deh Mehran, Tapo Gujro, KDA Scheme No. 33, District Malir, Karachi.
508	3243	South	IBB Gulistan-e-Johar, Block-14, Karachi	Karachi	021-34176751 021-34176752	Shop No. 8 & 9, Al-Fiza Tower, Block 14, Gulistan-e-Jauhar, Karachi.

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509	3254	South	IBB Safoora Goth	Karachi	021-34023795-34023791-34023793	Shop No. 1 to 4, Ground Floor, Plot No. SB-9, Block-7, Gulistan-e-Jauhar, KDA Scheme No. 36, Karachi.
510	3255	South	IBB Gulshan Chowrangi	Karachi	021-3481 5319-34833720-34833718	Shop No. 1-4, Ground Floor, Sana Arcade, Plot No. ZC-6, Block 7, Gulshan-e-Iqbal, KDA Scheme 24, Karachi.
511	3292	South	IBB DHA Phase IV	Karachi	021-35802423	Plot No. 14 C, SUNSET COMMERCIAL STREET NO. 2 PHASE IV, DHA, KARACHI.
512	3359	South	IBB DHA Phase VII, Karachi	Karachi	0333-2222464	Plot # 44-C khayaban e zaffar Shaheed DHA, phase VII (extension) Karachi
513	3299	South	IBB Bait Ul Mukarram, Karachi	Karachi	0333-3679290	Shop No 7, 8, 9, 10, 17, 18, 19 Saleem Plaza, FL-1 (block C), Block 16 Gulshan e Iqbal Karachi
514	3407	South	IBB Gulistan-e-Jauhar, Karachi	Karachi	021-34026856-34030556-7	Shop No. 28-29, Ruffi Lake Drive, Block 18, KDA Scheme No 36 Gulistan E Johar, Karachi
515	3375	South	IBB Askari V, Karachi	Karachi	021-34901592-3	Commercial Centre, Sec-E, Askari V, Karachi
516	3481	South	IBB Shaheed-e-Millat, Karachi	Karachi	021-34388104-105-106	Iqbal Arcade 'plot No.6, Blk 3/7 DMCHS Shaheed-e-Millat Road, Karachi.
517	3482	South	IBB MACHS, Karachi	Karachi	021-34390511-34390516	Plot No. 2-F (Commercial) Maulana Muhammad Ali Jauhar Memorial Co-operative Housing Society Karachi.
518	3483	South	IBB Tipu Sultan Road, Karachi	Karachi	021-34301181-3	Plot No. 110, survey sheet No.35-P/1, Zonal Commercial Area, Banglore Coop: Housing Society Ltd, Karachi
519	3484	South	IBB APWA Complex Garden	Karachi	021-32294779-80	Shop No. SA-05, Ground Floor, Apwa Complex Plot No. 67- A - C Garden Road, Karachi.

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520	3485	South	IBB Electronic Market, Karachi	Karachi	021-32751585-86	'Shop No.3, Ground Floor, Hashmani Electronic Centre, Abdullah Haroon Road Saddar, Karachi.
521	3471	South	IBB DHA Bukhari Commercial	Karachi	021-35149595-97	Commercial Plot No. C-19, Bukhari Commercial, Lane No.5, Phase VI DHA Karachi.
522	3555	South	IBB Abdullah Haroon Road, Karachi	Karachi	021-111-11-22-33	16-Abdullah Haroon Road, Karachi
523	3556	South	IBB Zamzama, Karachi	Karachi	021-35875303-35875323-35822781	13-C 7th Zamzama commercial Lane near two sword cliffon, Karachi.
524	3516	South	IBB Continental Bakery, Gulistan-e-Johar, Karachi	Karachi	N/A	Commercial Plot bearing No. ST-1, Block No.16, K.D.A. Scheme No. 36, Gulistan-e-Johar, Karachi
525	3511	South	IBB New Town Binoria Karachi	Karachi	N/A	Shop No.4, Survey No.27/2, Sheet J.M-2, Cosmopolitan Cooperative Housing Society, Jamshed Quarters, Karachi
526	3562	South	IBB Gulshan Block-2	Karachi	021-3497 2202-34972998	A-287, Block-2, K.D.A Scheme -24, Gulshan E Iqbal, Karachi
527	3565	South	IBB Green Belt Residency	Karachi	021-35877922-35375103	Green Belt Residency, Shop No. 13-16, Plot No. Commercial 7/1, Block 2, Kda Scheme-5, Kehkashan, Clifton Karachi
528	3574	South	IBB Shaheed-e-Millat II, Karachi	Karachi	021-111-321-321 -34382595	72-A/Z, Block 7/8, Shaheed-e-Millat Road, Karachi
529	3567	South	IBB Gulshan-e-Iqbal, Karachi	Karachi	021-3499 4262-3	B -35, Block 13-A, Main University Road, Gulshan-E-Iqbal, Karachi
530	3575	South	IBB Gulshan, Karachi	Karachi	021-34830110-34830111-34830112-34830108-34830109	SB/25, Block 13C, Main University Road, Karachi

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531	3563	South	IBB DHA Phase VIII, Karachi	Karachi	021-35246011	43-C, Al-Murtaza Commercial Lane No. 4, Dha, Phase VIII, Karachi
532	3564	South	IBB Saba Avenue, Karachi	Karachi	021-35245377-35245380	Shop No. 2 & 3, Ground Floor, Plot No. 36-C, Badar Commercial Street N, Phase V Extension, DHA Karachi
533	3554	South	IBB Main Branch, Karachi	Karachi	021-111-747-747-32795200	Faysal House, St-02 Main Shahr-e-Faisal, Karachi
534	131	South	Shahrah-e-Faisal	Karachi	021-34315634-37	Business Avenue Centre, Block No. 6, P.E.C.H.S, Karachi
535	3046	South	IBB Cattle Colony, Karachi	Karachi	021-35080121	Plot 3-A, Commercial Area, Landhi Cattle Colony, Karachi
536	3063	South	IBB Gulbahar	Karachi	021-36729805-808	Plot No- 476-478 Ghousia Colony Gollimar Khi
537	3064	South	IBB Shah Faisal	Karachi	021-34686210-11	Plot No B-9 Main Electornic Market Shah Faisal Colony No 1, Karachi
538	3066	South	IBB Ayesha Manzil	Karachi	021-36360874-75	Shop No 1 & 2, Ground Floor, Komal Classic, Plot No C 10, Block No 4, Federal B Area, Near Ayesha Manzil ,Karachi, Pakistan
539	3068	South	IBB Shershah	Karachi	021-32580178	Godown No. D-283/21 & D-283/22 Plot No. D-283, Shershah, Karachi
540	3137	South	IBB Alamgir Road, Karachi	Karachi	021-36825612-17	Shops No. 6 & 6A on Plot No. 7-A/271, Block-3, Delhi Mercantile Muslim Co-operative Housing Society, Karachi
541	3136	South	IBB Chandni Chowk, Karachi	Karachi	021-34890354-5	Sub Plot No. 02, Plot No. ST-12/1-A, Chandni Chowk, Scheme-7, Karachi
542	3087	South	IBB Landhi no. 6, Karachi	Karachi	021-35030613-6	Quarter No. 32/9, Sector 5-D, Landhi Town, Karachi

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543	3001	South	IBB Sharfabad	Karachi	021-34860997-8	Shop No. 08,09, Al Haram Tower 1, Jamal Uddin Afghani Road, Bmchs, Sharfabad, Karachi
544	3026	South	IBB Dhoraji, Karachi	Karachi	021-34860853-55	Shop No, G-1 To G-4, Talha Arcade, Plot# 35/187, Block 7/8, C.P Berar, Cooperative Housing Society Karachi
545	3050	South	IBB Rashid Minhas Road	Karachi	021-34832874	Plot # 16, Al Musawvir Crown, Block 10-A, KDA Sch # 24, Gulshan-e-Iqbal, Karachi
546	3186	South	IBB Orangi Town, Karachi	Karachi	021-36660185-86	Shop No.30, Commercial Plot, Sector No.6-E, Orangi Township, Karachi
547	3207	South	IBB Soldier Bazar, Karachi	Karachi	0317-2701885, 0317-2701886	Shop No.7 & 8, Ground floor Hasnain Heights, Commercial plots Survey No, 14.SOL B-2, & 13.SOL B-2, Soldier Bazar Quarters Karachi
548	3208	South	IBB Baldia Town, Karachi	Karachi	021-32378512, 021-32378511	Ground floor plot No.736-A, (Old No.13-A/6), Sector 5-G, Saeedabad, Baldia, Karachi.
549	3215	South	IBB Stock Exchange, Karachi	Karachi	021-32460257	Office No. 102, 103 & 104, 1st Floor, Near Central Depository Company & Salim Karmani Securities, New Stock Exchange Building, Karachi.
550	3223	South	IBB Gulshan-e-Hadeed, Karachi	Karachi	021-34716250, 021-34716250	Plot No. C-12, Sub-Sector, 8-C/1, Gulshan-e-Hadeed Housing Project, Phase I, Steel Town, Bin Qasim, Karachi.
551	3222	South	IBB Citi Tower, Nursery, Karachi	Karachi	021-34320132, 021-34320131	Showroom No. 3, Ground Floor, Citi Towers, Commercial Plot No. 33-A, Survey Sheet No. 35-P/1, Block 6, PECHS, Karachi.
552	3404	South	IBB Tariq Road, Karachi	Karachi	021-35143538-39	Shop No. 1 & 2, Plot No. 9-C, Block-2, Main Tariq Road, Karachi

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
553	3518	South	IBB SMCCHS, Karachi	Karachi	021-34300317-318	Ground Floor Showroom No. 1, Plot No. 120, Survey No. 77, Survey Sheet-Strachen Quarter, Block-"A", SMCCHS, Karachi
554	3505	South	IBB Allama Iqbal Road, Karachi	Karachi	N/A	Plot # 145/A, Tai Roshan Residency, Block 2, Main Allama Iqbal Road PECHS, Karachi.
555	3605	South	IBB Khalid Bin Waleed Road	Karachi	021-343022246 & 343022249	Plot No. 89-B, Block-2, P.E.C.H.S, Karachi
556	3086	South	IBB West Wharf, Karachi	Karachi	021-32313308-9	Ground Floor, Plot No. 21, Warehouse Area, West Wharf, Karachi
557	3096	South	IBB Truck Stand, Karachi	Karachi	021-32353525-6	Plot No. 195-C/1, Ground Floor, Category 'A', New Truck Stand, Hawksbay Road, Keamari Town, Karachi
558	3151	South	IBB Plaza Quarters, Karachi	Karachi	021-32760588-89	Plot Survey No. 37/20/1 & 2, Survey Sheet, PR No 1, Sheet E-8, Green Street, Preedy Quarters, Karachi.
559	3010	South	IBB Jodia Bazar	Karachi	021-32463265-67	Plot No- M.R.3/18-ji-B-143, Market Quarter Bolton Market Karachi
560	3115	South	IBB Moin Steel Market, Karachi	Karachi	021-32375643-46	Shop No.1, Ground Floor, Survey No. 5, Survey Sheet No. R.C.I, Moin Steel Market, Rancho Quarters, Karachi
561	3330	South	IBB Ghani Chowrangi, Karachi	Karachi	021-32553001-2	Showroom No 16 & 17 , Plot No. E-38/A, SITE Survey Sheet No.28, Survey Sheet No. 35P/1 -35L/13, Ghani Chowrangi, SITE Avenue, Karachi.
562	3314	South	IBB Lee Market, Karachi	Karachi	021-35175434-5	Shop no. 4 & 5 Godown no. 4 & 5, Ababil Mansion, Plot bearing survey No 23, Sheet No. LEA-3, Municipal Survey No. 16, Sheet K-4A, LEA Quarters, Karachi.

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
563	3339	South	IBB Light House	Karachi	021-32373561-2	Shop # 15, Jahangir Mansion, Plot # 57 Sheet No W.O.6, Thatai Compound Street, MA Jinnah Road, Karachi
564	3406	South	IBB Metroville, Karachi	Karachi	021-36661300-36662034	ST - 15, Block - 3 Metroville-1, Site area Karachi
565	3405	South	IBB Burns Road, Karachi	Karachi	021-32211077-23-43	Shop No. 4 & 5, Ground Floor, Lokhat Mansion, Burns Road, Artillery Maidan Quarters, Karachi
566	3490	South	IBB Pak Colony, Karachi	Karachi	021-32556695-96-97	Plot No. 250,251 & 252 Modern Colony, Manghopir Road, Karachi
567	3491	South	IBB Jodia Bazar II, Karachi	Karachi	021-32522225-9	Np 12/74, Mohammad Shah Street, Karachi
568	3496	South	IBB New Challi, Karachi	Karachi	021-32214903-04	Abid Chamber, Plot 3 Sr. 6/9, Shakra-E-Liaqat, Karachi
569	3495	South	IBB Timber Market, Karachi	Karachi	021-32734508-32734490	Plot No. 6/2 Old Haji Camp, Siddique Wahab Road Lee Quarters, Karachi
570	3492	South	IBB Denso Hall, Karachi	Karachi	021-32752306-9	Plot No. 19, Survey Sheet No. Wo-07, Wadhomal Oddharam Quarters, M.A Jinnah Road, Saddar Town, Karachi
571	3507	South	IBB Garden West, Karachi	Karachi	N/A	Property Ground Floor Shop no. 3 & Shop no. 5, Corner Point Building, Plot no. 280, Garden West Quarters, Karachi.
572	3509	South	IBB Jackson Market Kemari Karachi	Karachi	N/A	Ground floor, Plot no. 124, Keamari Township, Karachi
573	3508	South	IBB Regal Chowk Saddar, Karachi	Karachi	N/A	Shop no. 09, 09-A & 09-B, Ground floor, Frere Court, Artillery maidan Quarters, Karachi
574	3566	South	IBB Zainab Market - AHR, Karachi	Karachi	021-35652099-35684525-35688301	Ground Floor, State Life Building No: 11, Abdullah Haroon Road, Karachi

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
575	3493	South	IBB Jodia Bazar I, Karachi	Karachi	021-32471440-3-32443795-32444073	G-2, Plot No. MR-6/52/1, Ismail Trade Centre, Ram Bharti Street, Jodia Bazar Karachi
576	424	South	I.I. Chundrigar II	Karachi	021-32418300-1	Nadir House, I. I. Chundrigar Road, Karachi
577	3494	South	IBB Cloth Market, Karachi	Karachi	021-32439021-22-32438150	BR-2-1/1, Bander Quarters, New Neham Road Kharadar, Karachi
578	3059	South	IBB Nagan Chowrangi	Karachi	021-36940463	Plot No. R-410, Sector No. 11-C/1, North Karachi Township, North Karachi, Karachi
579	3079	South	IBB Sohrab Goth, Karachi	Karachi	021-36829994-95	Shop No.05 & 06, Ground Floor, Plot No.1-B/3, Sub Sector 1-B/3, Sector 1-A, KDA. Scheme No.33, Karachi
580	3081	South	IBB Gulberg, Karachi	Karachi	021-36341938	Shop No.05 & 06, Ground Floor, Plot No. BS-1, Block-13, Federal "B" Area, KDA Scheme No. 16, Karachi
581	3007	South	IBB Nazimabad	Karachi	021-36613053-55	Ground Floor, Commercial Hall No.2, Arshad Plaza, Plot No. IV-D, 15/1, Nazimabad, Karachi
582	3146	South	IBB Hub, District Lasbella	Hub	0853-310104-05	Plot Bearing Mutation No.1161, Khasra No.857/2, Khatooni No.988, Mouza Pathra, Tehsil Hub, District Lasbella, Baluchistan
583	3276	South	IBB Nazimabad, Karachi	Karachi	021-36707420	Plot no. 16, Row -1, Sub Block -A, Block III, Nazimabad
584	3418	South	IBB SITE Area, Karachi	Karachi	021-32585918-20	Plot No : B-17 Estate Avenue SITE, Karachi
585	3399	South	IBB North Karachi Industrial Area	Karachi	021-36957155-36954054-36356475	Plot No: SA-2 Street 1/1, Sector 12-B, North Karachi Township, North Karachi

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
586	3402	South	IBB Buffer Zone, Karachi	Karachi	021-36950081-87	Plot No. R-2, Sector 15-A/2, North Karachi Township Karachi
587	3401	South	IBB UP More, Karachi	Karachi	021-36961034-36	Plot No. R-1 Sector 5-C/4 North Karachi.
588	3403	South	IBB Gulzar-e-Hijri, Karachi	Karachi	021-34652159	Plot No. A-747/C, Block 13-A, KDA Scheme No:33, Pakistan Post Office Employees Co-operative Housing Society Gulzar-e- Hijri Karachi.
589	3374	South	IBB North Nazimabad H Block, Karachi	Karachi	021-36671751-53	Showroom # 3 "Sarah Enclave" Plot # B-116, Block H, North Nazimabad, Karachi.
590	3475	South	IBB Federal B Area II, Karachi	Karachi	021-36340242-5	Plot No:ST-4/A-1 Block 20 Scheme 16 Federal B Area Karachi.
591	3503	South	IBB Abul Hasan Isphani Road, Karachi	Karachi	021-34983411	Property Ground Floor Plot No. ZC-4, Block-4-A, Improvement Scheme No. 4, Karachi.
592	3473	South	IBB Hyderi North Nazimabad, Karachi	Karachi	021-36648751	Show Room No. 01, Ground Floor, Euro Continental Tower, Plot No D-10, Block-B, Kda Scheme No. 2, North Nazimabad, Karachi.
593	3474	South	IBB Federal B Area, Karachi	Karachi	021-36800694-36800695	C-25, Block 17, Federal B. Area, Karachi
594	3573	South	IBB North Nazimabad, Karachi	Karachi	021-36721600-4	Showroom No. 1, Plot No. D-1 Block-D, KDA Scheme No. 2 North Nazimabad, Karachi
595	3514	South	IBB North Nazimabad Block I, Karachi	Karachi	N/A	Shop No. 16, Madina Market, Plot No. SC-5, Block-I, North Nazimabad, Karachi.
596	3512	South	IBB Nipa Chowrangi, Karachi	Karachi	N/A	Plot no. FL-3/1, block 05, scheme 24, Gulshan-e-Iqbal, Rashid Minhas Road, Karachi.

S. No.	Branch Code	Region	Branch Name	City	Contact	Branch Address
597	3504	South	IBB 4K Chowrangji, Karachi	Karachi	N/A	Plot No. AS-26 (ST-3), Sector 5-H North Karachi Township, Karachi.
598	3499	South	IBB Digri	Digri	N/A	Property Sikni Plot no.112, Deh 178, Tappa Digri, Taluka Digri, District Mirpurkhas.
599	3539	South	IBB Kunri	Kunri	N/A	Plot no. 01, Deh Goraho Talka Kunri, District Umer Kot.
600	3498	South	IBB Civil lines Cantt, Hyderabad	Hyderabad	N/A	Hall no. 10, 11 and 12, Ground Floor, Cantonment Mall, Prem Park, Civil Lines, Hyderabad Cantt.
601	3513	South	IBB University Road, Karachi	Karachi	N/A	Commercial Plot no. SB-21 Block 1 at Gulistan-e-Johar Karachi.
602	3510	South	IBB Shamsi Society Malir, Karachi	Karachi	N/A	CM-1, Shamsi Cooperative Housing Society Limited, Wireless Gate Railway Crossing, Malir Karachi.
603	3515	South	IBB Khyaban-e-Rahat, Karachi	Karachi	N/A	Plot No.30-C, Rahat Lane No.3 (Rahat Commercial), Phase VI, DHA, Karachi
604	3500	South	IBB Gulistan-e-Johar Block-10, Karachi	Karachi	N/A	Plot no.01(ST1), Block no.10,KDA Scheme no. 36, Gulistan-e-Johar, Karachi
605	3497	South	IBB North Napier Road, Karachi	Karachi	N/A	Survey no. 32/2 & 33, Sheet NP-10, Altaf Hussain Road, North Napier Quarters, Karachi.
606	3517	South	IBB Haroon Bahria, Karachi	Karachi	N/A	Plot no. 04, street, Shahrah-e-Khalid ,sector no. IV at Haroon Bahria Co-Operative Housing Society, Hub River Road, Karachi

Code of Conduct

Faysal Bank's reputation is a priceless asset that each of us is responsible for maintaining. Our reputation not only affects whether or not someone will be our customer; it also determines whether we are proud to be associated with this organization — how we feel about coming to work.

The Code of Conduct is designed to guide the personal business ethics of all of us. It applies to every employee of Faysal Bank Limited and each of its subsidiaries. In addition, other persons performing services for the Company may be subject to the Code by contract or agreement. Employees are expected to read this document promptly upon receiving it. Employees also are expected to read and understand the Company policies that relate to sections of this Code.

Individual business units or staff groups may issue additional policies that provide more specific guidance about certain practices related to those particular businesses. Employees should speak with their leader for more information about any additional policies that may pertain to employees.

In addition to the ethical guidelines included in the Code, Employees must comply with the requirements of all applicable laws and regulations. This is mandatory for everyone and is not subject to business priorities or individual discretion.

Adherence to the Bank's Code of Conduct is a condition of employment. All employees are required to comply with the Code, and no waivers from its coverage may be granted.

Faysal Bank's Code of Conduct covers the following areas:

- Business Ethics and Compliance with Law;
- Treatment of Employees and Others;
- Relations with Regulators;
- Relations with Customers;
- Employees' Duty of Non-Disclosure & Tipping Off;
- Confidentiality;
- FBL Employee Reporting Responsibilities;
- Insider Trading;
- Speculative Dealing;
- Conflict Of Interest;
- Personal Investment Policy;
- External Functions;
- Books and Records – Accuracy and Completeness;
- Protection and Proper Use Of Bank's Property;

- Gifts and Entertainment;
- Confidential Information and Trade Secrets;
- Breaches & Disciplinary Action;
- Code of Conduct for Sales Staff;
- Marketing Research Communication and Complaints;
- Media and Advertising;
- Client Acceptance and Anti Money Laundering (CAAML) - Compliance Policy;
- Insider Dealing;
- Client Confidentiality & Conflicts Of Interest;
- Whistle Blowing;
- Disciplinary Action;
- Fraud & Forgeries; and
- The Protection against Harassment of Women at the Workplace.

The Bank's complete Code of Conduct can be accessed at <https://www.faysalbank.com/wp-content/uploads/2021/03/Code-of-Conduct.pdf>

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











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Notice of the Twenty Seventh Annual General Meeting

Notice is hereby given that the 27th Annual General Meeting (“AGM”) of Faysal Bank Limited (“FBL”) will be held on March 29, 2022 at 11:00 a.m. at Jinnah Auditorium, The Institute of Bankers Pakistan, Moulvi Tamizuddin Khan Road, Karachi to transact the following businesses:

Ordinary Business:

1. To confirm the minutes of the 26th Annual General Meeting held on March 29, 2021.
2. To receive and adopt Unconsolidated & Consolidated Financial Statements and Statement of Compliance with Code of Corporate Governance of FBL for the year ended December 31, 2021 together with the Directors’ and Auditors’ Reports thereon.
3. To consider and approve as recommended by the Board of Directors 10% Final Cash Dividend for the year ended December 31, 2021 in addition to 5% Interim Cash Dividend for the Second Quarter (half year) ended June 30, 2021 already paid to the Shareholders.
4. To appoint External Auditors for the year ending December 31, 2022 till the conclusion of next Annual General Meeting and fix their remuneration. The present Auditors, A.F. Ferguson & Company, Chartered Accountants, being eligible, offer themselves for re-appointment.
5. Any other business with the permission of the Chair.

Special Business:

6. Special Resolution with respect to the conversion of Faysal Bank Limited from a Conventional Bank to Islamic Bank:
“RESOLVED that as recommended by the Board of Directors of Faysal Bank Limited (the “Bank”) in its meeting held on February 23, 2022, in order to empower, enable and facilitate the Bank to complete its conversion from a Conventional Bank to Islamic Bank the Board of Directors of the Bank be and hereby is authorized to take all the necessary decisions and acts for compliance with Shariah guidelines such as but not limited to conversion of different portfolios, businesses, capacity building, and income purification mechanism etc. as it may deem necessary towards the conversion and do all the necessary acts, deeds and things, which may be required under the relevant laws and regulations for obtaining a Islamic Banking License from the State Bank of Pakistan and surrender its conventional banking license and the Board may further delegate its powers and authorities to the management as it may deem appropriate.
7. To Consider and approve the amount of remuneration paid to the Non-Executive/Independent Directors of FBL during the year 2021 for attending the Board/Sub-Committees Meetings and in that connection to pass the following resolution as Special Resolution, with or without modification, addition or deletion.

“RESOLVED that the remuneration paid to the Chairman, Non-Executive and Independent Directors of Faysal Bank Limited for attending Board meetings and meetings of the Board Committees i.e. Recruitment, Nomination and Remuneration Committee; Board Risk Management Committee; Board Audit & Corporate Governance Committee; Board Strategy Committee and Board IT Committee as disclosed in Note No. 38 of the Annual Audited

Unconsolidated Financial Statements of the Bank for the year ended December 31, 2021 is submitted to the shareholders for approval on a post facto basis, be and is hereby approved.”

8. To transact any other Business with the permission of the Chairman.

Karachi dated: March 7, 2022

By the order of the Board



Aurangzeb Amin
Company Secretary & Head of Legal

Notes:

1. The Share Transfer Books of the Bank shall remain closed from **March 22, 2022 to March 29, 2022** (both days inclusive). Transfer received at the Share Registrar of the Bank, by the close of business on March 21, 2022 will be treated in time.
2. A member entitled to attend and vote at the Meeting may appoint another person as per his/her proxy to attend and vote for him/her provided that a corporation may appoint as its proxy a person who is not a member but is duly authorized by the corporation. Proxies must be received at the Registered Office of the Bank not later than 11:00 a.m. on March 25, 2022.
3. The all Shareholders are requested to strictly follow the COVID-19 related SOPs issued by the Provincial and/or the Federal Government.
4. Participation in the AGM through Video link:

In view of the prevailing situation of Pandemic Covid-19 and concerning the well-being of the participants of the AGM, this General Meeting is being conducted as per guidelines circulated by SECP vide it's Circular No. 4 of 2021 dated February 15, 2021. Accordingly, the following arrangements have been made by the Bank to facilitate the participation of the shareholders in the AGM through video link facility, either in-person or through appointed proxies:

The shareholders interested to participate through video link are requested to please provide below information at Email: cdcsr@cdcsrsl.com and Whatsapp No. **0321-8200864** at the earliest but not later than close of business on March 28, 2022.

Full Name of Shareholder / Proxy Holder	Company	CNIC Number	Folio / CDC A/c No.	Email ID	Mobile Phone No.
	Faysal Bank Limited				

Please note that video link and login credentials will be shared with only those members / designated proxies whose e-mail and other required information are received in required time as mentioned above.

- a) Video-link for the meeting will be sent to members at their provided email addresses enabling them to attend the meeting on the given date and time.

- b) Login facility will be opened thirty (30) minutes before the meeting time to enable the participants to join the meeting after the identification process. Shareholders will be able to login and participate in the meeting proceedings through their devices after completing all the formalities required for the identification and verification of the shareholders.
 - c) Shareholders may send their comments and suggestions relating to the agenda items of the AGM at least two (2) working days before the meeting, at the given email address cdcsr@cdcsrsl.com WhatsApp on **0321-8200864**. Shareholders are requested to mention their full name, CNIC # and Folio/CDC Account # for this purpose.
 - d) Shareholders are encouraged to participate in the meeting to consolidate their attendance and participation through proxies.
5. CDC Account Holders will further have to follow the under mentioned guidelines as laid down in Circular 1 dated January 26, 2000 issued by the Securities and Exchange Commission of Pakistan.

A. For attending the Meeting:

- i) In case of individuals, the account holder or sub-account holder and/or the person whose securities are in group account and their registration detail are uploaded as per the regulations, shall authenticate his/her identity by showing his/her original Computerized National Identity Card (CNIC) or original passport at the time of attending the Meeting.
- ii) In case of corporate entity, the Board of Directors' resolution/power of attorney with specimen signature of the nominee shall be produced (unless it has been provided earlier) at the time of Meeting.

B. For appointing proxies:

- i) In case of individuals, the account holder or sub-account holder and /or the person whose securities are in group account and their registration details are uploaded as per the regulations, shall submit the proxy form as per the above requirement.
 - ii) The proxy form shall be witnessed by two persons whose names, addresses and CNIC numbers shall be mentioned on the form.
 - iii) Attested copies of CNIC or the passport of the beneficial owners and the proxy shall be furnished with the proxy form.
 - iv) The proxy shall produce his/her original CINC or original passport at the time of the Meeting.
 - v) In case of corporate entity, the Board of Directors' resolution/power of attorney with specimen signature shall be submitted (unless it has been provided earlier) along with proxy form to the Company.
6. **Members are required to timely notify any change in their address to their respective Participants (if shares are held electronically) or to the Share Registrar of the Bank (if shares are held in physical form) M/s. CDC Share Registrar Services Limited, CDC House, 99-B, Block-B, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi.**
7. **Mandatory Requirement for Provision of IBAN and Valid CNIC for payment of Cash Dividend through Electronically:**

In compliance with requirements of Companies Act, 2017 and Companies (Distribution of Dividends) Regulation, 2017, the Bank has withheld dividend of those shareholders who have not yet provided correct and complete bank account details including valid IBAN of their own bank accounts.

In order to receive cash dividend(s) withheld by the Bank as stated above, shareholders are requested to contact Bank's Share Registrar at the above given address or Participant / Investor Account Services of Central Depository Company of Pakistan (as the case may be) along with legible copy of their respective valid CNIC and provide their complete and correct bank account details including valid IBAN.

8. Deduction of Withholding Tax:

Please note that the withholding tax will be deducted at the following rate based on "Active Taxpayer List" (ATL) available at FBR website:

1. Persons appearing in Active Taxpayer List: 15%
2. Persons not appearing in Active Taxpayer List: 30%.

Further, in case of joint shareholders, tax will be deducted as per their ratio/share (if any) intimated by the same to the Bank's Share Registrar, otherwise their shareholding treated as equal.

9. Requirement of Valid Tax Exemption Certificate for Claim of Exemption U/S 150 of Income tax Ordinance 2001:

If the FBL is available with valid exemption certificate issued u/s 159 of Income Tax Ordinance, 2001 or has filed a petition against the FBR for acquiring exemption certificate, in any relevant court, a copy of valid exemption certificate or certified true copy of the Stay Order of Honorable Court along with latest court proceedings (if any) would be required latest by March 21, 2022 in lieu of valid exemption certificate for non-deducting of withholding tax. In case of non-availability of the same or court order, tax shall be deducted accordingly.

10. Deduction of Zakat on Dividend issue:

The Zakat will be deducted from the dividends at source at the rate of 2.5% of the paid-up value of the shares (Rs. 10/- each) under Zakat and Ushr Laws and will be deposited within the prescribed period with the relevant authority. Please submit your Zakat Declaration Form (CZ 50) under Zakat and Ushr Ordinance 1980 & Rule 4 of Zakat (Deduction & Refund) Rules, 1981 to the Bank's Share Registrar. Shareholders who hold shares with participants / CDC are advised to provide the above Forms through the concerned brokers / CDC.

11. Availability of Audited Financial Statements on Company's Website

The Company has placed the Audited Annual Financial Statements for the year ended December 31, 2021 along with Auditor's and Director's Reports thereon on its website: www.faysalbank.com

12. Transmission of Financial Statements to the Members through e-mail

In pursuance of SECP notification S.R.O 787 (I)/2014 dated September 08, 2014, the companies have been allowed to circulate their Annual Balance Sheet and Profit and Loss Account, Auditor's Report and Director's Report (Annual Financial Statements) along with Notice of Annual General Meeting (Notice) through e-mail to the members of the Company. Members desiring to avail this facility may provide the requisite information to the Company Share Registrar, M/s. CDC Share Registrar Services Limited, CDC House, 99-B, Block-B, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi for which form may be downloaded from the Company's website: www.faysalbank.com

13. Deposit / Conversion of Physical Shares into Book-Entry Form:

The Securities and Exchange Commission of Pakistan (“SECP”) through its letter No. CSD/ED/Misc./2016-639-640 dated March 26, 2021 has advised listed companies to adhere with the provision of the Section 72 of the Companies Act, 2017 (the “Act”) requiring all the existing companies to replace shares issued by them in physical form with shares into Book-Entry form in a manner as may be specified and from the date notified by the SECP but not exceeding four (04) years from the date of the promulgation of the Act. Considering the aforesaid directive, FBL has also published a request on dated May 28, 2021 to ensure compliance with requirement of the Act and advised to open Investor Account directly with the Central Depository Company of Pakistan Limited (“CDC”) or CDC-Sub-Account with any of the TREC Holder registered with Pakistan Stock Exchange Limited to place their physical shares into Book-Entry form. It will not only to secure the compliance of relevant rules and regulations but will also speed up the process of disbursement of entitlement to the respective shareholders.

14. Claiming of Unclaimed / Unpaid Dividends and Share Certificates:

In compliance of Section 244 of the companies Act 2017, the Bank has already requested through individual letters to shareholders who have not yet claimed their outstanding cash dividends/ bonus shares, Shareholders are once again requested to lodge their claims for cash dividends, right /bonus shares kept with the Share Registrar and Transfer Agent of the Bank on the address given above.

15. Registration on CDC’s e-Services Web Portal:

Central Depository Company (CDC) has developed Centralized Cash Dividend Register (CCDR), an e-Services web portal which contains details pertinent to cash dividend paid, unpaid or withheld by listed companies. The CCDR will help to maintain history of dividends paid to shareholder by listed companies and access of all such information will be provided to the respective shareholders. The web portal will facilitate shareholders of listed companies in retrieving detail of cash dividends from centralized register and using the same for their record purposes. Shareholders may access CCDR via <https://eservices.cdcaccess.com.pk> in addition, the Dividend / Zakat & Tax Deduction Report can also be obtained directly from participant (Stock Broker) which has been provided to them on their CDS terminals. Moreover, shareholders may also receive copy of this report on their provided email addresses.

STATEMENT OF MATERIAL FACTS UNDER SECTION 134(3) OF THE COMPANIES ACT, 2017 IN RESPECT OF SPECIAL BUSINESS

Agenda Item No. 6:

Faysal Bank Limited is moving towards completion stages of its conversion from Conventional Bank to an Islamic Bank. Accordingly, in order to complete the process of conversion the Board of Directors will be required to take certain decisions and carry out acts and deeds which may include certain acts and deeds as may be required by the regulatory authorities. Accordingly, the Members of the Bank are requested to duly empower and authorize the Board of Directors of Faysal Bank Limited by passing the below mentioned special resolution as recommended by the Board of Directors of the Bank in its meeting held on February 23, 2022:

“RESOLVED that as recommended by the Board of Directors of Faysal Bank Limited (the “Bank”) in its meeting held on February 23, 2022, in order to empower, enable and facilitate the Bank to complete its conversion from a Conventional Bank to Islamic Bank the Board of Directors of the Bank be and hereby is authorized to take all the necessary decisions and acts for compliance with Shariah guidelines such as but not limited to conversion of different portfolios, businesses, capacity building, and income purification mechanism etc. as it may deem necessary towards the conversion and do all the necessary acts, deeds and things, which may be required under the relevant laws and regulations for obtaining a Islamic Banking License from the State Bank of Pakistan and surrender its conventional banking license and the Board may further delegate its powers and authorities to the management as it may deem appropriate.

Agenda Item No. 7:

To Consider and approve the amount of remuneration paid to the Non-Executive/Independent Directors of FBL during the year 2021 for attending the Board/Sub-Committees Meetings and in that connection to pass the following resolution as a Special Resolution, with or without modification, addition or deletion.

RESOLVED that the remuneration paid to the Chairman, Non-Executive and Independent Directors of Faysal Bank Limited for attending Board meetings and meetings of the Board Committees i.e. Recruitment, Nomination and Remuneration Committee; Board Risk Management Committee; Board Audit & Corporate Governance Committee; Board Strategy Committee and Board IT Committee as disclosed in Note No. 38 of the Annual Audited Unconsolidated Financial Statements of the Bank for the year ended December 31, 2021 is submitted to the shareholders for approval on a post facto basis, be and is hereby approved.”

Form of Proxy

I/We _____ of
_____ a member
(s) of FAYSAL BANK LIMITED and holding _____ ordinary shares,
as per Register Folio No. / Participant's ID/CDC sub Account No. _____
hereby appoint _____ Folio No. / Participant's
ID/CDC sub Account No _____ or
failing him/her _____ of _____

as my / our proxy to vote and act for me / us on my / our behalf at the **Annual General Meeting** of the Bank will be held on **March 29, 2022** and at any adjournment thereof.

Signed _____ day of _____, 2022

Witness:

1. _____

2. _____

Revenue Stamp
Rs. 5/-

Signature of Member (s)

Notes

1. The Share Transfer Books of the Bank shall remain closed from **March 22, 2022 to March 29, 2022** (both days inclusive). Transfer received at the Shares Registrar of the Bank, by the close of business on March 21, 2022 will be treated in time for attending Annual General Meeting will be held on March 29, 2022 at Karachi.
2. A member entitled to attend and vote at the Meeting may appoint another Member as per his/her proxy to attend and vote for him/her provided that a corporation may appoint as its proxy a person who is not a member, but is duly authorized by the corporation. Proxies must be received at the Registered Office of the Bank not less than 48 hours before the time of the holding of the Meeting.

3. Members are required to timely notify any change in their address to Bank's Shares Registrar M/s. CDC Share Registrar Services Limited, CDC House, 99-B, Block-B, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi.
4. CDC Account Holders will further have to follow the under mentioned guidelines as laid down in Circular 1 dated January 26, 2000 issued by the Securities and Exchange Commission of Pakistan.

A. For Attending the Meeting

- i) In case of individuals, the account holder or sub-account holder and/or the person whose securities are in group account and their registration detail are uploaded as per the regulations, shall authenticate his/her identity by showing his/her original Computerized National Identity Card (CNIC) or original passport at the time of attending the Meeting.
- ii) In case of corporate entity, the Board of Directors' resolution/power of attorney with specimen signature of the nominee shall be produced (unless it has been provided earlier) at the time of Meeting.

B. For Appointing Proxies

- i) In case of individuals, the account holder or sub-account holder and /or the person whose securities are in group account and their registration details are uploaded as per the regulations, shall submit the proxy form as per the above requirement.
- ii) The proxy form shall be witnessed by two persons whose names, addresses and CNIC numbers shall be mentioned on the form.
- iii) Attested copies of CNIC or the passport of the beneficial owners and the proxy shall be furnished with the proxy form.
- iv) The proxy shall produce his/her original CINC or original passport at the time of the Meeting.
- v) In case of corporate entity, the Board of Directors' resolution/power of attorney with specimen signature shall be submitted (unless it has been provided earlier) along with proxy form to the Company.

3- ممبرز اپنے پتے کی تبدیلی سے متعلق اطلاع بیک کے شیئر رجسٹرار میسرز سی ڈی سی شیئر رجسٹرار سروسز لمیٹڈ، سی ڈی سی ہاؤس، B-99، بلاک بی، ایس۔ ایم۔ سی۔ ایچ۔ ایس۔، مین شاہراہ فیصل، کراچی کو بروقت دیں۔

4- سی ڈی سی اکاؤنٹ ہولڈرز سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان کے 26 جنوری، 2000 کو جاری شدہ سرکلر 1 میں دی گئی رہنما ہدایات پر عمل کریں۔

A- اجلاس میں شرکت کے لیے:

(i) انفرادی ممبرز کی صورت میں، اکاؤنٹ ہولڈر یا سب اکاؤنٹ ہولڈر اور/یا وہ آدمی جس کی سیکورٹیز گروپ اکاؤنٹ میں ہیں اور اس کی رجسٹریشن کی تفصیلات تو ائند کے مطابق اپ لوڈ ہو چکی ہیں، انہیں اپنی شناخت کے لیے اجلاس میں شرکت کے وقت اصل کمپیوٹرائزڈ قومی شناختی کارڈ (CNIC) یا اصل پاسپورٹ پیش کرنا پڑے گا۔

(ii) کارپوریٹ ادارے کی صورت میں، اجلاس کے وقت بورڈ آف ڈائریکٹرز کی قرارداد/پاور آف اٹارنی (اگر پہلے فراہم نہیں کیا گیا ہے) نامزد کرنے والے کے مجاز دستخط کے ساتھ پیش کرنا ہوگا۔

B- پراسیز کی تقرری کے لیے:

(i) انفرادی ممبرز کی صورت میں، اکاؤنٹ ہولڈر یا سب اکاؤنٹ ہولڈر اور/یا وہ آدمی جس کی سیکورٹیز گروپ اکاؤنٹ میں ہیں اور اس کی رجسٹریشن کی تفصیلات تو ائند کے مطابق اپ لوڈ ہو چکی ہیں، انہیں درج بالا ضروریات کے مطابق پراسیز فارم جمع کرانا ہوگا۔

(ii) پراسیز فارم پر دو افراد کی گواہی درکار ہوگی جن کے نام، پتہ اور سی این آئی سی نمبرز فارم پر درج ہوں گے۔

(iii) پراسیز فارم کے ساتھ اصل ممبر اور پراسیز کے سی این آئی سی یا پاسپورٹ کی مصدقہ نقول منسلک ہوں گی۔

(iv) میٹنگ کے وقت پراسیز کو اپنا اصل کمپیوٹرائزڈ قومی شناختی کارڈ یا اصل پاسپورٹ پیش کرنا ضروری ہوگا۔

(v) کارپوریٹ ادارے کی صورت میں، کمپنی کے پراسیز فارم کے ساتھ بورڈ آف ڈائریکٹرز کی قرارداد/پاور آف اٹارنی (اگر پہلے فراہم نہیں کیا گیا ہے) مجاز دستخط شدہ منسلک ہوگا۔

پراکسی فارم

میں / ہم _____
رہائشی _____
فیصل بینک لمیٹڈ کے ممبر (ز) کی حیثیت سے رجسٹرڈ فوئیو نمبر / پارٹی سپنٹ شناختی نمبر / سی ڈی سی سب اکاؤنٹ نمبر کے مطابق _____
عمومی شیئرز کے مالک ہیں اور بذریعہ ہذا _____
فوئیو نمبر / پارٹی سپنٹ شناختی نمبر / سی ڈی سی سب اکاؤنٹ نمبر _____ یا ان کی غیر موجودگی میں _____
رہائشی _____ کو پراکسی کے طور پر مقرر کرتا ہوں / کرتے ہیں جو کہ میرے / ہمارے پراکسی کے طور پر میری / ہماری غیر موجودگی میں
بینک کے 29 مارچ، 2022 کو منعقد ہونے والے سالانہ اجلاس عام میں میری / ہماری جانب سے شرکت کرنے اور ووٹ دینے کے اہل ہوں گے۔

دستخط _____

دستخط کی تاریخ _____

گواہ

1- _____

2- _____

پانچ روپے کارپوریٹ اسٹامپ چسپاں کریں

ممبر (ز) کے دستخط

نوٹ:

- 1- بینک کے شیئرز انسٹریٹس 22 مارچ، 2022 سے 29 مارچ، 2022 تک (شامل دونوں دن) بند رہیں گی۔ بینک کے شیئرز رجسٹرار کو 21 مارچ، 2022 کو کاروبار کے اختتام تک موصول ہونے والے ٹرانسفر کو 29 مارچ، 2022 کو کراچی میں منعقد ہونے والے سالانہ اجلاس عام کے لیے بروقت قرار دیا جائے گا۔
- 2- اجلاس میں شرکت اور ووٹ دینے کا اہل ممبر کسی دوسرے ممبر کو اپنی جگہ شرکت کرنے اور ووٹ دینے کے لیے پراکسی مقرر کر سکتا ہے جبکہ کسی ادارے کی جانب سے مقرر کردہ پراکسی کا ممبر ہونا لازمی نہیں ہے، لیکن اس کے پاس ادارے کی جانب سے تقرری کا ثبوت ہونا چاہیے۔ پراکسی لازمی طور پر اجلاس سے کم از کم 48 گھنٹے قبل بینک کے رجسٹرڈ آفس میں وصول ہونی چاہئیں۔

If undelivered please return to:

FAYSAL BANK LIMITED

Registrar:

M/s. Central Depository
Company of Pakistan Limited.
CDC House, 99-B, Block-B,
SMCHS, Main Shahrah-e-Faisal,
Karachi-74400

PABX: (92-21) 111 111 500

Fax: (92-21) 34326053

www.faysalbank.com