



# **BANK ALFALAH**

**Financial Statements For The Half Year Ended  
30 June 2014 (Un-audited)**

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## COMPANY INFORMATION

### Board of Directors

**H.H. Sheikh Hamdan Bin Mubarak Al Nahayan**  
Chairman

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Abdulla Nasser Hawaileel Al-Mansoori**  
Director

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Ikram Ul-Majeed Sehgal**  
Director

**Mr. Nadeem Iqbal Sheikh**  
Director

**Mr. Atif Bajwa**  
Chief Executive Officer

### Board Audit Committee

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Nadeem Iqbal Sheikh**  
Director

**Mr. Yasar Rashid**  
Secretary

### Board Strategy and Finance Committee

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Ikram Ul-Majeed Sehgal**  
Director

**Mr. Atif Bajwa**  
Chief Executive Officer

**Mr. M. Iftikhar Shabbir**  
Secretary

### Board Risk Management Committee

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Ikram Ul-Majeed Sehgal**  
Director

**Mr. Atif Bajwa**  
Chief Executive Officer

**Mr. Haroon Khalid**  
Secretary

### Board Human Resource Committee

**Mr. Abdulla Khalil Al Mutawa**  
Director

**Mr. Khalid Mana Saeed Al Otaiba**  
Director

**Mr. Nadeem Iqbal Sheikh**  
Director

**Mr. Atif Bajwa**  
Chief Executive Officer

**Mr. Mian Ejaz Ahmad**  
Secretary

## COMPANY INFORMATION

### Central Management Committee

**Mr. Atif Bajwa**  
Chairman

**Mr. Bahauddin Khan**  
Member

**Mr. Suhail Khan**  
Member

**Mr. A. Wahid Dada**  
Member

**Mr. Faisal Farooq Khan**  
Member

**Mr. Khurram Hussain**  
Member

**Ms. Mehreen Ahmed**  
Member

**Mr. Mirza Zafar Baig**  
Member

**Mr. Saad Ur Rehman Khan**  
Member

**Mr. Syed Ali Sultan**  
Member

**Mr. Rizwan Ata**  
Member

**Mr. Aly Mustansir**  
Member

**Mr. Abdul Rauf Danka**  
Secretary

### Chief Operating Officer

**Mr. Bahauddin Khan**

### Company Secretary

**Mr. Mian Ejaz Ahmad**

### Chief Financial Officer

**Mr. Mirza Zafar Baig**

### Auditors

**KPMG Taseer Hadi & Co**  
Chartered Accountants

### Registered / Head Office

B. A. Building  
I. I. Chundrigar Road,  
Karachi, Pakistan.  
[www.bankalfalah.com](http://www.bankalfalah.com)

## Directors' Review

On behalf of the Board of Directors, I am pleased to present the unconsolidated condensed interim financial statements of the Bank for the half-year ended June 30, 2014.

	Half year ended June 30, 2014	Half year ended June 30, 2013
	(Rupees in '000)	
Profit before taxation	3,977,716	2,745,961
Taxation	(1,367,252)	(802,550)
<b>Profit after taxation</b>	<b>2,610,464</b>	<b>1,943,411</b>
Earnings per share - basic	Rs.1.93	Rs.1.44

### Performance Review:

The Bank's results for the half year ended June 2014 remained positive, with profit before taxation recorded at Rs.3.978 billion, an increase of 45% over the same period last year. The overall net revenue earned by the Bank has registered an increase of 19% over the corresponding period last year, improving by Rs. 2.189 Bn to end up at Rs. 13.943 billion. Administrative Expenses have grown by 17%, ending at Rs. 9.430 Bn, as the Bank has continued to expand its branch footprint. The net charge against non-performing loans and impairment against investments ended up lower than the previous period, leading to an overall improvement to the bottom line. Earnings per share for the half year were reported at Rs. 1.93 as against Rs. 1.44 recorded in the previous corresponding period.

The Bank's asset base rose to Rs. 672.532 billion as at June 2014, from Rs. 610.614 billion at December 2013. Net Advances have increased to Rs. 275.892 billion at June 2014 as compared to Rs. 260.780 billion recorded at December 2013. The net investment portfolio of the Bank depicts a healthy increase of 20% (from December 2013), and stands at Rs. 264.034 billion at June 2014, as the Bank made investments in medium to long-term government bonds, that are expected to lead to a stable earning stream going forward as well.

Non performing loans (NPL) have remained stable at Rs. 17.791 billion at June 2014 as compared to Rs. 17.947 billion at December 2013. The Bank's NPL to Loans ratio stood at 6.16 % at June 2014, better than the industry average.

### Economic Outlook:

Economic indicators have largely remained positive during the period with inflation levels recorded in single digits for the second consecutive year and the Rupee remaining stable at around Rs. 99 to the US dollar, after appreciating earlier by approximately 6% against the green back. The country's foreign exchange reserves have crossed USD 14 billion and private sector credit has also increased.

GDP growth was recorded at 4.1% in the financial year 2014 (FY14) despite the precarious security situation and energy crisis plaguing the economy. Industrial sector recovery was led by better performance witnessed in Large Scale Manufacturing. Moody's Investors Services (international rating agency) has also recently upgraded the country's foreign currency government bond ratings to 'stable' which is a strong indication of growing investor confidence in the economy.

The Central Bank has maintained the policy rate at 10% expecting inflation (average CPI inflation) to remain in the range of 7.5% to 8.5%.

### **Looking Ahead:**

Private sector credit has increased by Rs. 328.9 billion during July-May FY2014, marking a six-year high. In order to safeguard the interests of stakeholders, the banking industry would need to ensure sound credit risk management practices in a challenging business scenario.

Bank Alfalah, through its expanding network, will continue to provide unrivaled services to its customers, while striving to improve operational efficiency.

### **Credit Rating**

PACRA, a premier rating agency of the country, has rated the Bank 'AA' (double A) Entity Rating for the Long Term and A1+ (A one plus) for the Short Term. These ratings denote a very low expectation of credit risk, a strong capacity for timely payment of financial commitments in the long term and the highest capacity for timely repayment in the short term, respectively. The unsecured subordinated debt (Term Finance Certificates) of the Bank has been awarded a credit rating of AA- (double A minus).

### **Acknowledgments:**

On behalf of the Board, I would like to thank the State Bank of Pakistan, the Ministry of Finance and other regulatory authorities for their continued support and guidance. I would also like to express my gratitude to our shareholders for their counsel and oversight. Most importantly, I am grateful to our valued customers for their continued patronage. I will also take this opportunity to acknowledge the dedication and hard work of our employees who continue to contribute to the organisation and enable us to perform consistently in a challenging business environment.

### **ATIF BAJWA**

Director & Chief Executive Officer

Date: August 18, 2014

Place: Abu Dhabi

# Independent auditors' review report to the members of Bank Alfalah Limited

## Introduction

We have reviewed the accompanying unconsolidated condensed interim statement of financial position of Bank Alfalah Limited ("the Bank") as at June 30, 2014, and the related unconsolidated condensed interim profit and loss account, unconsolidated condensed interim statement of comprehensive income, unconsolidated condensed interim cash flow statement, unconsolidated condensed interim statement of changes in equity and notes to the accounts for the six-month period then ended (here-in-after referred to as the "interim financial information"). Management is responsible for the preparation and presentation of this unconsolidated condensed interim financial information in accordance with approved accounting standards as applicable in Pakistan for Interim financial Reporting. Our responsibility is to express a conclusion on this unconsolidated condensed interim financial information based on our review.

## Scope of Review

We conducted our review in accordance with International standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of unconsolidated condensed interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

## Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated condensed interim financial information is not prepared, in all material respects, in accordance with approved accounting standards as applicable in Pakistan for Interim Financial Reporting.

## Other Matter

The figures for the quarter ended June 30, 2014 in the unconsolidated condensed interim profit and loss account and unconsolidated condensed interim statement of comprehensive income have not been reviewed and we do not express a conclusion on them.

Date: August 18, 2014

Karachi

KPMG Taseer Hadi & Co.  
Chartered Accountants  
Syed Iftikhar Anjum

**UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION  
AS AT JUNE 30, 2014**

	Note	June 30, 2014 (Un-audited)	December 31, 2013 (Audited)
(Rupees in '000)			
<b>ASSETS</b>			
Cash and balances with treasury banks		56,005,365	61,204,697
Balances with other banks		20,842,843	35,179,983
Lendings to financial institutions	7	14,687,344	2,522,022
Investments - net	8	264,034,083	219,690,369
Advances - net	9	275,891,834	260,779,850
Operating fixed assets	10	15,677,363	14,835,200
Deferred tax assets		1,047,506	1,204,000
Other assets		24,345,990	15,198,170
		672,532,328	610,614,291
<b>LIABILITIES</b>			
Bills payable		14,966,505	9,543,480
Borrowings		48,657,569	23,115,102
Deposits and other accounts	11	555,667,123	525,525,770
Sub-ordinated loans		9,989,000	9,991,000
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
Other liabilities		11,546,956	10,537,195
		640,827,153	578,712,547
<b>NET ASSETS</b>		31,705,175	31,901,744
<b>REPRESENTED BY</b>			
Share capital		13,491,563	13,491,563
Reserves		7,341,855	7,274,222
Unappropriated profit		6,907,305	7,499,831
		27,740,723	28,265,616
Surplus on revaluation of assets - net of tax		3,964,452	3,636,128
		31,705,175	31,901,744

**CONTINGENCIES AND COMMITMENTS**

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The annexed notes 1 to 18 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

\_\_\_\_\_  
Chief Executive Officer

\_\_\_\_\_  
Director

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Director

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Chairman



**UNCONSOLIDATED CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UN-AUDITED)  
FOR THE QUARTER AND HALF YEAR ENDED JUNE 30, 2014**

Note	Quarter ended June 30, 2014	Half year ended June 30, 2014	Quarter ended June 30, 2013	Half year ended June 30, 2013
(Rupees in '000)				
Mark-up / return / interest earned	13,119,556	25,038,196	10,868,406	21,440,230
Mark-up / return / interest expensed	7,839,355	15,469,669	6,829,778	13,577,554
Net mark-up / interest income	5,280,201	9,568,527	4,038,628	7,862,676
Provision against non-performing loans and advances - net	140,723	202,854	549,187	483,105
(Reversal) / provision for diminution in value of investments - net	(42,478)	24,370	191,754	389,929
Bad debts written-off directly	5	5	17	34
	98,250	227,229	740,958	873,068
<b>Net mark-up / interest income after provisions</b>	5,181,951	9,341,298	3,297,670	6,989,608
<b>Non mark-up / interest income</b>				
Fee, commission and brokerage income	840,288	1,581,582	760,410	1,401,755
Dividend income	201,639	304,014	129,336	256,353
Income from dealing in foreign currencies	605,095	984,345	296,166	630,967
Gain on sale of securities - net	186,189	457,345	348,067	667,360
Unrealised (loss) / gain on revaluation of investments classified as held for trading - net	(3,794)	85,822	12,106	9,820
Other income	489,892	961,508	481,444	925,015
Total non mark-up / interest income	2,319,309	4,374,616	2,027,529	3,891,270
	7,501,260	13,715,914	5,325,199	10,880,878
<b>Non mark-up / interest expenses</b>				
Administrative expenses	5,104,155	9,430,551	4,085,721	8,088,085
Provision against off-balance sheet obligations	53,298	54,348	4,134	8,462
Provision / (reversal) against other assets	22,158	170,096	(17,477)	(36,135)
Other charges	47,492	83,203	34,247	74,505
Total non mark-up / interest expenses	5,227,103	9,738,198	4,106,625	8,134,917
	2,274,157	3,977,716	1,218,574	2,745,961
Extra ordinary / unusual items	-	-	-	-
<b>Profit before taxation</b>	2,274,157	3,977,716	1,218,574	2,745,961
<b>Taxation</b>	15			
- Current	792,859	1,396,925	587,607	1,251,370
- Deferred	(682)	(29,673)	(191,152)	(338,820)
- Prior years	-	-	(110,000)	(110,000)
	792,177	1,367,252	286,455	802,550
<b>Profit after taxation</b>	1,481,980	2,610,464	932,119	1,943,411
	(Rupees)		(Rupees)	
<b>Basic earnings per share</b>	13	1.10	1.93	0.69
<b>Diluted earnings per share</b>	13	1.10	1.93	0.69

The annexed notes 1 to 18 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

Chief Executive Officer

Director

Director

Chairman

**UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF  
COMPREHENSIVE INCOME (UN-AUDITED)  
FOR THE QUARTER AND HALF YEAR ENDED JUNE 30, 2014**

	Quarter ended June 30, 2014	Half year ended June 30, 2014	Quarter ended June 30, 2013	Half year ended June 30, 2013
	(Rupees in '000)			
Profit after taxation	1,481,980	2,610,464	932,119	1,943,411
<b>Other comprehensive income</b>				
<b>Items that are or may be reclassified subsequently to profit and loss account</b>				
Exchange differences on translation of net investment in foreign branches	2,475	(472,998)	2,552	198,225
<b>Comprehensive income - transferred to unconsolidated condensed interim statement of changes in equity</b>	1,484,455	2,137,466	934,671	2,141,636
<b>Components of comprehensive income not reflected in equity</b>				
(Deficit) / surplus on revaluation of available-for-sale securities - net of tax	(236,299)	353,659	481,452	(55,074)
<b>Total comprehensive income</b>	<u>1,248,156</u>	<u>2,491,125</u>	<u>1,416,123</u>	<u>2,086,562</u>

The annexed notes 1 to 18 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

\_\_\_\_\_  
**Chief Executive Officer**

\_\_\_\_\_  
**Director**

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**Director**

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**Chairman**

## UNCONSOLIDATED CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2014

Note	June 30, 2014	June 30, 2013
	<b>(Rupees in '000)</b>	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before taxation	3,977,716	2,745,961
Less: Dividend income	(304,014)	(256,353)
	<u>3,673,702</u>	<u>2,489,608</u>
<b>Adjustments for:</b>		
Depreciation	812,627	664,094
Amortisation	110,769	89,570
Provision against non-performing loans and advances - net	202,854	483,105
Provision for diminution in the value of investments - net	24,370	389,929
Provision against off-balance sheet obligations	54,348	8,462
Provision / (reversal) against other assets	170,096	(36,135)
Unrealised gain on revaluation of investments classified as held for trading - net	(85,822)	(9,820)
Bad debts written-off directly	5	34
Gain on sale of operating fixed assets - net	(10,033)	(9,927)
Charge for defined benefit plan	142,759	129,116
	<u>1,421,973</u>	<u>1,708,428</u>
	5,095,675	4,198,036
<b>(Increase) / decrease in operating assets</b>		
Lendings to financial institutions	(12,553,195)	(3,216,951)
Held-for-trading securities	(1,408,954)	(759,102)
Advances	(15,453,704)	(1,213,752)
Other assets (excluding tax recoverable and dividend receivable)	(8,315,058)	1,205,266
	<u>(37,730,911)</u>	<u>(3,984,539)</u>
<b>Increase / (decrease) in operating liabilities</b>		
Bills payable	5,423,025	74,918
Borrowings	25,617,955	(3,395,642)
Deposits and other accounts	30,141,353	22,509,752
Other liabilities (excluding current taxation)	793,873	(3,201,934)
	<u>61,976,206</u>	<u>15,987,094</u>
	29,340,970	16,200,591
Income tax paid	(2,253,410)	(2,026,963)
<b>Net cash generated from operating activities</b>	<u>27,087,560</u>	<u>14,173,628</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Net investments in available-for-sale securities	11,764,014	(18,592,447)
Net investments in held-to-maturity securities	(53,893,231)	2,969,799
Investment in associated companies	(200,000)	-
Dividend income received	163,994	187,719
Investments in operating fixed assets	(1,634,620)	(1,302,967)
Proceeds from sale of operating fixed assets	17,955	13,997
<b>Net cash used in investing activities</b>	<u>(43,781,888)</u>	<u>(16,723,899)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
(Redemption) / proceeds of sub-ordinated loans	(2,000)	4,558,433
Dividend paid	(2,679,531)	(2,698,313)
<b>Net cash used in / generated from financing activities</b>	<u>(2,681,531)</u>	<u>1,860,120</u>
Exchange difference on translation of the net investments in foreign branches	(472,998)	198,225
<b>Decrease in cash and cash equivalents</b>	<u>(19,848,857)</u>	<u>(491,926)</u>
Cash and cash equivalents at the beginning of the period	98,831,214	85,555,740
<b>Cash and cash equivalents at the end of the period</b>	<u>78,982,357</u>	<u>85,063,814</u>

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The annexed notes 1 to 18 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

\_\_\_\_\_  
Chief Executive Officer

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

\_\_\_\_\_  
Chairman

## UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2014

	Share Capital	Statutory Reserve *	Employee Share Option Compensation Reserve	Exchange Translation Reserve	Unappropriated Profit	Total
----- (Rupees in ' 000) -----						
<b>Balance as at January 1, 2013</b>	13,491,563	4,572,982	-	1,063,567	6,373,545	25,501,657
<b>Changes in equity for the half year ended June 30, 2013</b>						
<b>Total comprehensive income for the period</b>						
Profit after taxation for the half year ended June 30, 2013	-	-	-	-	1,943,411	1,943,411
<b>Other comprehensive income for the half year ended June 30, 2013</b>						
Exchange differences on translation of net investment in foreign branches	-	-	-	198,225	-	198,225
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	-	18,090	18,090
	-	-	-	198,225	1,961,501	2,159,726
<b>Transactions with owners of the bank</b>						
Final cash dividend for the year ended December 31, 2012 @ 20%	-	-	-	-	(2,698,313)	(2,698,313)
Transfer to statutory reserve	-	388,682	-	-	(388,682)	-
<b>Balance as at June 30, 2013 - re presented</b>	13,491,563	4,961,664	-	1,261,792	5,248,051	24,963,070
<b>Changes in equity for the half year ended December 31, 2013</b>						
<b>Total comprehensive income for the period</b>						
Profit after taxation for the half year ended December 31, 2013	-	-	-	-	2,732,539	2,732,539
<b>Other comprehensive income for the half year ended December 31, 2013</b>						
Exchange differences on translation of net investment in foreign branches	-	-	-	504,258	-	504,258
Remeasurement of defined benefit plans	-	-	-	-	74,576	74,576
Related tax charge	-	-	-	-	(26,102)	(26,102)
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	-	17,275	17,275
	-	-	-	504,258	2,798,288	3,302,546
<b>Transactions with owners of the bank</b>						
Transfer to statutory reserve	-	546,508	-	-	(546,508)	-
<b>Balance as at December 31, 2013</b>	13,491,563	5,508,172	-	1,766,050	7,499,831	28,265,616
<b>Changes in equity for the half year ended June 30, 2014</b>						
<b>Total comprehensive income for the period</b>						
Profit after taxation the half year ended June 30, 2014	-	-	-	-	2,610,464	2,610,464
<b>Other comprehensive income the half year ended June 30, 2014</b>						
Exchange differences on translation of net investment in foreign branches	-	-	-	(472,998)	-	(472,998)
Transfer from surplus on revaluation of fixed assets - net of tax	-	-	-	-	17,416	17,416
	-	-	-	(472,998)	2,627,880	2,154,882
<b>Transactions with owners of the bank</b>						
Final cash dividend for the year ended December 31, 2013 @ 20%	-	-	-	-	(2,698,313)	(2,698,313)
Transfer to statutory reserve	-	522,093	-	-	(522,093)	-
Recognition of fair value of share based payments on grant date during the period	-	-	121,336	-	-	121,336
Unamortised portion of deferred employee compensation expense	-	-	(102,798)	-	-	(102,798)
<b>Balance as at June 30, 2014</b>	13,491,563	6,030,265	18,538	1,293,052	6,907,305	27,740,723

\* This represents reserve created under section 21(i) (a) of the Banking Companies Ordinance, 1962.

The annexed notes 1 to 18 and Annexure I form an integral part of the unconsolidated condensed interim financial information.

**Chief Executive Officer**

**Director**

**Director**

**Chairman**

## **NOTES TO AND FORMING PART OF THE UNCONSOLIDATED CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED) FOR THE HALF YEAR ENDED JUNE 30, 2014**

### **1 STATUS AND NATURE OF BUSINESS**

Bank Alfalah Limited (the Bank) is a banking company incorporated in Pakistan on June 21, 1992 as a public limited company under the Companies Ordinance, 1984. It commenced its banking operations on November 1, 1992. The Bank's registered office is at B. A. Building, I. I. Chundrigar Road, Karachi and the Bank's shares are listed on the Karachi, Lahore and Islamabad Stock Exchanges. The Bank is engaged in banking services as described in the Banking Companies Ordinance, 1962 and is operating through 427 conventional banking branches including 12 sub branches (2013: 423 branches including 10 sub branches), 10 overseas branches (2013: 10 branches), 142 Islamic banking branches (2013: 140 branches) and 1 offshore banking unit (2013: 1 unit).

The Securities and Exchange Commission of Pakistan (SECP) vide letter EMD/233/655/2004-68 has granted an exemption to the Bank from the preparation of consolidated financial information of the Bank and its subsidiary company namely Alfalah Securities (Private) Limited upto December 31, 2014.

Pakistan Credit Rating Agency Limited (PACRA) has assigned a long term credit rating of AA [Double A] and a short term credit rating of A1+ [A one plus] to the Bank.

### **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 has issued various circulars from time to time. Permissible form of trade-related modes of financing includes 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 the unconsolidated condensed interim financial information as such, but are restricted to the amount of facility actually utilised and the appropriate portion of mark-up thereon.
- 2.2 Key financial figures of the Islamic Banking branches are disclosed in Annexure I to the unconsolidated condensed interim financial information.
- 2.3 The disclosures made in the unconsolidated condensed interim financial information have been limited based on the format prescribed by the State Bank of Pakistan through BSD Circular Letter No. 2 dated May 12, 2004 and the requirements of International Accounting Standard 34, "Interim Financial Reporting". They do not include all of the information required for the full annual financial statements and the unconsolidated condensed interim financial information should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2013.

### **3 STATEMENT OF COMPLIANCE**

- 3.1 The unconsolidated condensed interim financial information of the Bank for the period ended June 30, 2014 has been prepared in accordance with the requirements of the International Accounting Standard 34 - Interim Financial Reporting, provisions of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 and directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. In case where requirements differ, the provisions of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962 and the said directives have been followed.
- 3.2 The State Bank of Pakistan has deferred the applicability of International Accounting Standard (IAS) 39, 'Financial Instruments: Recognition and Measurement' and 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 Securities and Exchange Commission of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial Instruments: Disclosures' on banks through its notification S.R.O 411(I)/2008 dated April 28, 2008. Accordingly, the requirements of these standards have not been considered in the preparation of the unconsolidated condensed interim financial information. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.

- 3.3 In addition, the Securities and Exchange Commission of Pakistan (SECP) has notified the Islamic Financial Accounting Standard (IFAS) 1 - Murabaha issued by the Institute of Chartered Accountants of Pakistan. IFAS 1 was effective for financial periods beginning on or after January 1, 2006. The standard has not been adopted by Islamic branches of conventional banks pending resolution of certain issues e.g; invoicing of goods, recording of inventories, concurrent application with other approved accounting standards in place for conventional banks, etc. Pakistan Banks Association and Modaraba Association of Pakistan have taken up the issue with the SBP and SECP.

#### **4 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The principal accounting policies and the methods of computation adopted in the preparation of the unconsolidated condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2013 except as explained below:

##### **4.1 Adoption of accounting policy - Employees Stock Option Scheme (ESOS)**

During the period, the Bank granted share options to its employees under the Employee Stock Options Scheme (ESOS) as approved by the shareholders and SECP vide its letter No. SMD/CIW/ESOS/02/2013 dated December 27, 2013. The accounting policy adopted for the scheme and related disclosures are as follows:

The grant date fair value of equity settled share based payments to employees, determined as option discount as allowed by Public Companies (Employees Stock Option Scheme) Rules 2001, is recognized as employee compensation expense on a straight line basis over the vesting period with a consequent credit to equity as employee stock option compensation reserve. The deferred employee stock option cost is shown as a deduction from employee stock option compensation reserve. Option discount means the excess of market price of the share at the date of grant of an option under a scheme over the exercise price of the option.

Under the Scheme, the Bank may grant options to certain critical employees selected by the Board Compensation Committee upto 40,474,689 new ordinary shares over a period from 2014 to 2016. The details of share options granted during the period which remained outstanding as at June 30, 2014 are as follows:

- Number of options in issue 11.2 million (initially granted: 11.3 million)
- Exercise Price Rs. 16.32 per option
- Option discount Rs. 10.88 per option

These options vest over a three year period with one third of the options vesting on completion of each year of service from 1 April 2014. The options not exercised on completion of first and second year of vesting may be carried forward to be exercised on completion of three year period. After the expiry of the third exercise period, the option holder will lose all the rights of exercise for any remaining options not exercised.

#### **5 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS**

The basis and methods used for critical accounting estimates and judgments adopted in the unconsolidated condensed interim financial information are same as those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2013.

#### **6 FINANCIAL RISK MANAGEMENT**

The Bank's Financial Risk Management objectives and policies are consistent with those disclosed in the annual financial statements for the year ended December 31, 2013.

**Note      June 30,      December 31,**  
**2014                      2013**  
**(Un-audited) (Audited)**  
**(Rupees in '000)**

**7      LENDINGS TO FINANCIAL INSTITUTIONS**

Call money lendings	7.1	2,295,371	2,522,022
Bai Muajjal	7.2	12,391,973	-
		<u>14,687,344</u>	<u>2,522,022</u>

7.1 These represent lending to financial institutions at interest rates ranging from 0.1% to 12.75% per annum (December 31, 2013: 0.32% to 13.25% per annum) with maturities up to November 2014 (December 31, 2013: November 2014).

7.2 These represent lending to financial institutions at returns ranging from 9.10% to 9.35% per annum (December 31, 2013: Nil) with maturities up to December 2014 (December 31, 2013: Nil).

**8      INVESTMENTS - NET**

**8.1      Investments by types**

Note	June 30, 2014 (Un-audited)			December 31, 2013 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
-----Rupees in '000-----						
<b>Held-for-trading securities</b>						
Market Treasury Bills	3,577,128	-	3,577,128	6,243,509	-	6,243,509
Pakistan Investment Bonds	991,797	-	991,797	-	-	-
Overseas Bonds	2,979,227	-	2,979,227	907,716	-	907,716
Sukuk Bonds	1,020,492	-	1,020,492	-	-	-
	<u>8,568,644</u>	<u>-</u>	<u>8,568,644</u>	<u>7,151,225</u>	<u>-</u>	<u>7,151,225</u>
<b>Available-for-sale securities</b>						
Market Treasury Bills	32,042,626	21,951,330	53,993,956	104,046,128	4,608,632	108,654,760
Pakistan Investment Bonds	77,090,647	-	77,090,647	17,680,342	-	17,680,342
Fully paid up ordinary shares / units - Listed	4,445,313	-	4,445,313	3,235,923	-	3,235,923
Fully paid up ordinary shares - Unlisted	4,426,616	-	4,426,616	4,426,617	-	4,426,617
Term Finance Certificates	1,108,200	-	1,108,200	1,033,994	-	1,033,994
Preference Shares - Listed	108,835	-	108,835	108,835	-	108,835
Preference Shares - Unlisted	340,000	-	340,000	-	-	340,000
Overseas Bonds	2,319,185	-	2,319,185	1,583,831	-	1,583,831
Sukuk Bonds	34,662,533	-	34,662,533	53,194,997	-	53,194,997
	<u>156,543,955</u>	<u>21,951,330</u>	<u>178,495,285</u>	<u>185,650,667</u>	<u>4,608,632</u>	<u>190,259,299</u>
<b>Held-to-maturity securities</b>						
Market Treasury Bills	775,823	-	775,823	1,631,150	-	1,631,150
Pakistan Investment Bonds	65,579,381	-	65,579,381	14,277,652	-	14,277,652
Term Finance Certificates	524,266	-	524,266	526,888	-	526,888
Pakistan Euro Bonds	3,106,101	-	3,106,101	2,582,702	-	2,582,702
Overseas Bonds	6,269,597	-	6,269,597	3,148,451	-	3,148,451
Sukuk Bonds	2,136,487	-	2,136,487	2,331,581	-	2,331,581
	<u>78,391,655</u>	<u>-</u>	<u>78,391,655</u>	<u>24,498,424</u>	<u>-</u>	<u>24,498,424</u>
<b>Associates</b>						
Alfalah Insurance Limited	68,990	-	68,990	68,990	-	68,990
Alfalah GHP Value Fund	100,000	-	100,000	100,000	-	100,000
Alfalah GHP Income Multiplier Fund	250,000	-	250,000	250,000	-	250,000
Alfalah GHP Islamic Fund	250,000	-	250,000	250,000	-	250,000
Alfalah GHP Cash Fund	1,000,390	-	1,000,390	1,000,390	-	1,000,390
Alfalah GHP Investment Management Limited	130,493	-	130,493	130,493	-	130,493
IGI Money Market Fund	500,000	-	500,000	500,000	-	500,000
Alfalah GHP Sovereign Fund	200,000	-	200,000	-	-	-
	<u>2,499,873</u>	<u>-</u>	<u>2,499,873</u>	<u>2,299,873</u>	<u>-</u>	<u>2,299,873</u>
<b>Subsidiary</b>						
Alfalah Securities (Private) Limited	826,000	-	826,000	826,000	-	826,000
Investments at cost	<u>246,830,127</u>	<u>21,951,330</u>	<u>268,781,457</u>	<u>220,426,189</u>	<u>4,608,632</u>	<u>225,034,821</u>
<b>Less: Provision for diminution in value of investments</b>						
Investments (net of provisions)	(6,155,230)	-	(6,155,230)	(6,130,860)	-	(6,130,860)
	<u>240,674,897</u>	<u>21,951,330</u>	<u>262,626,227</u>	<u>214,295,329</u>	<u>4,608,632</u>	<u>218,903,961</u>
<b>Surplus on revaluation of held for trading securities - net</b>						
Surplus on revaluation of available for sale securities-net	85,822	-	85,822	8,465	-	8,465
	<u>1,307,396</u>	<u>14,638</u>	<u>1,322,034</u>	<u>766,647</u>	<u>11,296</u>	<u>777,943</u>
<b>Total investments</b>	<u>242,068,115</u>	<u>21,965,968</u>	<u>264,034,083</u>	<u>215,070,441</u>	<u>4,619,928</u>	<u>219,690,369</u>

	<b>Half year ended June 30, 2014 (Un-audited)</b>	<b>Year ended December 31, 2013 (Audited)</b>
	<b>(Rupees in '000)</b>	
<b>8.2 Particulars of provision for diminution in value of investments</b>		
Opening balance	6,130,860	6,123,518
Charge for the period / year	71,372	392,366
Reversals	(47,002)	(297,569)
Provision written off during the period / year	-	(87,455)
Closing balance	<u>6,155,230</u>	<u>6,130,860</u>
<b>8.3 Particulars of provision for diminution in value of investments by type and segment</b>		
<b>Available for sale securities</b>		
<b>Listed companies / mutual funds</b>		
- <b>Preference shares</b>		
- Agritech Limited	108,835	108,835
<b>Listed securities</b>		
- <b>Term finance certificates</b>		
- Gharibwal Cement	-	8,120
- New Allied Electronics	2,185	2,185
<b>Unlisted companies</b>		
- <b>Fully paid up ordinary shares of Rs. 10 each</b>		
- Pakistan Export Finance Guarantee Agency Limited	5,725	5,725
- Al-Hamra Avenue (Private) Limited	50,000	32,500
- Warid Telecom (Private) Limited (Related party)	4,366,796	4,366,796
<b>Unlisted securities</b>		
- <b>Term finance certificates</b>		
- Azgard Nine Limited	76,220	76,220
- Flying Board & Paper Products	21,500	21,500
- Security Leasing Corporation Limited I	6,488	6,841
- Security Leasing Corporation Limited II	23,359	24,629
- <b>Preference shares</b>		
- First Dawood Investment Bank Limited	15,000	15,000
- Trust Investment Bank Limited	25,000	25,000
<b>Held to maturity securities</b>		
<b>Unlisted securities</b>		
- <b>Term finance certificates / sukuk bonds</b>		
- Agritech Limited	465,000	465,000
- BRR Guardian Modaraba	20,234	20,234
- Security Leasing Corporation Limited	29,245	31,276
- Sitara Peroxide (Private) Limited	113,643	59,771
- Sitara Energy Limited	-	7,926
- Zulekha Textile Mills (formerly Khunja Textile Mills Limited)	-	27,302
<b>Investment in subsidiary company</b>		
<b>Unlisted company</b>		
- <b>Fully paid up ordinary shares of Rs. 10 each</b>		
- Alfalah Securities (Private) Limited	826,000	826,000
	<u>6,155,230</u>	<u>6,130,860</u>



	Note	June 30, 2014 (Un-audited)	December 31, 2013 (Audited)
(Rupees in '000)			
<b>9 ADVANCES - NET</b>			
Loans, cash credits, running finances, etc.			
- In Pakistan		256,854,177	237,699,611
- Outside Pakistan		11,141,985	13,900,374
		<u>267,996,162</u>	<u>251,599,985</u>
Net investment in finance lease			
- In Pakistan		4,024,771	4,363,579
- Outside Pakistan		-	-
		<u>4,024,771</u>	<u>4,363,579</u>
Financing and investing assets under IFAS 2 Ijarah		4,921,888	4,760,623
Bills discounted and purchased (excluding market treasury bills)			
- Payable in Pakistan		9,900,041	10,508,954
- Payable outside Pakistan		2,160,557	2,594,156
		<u>12,060,598</u>	<u>13,103,110</u>
		<u>289,003,419</u>	<u>273,827,297</u>
Provision against advances			
- Specific provision against non-performing advances	9.2	(12,499,456)	(12,441,472)
- General provision against advances	9.2	(612,129)	(605,975)
		<u>(13,111,585)</u>	<u>(13,047,447)</u>
		<u>275,891,834</u>	<u>260,779,850</u>

9.1 Advances include Rs. 17,791 million (2013: Rs. 17,947 million) which have been placed under non-performing status as detailed below:

Category of Classification	June 30, 2014 (Un-audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	------(Rupees in '000)-----								
Other Assets Especially Mentioned (Agri Financing)	122,580	-	122,580	78,289	-	78,289	78,289	-	78,289
Substandard	2,874,558	12,943	2,887,501	765,805	430	766,235	765,805	430	766,235
Doubtful	1,853,120	30,547	1,883,667	855,920	3,570	859,490	855,920	3,570	859,490
Loss	12,211,973	685,186	12,897,159	10,260,253	535,189	10,795,442	10,260,253	535,189	10,795,442
	<u>17,062,231</u>	<u>728,676</u>	<u>17,790,907</u>	<u>11,960,267</u>	<u>539,189</u>	<u>12,499,456</u>	<u>11,960,267</u>	<u>539,189</u>	<u>12,499,456</u>

  

Category of Classification	December 31, 2013 (Audited)								
	Classified Advances			Provision Required			Provision Held		
	Domestic	Overseas	Total	Domestic	Overseas	Total	Domestic	Overseas	Total
	------(Rupees in '000)-----								
Other Assets Especially Mentioned (Agri Financing)	136,342	-	136,342	909	-	909	909	-	909
Substandard	1,656,926	18,798	1,675,724	295,280	1,494	296,774	295,280	1,494	296,774
Doubtful	2,087,472	70,234	2,157,706	846,468	35,117	881,585	846,468	35,117	881,585
Loss	13,324,010	652,847	13,976,857	10,767,677	494,527	11,262,204	10,767,677	494,527	11,262,204
	<u>17,204,750</u>	<u>741,879</u>	<u>17,946,629</u>	<u>11,910,334</u>	<u>531,138</u>	<u>12,441,472</u>	<u>11,910,334</u>	<u>531,138</u>	<u>12,441,472</u>

## 9.2 Particulars of provisions against non-performing loans and advances

	Half year ended June 30, 2014 (Unaudited)			Year ended December 31, 2013 (Audited)		
	Specific	General	Total	Specific	General	Total
-----Rupees in '000-----						
Opening balance	12,441,472	605,975	13,047,447	13,871,515	541,119	14,412,634
Exchange adjustment and other movements	(32,604)	(6,441)	(39,045)	23,464	6,560	30,024
Charge for the period / year	1,172,191	12,595	1,184,786	3,329,405	58,296	3,387,701
Reversals / recoveries	(981,932)	-	(981,932)	(2,433,138)	-	(2,433,138)
	190,259	12,595	202,854	896,267	58,296	954,563
Amounts written off	(99,671)	-	(99,671)	(2,349,774)	-	(2,349,774)
Closing balance	12,499,456	612,129	13,111,585	12,441,472	605,975	13,047,447

9.2.1 The additional profit arising from availing the forced sales value (FSV) benefit - net of tax at June 30, 2014 which is not available for distribution as either cash or stock dividend to shareholders amounted to Rs. 1,089.203 million (2013: Rs. 1,355.810 million).

9.2.2 General provision against consumer loans represents provision maintained at an amount equal to 1.5% of the fully secured performing portfolio and 5% of the unsecured performing portfolio as required by the Prudential Regulations for consumer financing issued by the State Bank of Pakistan. General provision for overseas branches is maintained in accordance with the guidelines of the authorities in the respective countries.

9.2.3 General provision also includes reserve required to be maintained against financing to Small Enterprises (SE) as required under the revised Prudential Regulations for Small and Medium Enterprise Financing issued by the State Bank of Pakistan during the year 2013. Under the revised regulations, effective September 30, 2013, banks have been required to maintain general reserve at least equivalent to 1% of the secured and performing SE portfolio and 2% of the unsecured and performing SE portfolio.

**June 30, 2014**      **December 31, 2013**  
**(Un-audited) (Audited)**  
**(Rupees in '000)**

## 10 OPERATING FIXED ASSETS

Capital work-in-progress	948,556	1,017,886
Property and equipment	13,985,541	13,341,596
Intangible assets	743,266	475,718
	<u>15,677,363</u>	<u>14,835,200</u>

**Half year ended**  
**June 30, 2014**      **June 30, 2013**  
**(Un-audited)**  
**(Rupees in '000)**

### 10.1 Additions to operating fixed assets

Office premises	176,141	117,875
Leasehold improvements	391,484	288,420
Office equipments	758,606	328,899
Furniture and fixtures	98,760	94,736
Vehicles	446	69,682

	<b>Half year ended</b>	
	<b>June 30, 2014</b>	<b>June 30, 2013</b>
	<b>(Un-audited)</b>	
	<b>(Rupees in '000)</b>	
<b>10.2 Additions to Intangibles</b>		
Computer software	379,282	193,541
<b>10.3 Disposals of operating fixed assets</b>		
Office premises	-	-
Leasehold improvements	26,740	10,637
Office equipments	28,969	29,997
Furniture and fixtures	5,710	4,992
Vehicles	1,567	11,469

	<b>June 30, 2014</b>	<b>December 31, 2013</b>
	<b>(Un-audited)</b>	<b>(Audited)</b>
	<b>(Rupees in '000)</b>	
<b>11 DEPOSITS AND OTHER ACCOUNTS</b>		
<b>Customers</b>		
Fixed deposits	142,054,256	123,640,025
Savings deposits	138,617,691	172,885,325
Current accounts - non-remunerative	216,885,826	187,026,521
Others	15,136,918	5,418,931
	<u>512,694,691</u>	<u>488,970,802</u>
<b>Financial institutions</b>		
Remunerative deposits	40,761,859	35,656,441
Non-remunerative deposits	2,210,573	898,527
	<u>42,972,432</u>	<u>36,554,968</u>
	<u>555,667,123</u>	<u>525,525,770</u>
<b>12 CONTINGENCIES AND COMMITMENTS</b>		
<b>12.1 Direct credit substitutes</b>		
i) Government	1,295,058	1,782,434
ii) Banking companies and other financial institutions	2,728	29,749
iii) Others	824,217	594,730
	<u>2,122,003</u>	<u>2,406,913</u>
<b>12.2 Transaction - related contingent liabilities</b>		
i) Government	27,473,608	36,122,291
ii) Banking companies and other financial institutions	123,895	136,336
iii) Others	11,052,553	8,362,382
	<u>38,650,056</u>	<u>44,621,009</u>
<b>12.3 Trade - related contingent liabilities</b>		
Letters of credit	59,168,260	68,682,365
Acceptances	13,059,053	12,848,836
<b>12.4 Other contingencies</b>		
Claims against the Bank not acknowledged as debts	9,432,986	7,996,863

These mainly represent counter claims filed by the borrowers for restricting the Bank from disposal of assets (such as hypothecated / mortgaged / pledged assets kept as security), damage to reputation and cases filed by ex-employees of the Bank for damages sustained by them consequent to the termination from the Bank's employment. Based on legal advice and / or internal assessment, management is confident that the matters will be decided in Bank's favour and the possibility of any outcome against the Bank is remote and accordingly no provision has been made in the unconsolidated condensed interim financial information.

An amount of USD 3.949 million ("the Amount") in Bank's nostro account in New York, United States of America has been put on hold by a commercial bank pursuant to receipt of notice of seizure based on the order passed by the District Court, District of Columbia, USA. The order was issued at the request of United States Department of Justice (DOJ) which claims its rights through filing a complaint for forfeiture in rem of assets of a third party in Afghanistan - a customer of the Bank ("Third Party-Customer") - and obtained a court order to hold/seize certain amount in the Nostro accounts of different banks (including Bank Alfalah) wherein the Third Party - Customer was maintaining bank accounts. As a result the Amount has been put on hold for the time being in Nostro Account of the Bank in New York. The dispute is held between the United States Government and the Third Party - Customer, who provided logistic services to the United States Military in Afghanistan. The Amount put on hold is equivalent to the customers' balances held/blocked by the Bank during the period. In January 2014 the Bank had to release the accounts of the Third Party - Customer on specific instructions of Central Bank of Afghanistan. The Bank has filed a representation with the DOJ's to challenge its right to hold the Amount and with a request to release the same as the Bank did not have any involvement in the dispute between DOJ and the Third Party - Customers.

Based on internal assessments and careful analysis of the precedents in relation to other banks involved, the management is confident that the Bank has a relatively strong case and the matter will be decided in the Bank's favour. Accordingly no provision has been made in this unconsolidated condensed interim financial information.

The Bank filed case against the above mentioned Third Party Customers in primary commercial court in Afghanistan. In June 2014, the court did not accede claim of the Bank and advised it to pay USD 0.52 million (AFS 30.14 million) as compensation to the customer along with government/ court fee of AFS 5.268 million. The Bank has filed an appeal in the appellate court against the said judgment, which has been admitted for regular hearing. Based on advice of legal counsel of the Bank, the management is confident that the matter will be decided in Bank's favor in the appellate court and thus no provision for the said amounts is required in this unconsolidated condensed interim financial information.

**June 30, December 31,**  
**2014 2013**  
**(Un-audited) (Audited)**  
**(Restated)**  
**(Rupees in '000)**

	June 30, 2014 (Un-audited)	December 31, 2013 (Audited) (Restated)
<b>12.5 Commitments in respect of forward lendings</b>		
Commitments to extend credit	5,836,743	4,529,818
Commitments in respect of investments	1,000,000	1,000,000
<b>12.6 Commitments in respect of forward exchange contracts</b>		
Purchase	44,589,608	54,097,511
Sale	36,038,809	42,386,376
<b>12.7 Commitments in respect of forward foreign currency options</b>		
Purchase	52,010	52,010
Sale	52,010	52,010
<b>12.8 Commitments for the acquisition of operating fixed assets</b>	498,092	401,072
<b>12.9 Commitments in respect of repo transactions</b>		
Repurchase	22,018,296	4,625,270
<b>12.10 Other commitments</b>		
Interest rate swaps	4,197,169	-
Donations	36,000	61,000
<b>12.11 Contingencies for tax payable (note 15)</b>		

	Half year ended	
	June 30, 2014	June 30, 2013
	(Un-audited) (Rupees in '000)	
<b>13 BASIC AND DILUTED EARNINGS PER SHARE</b>		
Profit after taxation for the period	2,610,464	1,943,411
	<b>(Number of shares in thousand)</b>	
Weighted average number of ordinary shares	1,349,156	1,349,156
add: Weighted average adjustment for assumed conversion of employee share option	828	-
Weighted average number of ordinary shares for determination of diluted earnings per share	1,349,984	1,349,156
	<b>(Rupees)</b>	
Basic earnings per share	1.93	1.44
Diluted earnings per share	1.93	1.44

	June 30, 2014	December 31, 2013
		(Un-audited) (Audited) (Rupees in '000)
<b>14 CASH AND CASH EQUIVALENTS</b>		
Cash and balances with treasury banks	56,005,365	61,204,697
Balances with other banks	20,842,843	35,179,983
Call money lendings	2,134,149	2,522,022
Overdrawn nostro accounts	-	(75,488)
	78,982,357	98,831,214

## 15 TAXATION

- 15.1 The income tax assessments of the Bank have been finalized upto and including tax year 2013. Matters of disagreement exist between the Bank and tax authorities for various assessment years and are pending with the Commissioner of Inland Revenue (Appeals), Appellate Tribunal Inland Revenue (ATIR), High Court of Sindh and Supreme Court of Pakistan. These issues mainly relate to addition of mark up in suspense to income, taxability of profit on government securities, bad debts written off and disallowances relating to profit and loss expenses.

For all assessments finalized upto tax year 2013, adequate provision has been made by the Bank in these financial statements. In respect of tax years 2008 to 2011, the tax authorities have raised certain issues including disallowance of expenditure on account of non-deduction of withholding tax, default in payment of WWF and dividend income from mutual funds not being taken under income from business, resulting in additional demand of Rs.952.212 million. The management's appeals in respect of these add-backs are currently pending before various appellate forums. The management is confident that this matter will be decided in favour of the Bank and consequently has not made any provision in respect of these amounts.

In respect of monitoring of withholding taxes on profit on debt, the Bank has received various orders amounting aggregate demand of Rs.107.678 million (after reduction on rectifications) for tax years 2008 to 2014. The Bank has either filed appeals before various tax appellate forums or intend to obtain relief through rectification orders. The management is confident that the matter will be settled in Bank's favour.

## 16 SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES

The segment analysis with respect to business activities is as follows:-

For the half year ended June 30, 2014 (Un-audited)				
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
-----Rupees in '000-----				
Total income	2,782,067	21,400,885	5,229,860	29,412,812
Total expenses	(1,550,029)	(19,771,515)	(4,113,552)	(25,435,096)
Net income	1,232,038	1,629,370	1,116,308	3,977,716
Segment return on assets (ROA)	9.29%	6.49%	9.77%	
Segment cost of funds	8.96%	5.75%	8.89%	

For the half year ended June 30, 2013 (Un-audited)				
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
-----Rupees in '000-----				
Total income	7,232,798	11,220,750	6,877,952	25,331,500
Total expenses	(6,336,564)	(10,001,705)	(6,247,268)	(22,585,539)
Net income	896,234	1,219,045	630,684	2,745,961
Segment return on assets (ROA)	9.43%	8.52%	9.89%	
Segment cost of funds	8.58%	4.58%	7.68%	

As at June 30, 2014 (Un-audited)				
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
-----Rupees in '000-----				
Segment assets	217,627,619	280,397,572	174,507,137	672,532,328
Segment non performing loans	-	11,197,012	6,593,895	17,790,907
Segment provision required against loans and advances	-	8,882,236	4,229,349	13,111,585
Segment liabilities	31,174,847	497,914,710	111,737,596	640,827,153

As at June 30, 2013 (Un-audited)				
	Trading & Sales	Retail Banking	Corporate / Commercial Banking	Total
-----Rupees in '000-----				
Segment assets	157,500,716	258,991,943	140,000,822	556,493,481
Segment non performing loans	-	14,677,200	6,816,498	21,493,698
Segment provision required against loans and advances	-	10,863,584	4,014,742	14,878,326
Segment liabilities	11,638,339	422,470,260	92,938,588	527,047,187

## 17 RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions and includes major shareholders, subsidiary company, associated companies with or without common directors, retirement benefit funds and directors and key management personnel and their close family members.

Banking transactions with the related parties, except for transactions with executives governed under their terms of employment are executed substantially on the same terms, including mark-up rates and collateral, as those prevailing at the time for comparable transactions with unrelated parties and do not involve more than a normal risk.

Contributions to and accruals in respect of staff retirements and other benefit plans are made in accordance with the actuarial valuations / terms of the contribution plan. Remuneration and markup on facilities to executives is determined in accordance with the terms of their appointment.

- 17.1 Details of transactions with the related parties and balances with them as at period end / year end are as follows:

June 30, 2014 (Un-audited)							
Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	Total	
------(Rupees in '000)-----							
<b>Deposits</b>							
Balance at beginning of the period	34,796	80,786	4,416,681	488,272	17,210	18	5,037,763
Placements during the period	165,789	526,799	25,615,711	9,866,868	195,692	-	36,370,859
Withdrawals / adjustments during the period	(152,023)	(538,886)	(26,719,385)	(9,906,350)	(208,336)	-	(37,524,980)
Balance at end of the period	48,562	68,699	3,313,007	448,790	4,566	18	3,883,642
<b>Advances</b>							
Balance at beginning of the period	-	278,201	3,622,533	-	30,000	-	3,930,734
Disbursements during the period	-	53,615	5,092,835	-	-	-	5,146,450
Repayments / adjustments during the period	-	(70,777)	(4,584,048)	-	-	-	(4,654,825)
Balance at end of the period	-	261,039	4,131,320	-	30,000	-	4,422,359
<b>Investments</b>							
Balance at beginning of the period	-	-	4,553,930	2,299,873	826,000	50,000	7,729,803
Investments during the period	-	-	-	200,000	-	-	200,000
Redemption / adjustments during the period	-	-	(187,134)	-	-	-	(187,134)
Balance at end of the period	-	-	4,366,796	2,499,873	826,000	50,000	7,742,669
<b>Provision held against investments</b>	-	-	4,366,796	-	826,000	50,000	5,242,796

December 31, 2013 (Audited)							
Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	Total	
------(Rupees in '000)-----							
<b>Deposits</b>							
Balance at beginning of the year	31,400	53,987	1,785,252	488,844	1,583	18	2,361,084
Placements during the year	573,574	807,756	76,050,117	12,761,156	662,769	-	90,855,372
Withdrawals / adjustments during the year	(570,178)	(780,957)	(73,418,688)	(12,761,728)	(647,142)	-	(88,178,693)
Balance at end of the year	34,796	80,786	4,416,681	488,272	17,210	18	5,037,763

December 31, 2013 (Audited)

	Directors	Key Management Personnel	Group / Associated Companies / Others	Associates	Subsidiary	Strategic Investments	Total
------(Rupees in '000)-----							
<b>Advances</b>							
Balance at beginning of the year	-	132,220	2,607,770	-	24,933	-	2,764,923
Disbursements during the year	-	235,945	11,640,538	-	179,249	-	12,055,732
Repayments / adjustments during the year	-	(89,964)	(10,625,775)	-	(174,182)	-	(10,889,921)
Balance at end of the year	-	278,201	3,622,533	-	30,000	-	3,930,734
<b>Investments</b>							
Balance at beginning of the year	-	-	5,003,117	2,299,483	826,000	120,000	8,248,600
Investments during the year	-	-	185,732	500,000	-	-	685,732
Redemptions / adjustments during the year	-	-	(634,919)	(499,610)	-	(70,000)	(1,204,529)
Balance at end of the year	-	-	4,553,930	2,299,873	826,000	50,000	7,729,803
<b>Provision held against investments</b>	-	-	4,366,796	-	826,000	32,500	5,225,296
<b>Call borrowings / Repo</b>							
Balance at beginning of the year	-	-	-	-	-	-	-
Borrowings during the year	-	-	8,500,000	-	-	-	8,500,000
Repayments during the year	-	-	(4,500,000)	-	-	-	(4,500,000)
Balance at end of the year	-	-	4,000,000	-	-	-	4,000,000
<b>Call lendings / Reverse Repo</b>							
Balance at beginning of the year	-	-	-	-	-	-	-
Placements during the year	-	-	59,000,000	-	-	-	59,000,000
Withdrawals during the year	-	-	(59,000,000)	-	-	-	(59,000,000)
Balance at end of the year	-	-	-	-	-	-	-

**June 30, 2014 (Un-audited)**      **December 31, 2013 (Audited)**  
(Rupees in '000)

**17.2 Advances**

Running finance  
- Other related parties

2,831,558      2,553,226

Long term loans  
- Subsidiary company  
- Other related parties

30,000      30,000  
1,560,801      1,347,508

**17.3 Contingencies and commitments**

Letter of credit and acceptance outstanding  
Guarantees outstanding

21,487      90,504  
1,722,800      2,195,703



	<b>June 30, 2014 (Un-audited)</b>	<b>December 31, 2013 (Audited)</b>
	<b>(Rupees in '000)</b>	
<b>17.4 Customer Accounts</b>		
PLS accounts		
- Other related parties	3,018,373	3,977,123
Current accounts		
- Subsidiary company	4,566	17,210
- Other related parties	791,416	839,260
Fixed deposit accounts		
- Other related parties	69,287	204,170
<b>17.5 Balances with subsidiary company</b>		
Mark-up receivable on advances	31,737	29,824
Mark-up held in suspense	31,737	27,684
Provision held against investment	826,000	826,000
Rent receivable	8,488	7,844
Provision held against rent receivable	8,488	7,844
Deposits	4,566	17,210
Brokerage payable	29	175
Payment in respect of operating fixed assets acquired	-	4,500
<b>17.6 Balances with associated companies</b>		
Advance rent received from Alfalah Insurance Company Limited	998	166
Dividend receivable from Alfalah GHP Cash Fund	2,737	-
Dividend receivable from Alfalah GHP Islamic Fund	83,800	-
Dividend receivable from Alfalah GHP Sovereign Fund	2,303	-
Dividend receivable from Alfalah GHP Income Multiplier Fund	22,167	-
Dividend receivable from Alfalah GHP Value Fund	28,738	-
<b>17.7 Balances with other related parties</b>		
Rent receivable from Warid Telecom (Private) Limited	-	37,990
Rent receivable from Wateen Telecom Limited	589	1,413
Advance rent from Wateen Telecom Limited	-	1,000
Rent receivable from Alfalah GHP Investment Management Limited	-	2,353
Rent payable to Wateen Telecom Limited	-	5,090
Mark-up suspended on advances to Wateen Telecom Limited	344,461	-
Mark-up suspended on advances to Warid Telecom (Private) Limited	24,756	-
Provision held against investments in Warid Telecom (Private) Limited	4,366,796	4,366,796
Provision held against rent receivable from Warid Telecom (Private) Limited	-	37,990
TFCs held by Taavun (Private) Limited	499,100	499,200
TFCs held by IGI Income Fund	99,161	111,660
TFCs held by IGI Aggressive Income Fund	70,972	74,080
TFCs held by Alfalah GHP Income Multiplier Fund	6,124	6,124

**Half year ended**  
**June 30, 2014**      **June 30,**  
**2013**  
**(Un-audited)**  
**(Rupees in '000)**

**17.8 Transactions with subsidiary company**

Mark-up income	1,617	1,378
Brokerage expense	270	691
Rent income	644	660
Payment in respect of operating fixed assets acquired	-	4,500

**17.9 Transactions with associated companies**

Insurance premium paid to Alfalah Insurance Company Limited	455,052	427,601
Rent income from Alfalah Insurance Limited	998	898
Dividend income from Alfalah GHP Cash Fund	36,749	47,309
Dividend income from Alfalah GHP Islamic Fund	83,800	-
Dividend income from Alfalah GHP Sovereign Fund	2,303	-
Dividend income paid to Alfalah Insurance Company Limited	1,000	19
Dividend income from Alfalah GHP Income Multiplier Fund	27,650	-
Dividend income from Alfalah GHP Value Fund	28,738	-

**17.10 Transactions with other related parties**

Mark-up income on advances	205,953	135,684
Mark-up suspended on advances to Wateen Telecom Limited	98,205	-
Mark-up suspended on advances to Warid Telecom (Private) Limited	5,398	-
Rent income from Warid Telecom (Private) Limited	8,607	11,288
Rent income from Wateen Telecom Limited	6,532	2,826
Rent income from Alfalah GHP Investment Management Limited	324	1,781
Rent expense pertaining to Wateen Telecom Limited	5,700	6,480
Charge for security services to Security and Management Services (Private) Limited and Wackenhut Pakistan (Private) Limited	135,825	111,437
Payment to Wateen Telecom Limited for purchase of equipment and maintenance charges	55,190	144,986
Payment to Monet (Private) Limited for branchless banking services	18,315	7,275
Underwriting Fee paid to United Bank Limited	-	4,350
Payment to Institute of Bankers of Pakistan for calendars and diaries etc.	470	186
Provision made during the period in respect of investment in Warid Telecom (Private) Limited	-	363,080
Commission received from Warid Telecom (Private) Limited	6,962	35,741
Provision made during the period in respect of strategic investments	17,500	14,500
Capital gain on sale of shares of United Bank Limited	-	28,111
Contribution to employees provident fund	130,164	117,679
Contribution to gratuity fund	142,759	129,116

**17.11 The key management personnel / directors compensation are as follows:**

Salaries and Allowances	630,885	647,825
Fair value charge against employee stock option scheme	12,791	-

In addition the Chief Executive Officer and other executive officers are provided with the Bank maintained car as per Bank's policy.

**18 DATE OF AUTHORISATION**

The unconsolidated condensed interim financial information was authorised for issue on August 18, 2014 by the Board of Directors of the Bank.

Chief Executive Officer

Director

Director

Chairman

## Annexure - I Islamic Banking Business

The bank is operating 142 Islamic banking branches as at June 30, 2014 (December 31, 2013: 140 branches).

	Note	June 30, 2014 (Un-audited)	December 31, 2013 (Audited)
<b>(Rupees in '000)</b>			
<b>ASSETS</b>			
Cash and balances with treasury banks		7,919,600	9,043,361
Balances with and due from financial institutions		6,891,811	15,170,183
Lendings to financial institutions		15,721,871	526,623
Investments - net		35,376,484	56,005,446
Islamic financing and related assets	A-1.1	26,467,268	28,088,654
Operating fixed assets		2,038,994	1,830,632
Other assets		3,697,323	4,532,464
		98,113,351	115,197,363
<b>LIABILITIES</b>			
Bills payable		1,803,040	1,541,559
Borrowings		3,632,336	2,140,329
Deposits and other accounts			
- Current accounts		31,189,529	27,047,242
- Saving accounts		39,278,233	45,050,093
- Term deposits		6,554,036	17,656,272
- Others		2,537,556	702,463
Deposits from financial institutions - remunerative deposits		220,077	8,226,392
Deposits from financial institutions - non-remunerative deposits		32,071	1,136
Other liabilities		3,322,680	4,361,119
		88,569,558	106,726,605
<b>NET ASSETS</b>		<b>9,543,793</b>	<b>8,470,758</b>
<b>REPRESENTED BY</b>			
Islamic banking fund		1,800,000	1,800,000
Exchange translation reserve		11,502	12,908
Unappropriated / unremitted profit		6,028,110	5,522,958
		7,839,612	7,335,866
Surplus on revaluation of assets - net of tax		1,704,181	1,134,892
		9,543,793	8,470,758
Remuneration to Shariah Advisor / Board		1,125	2,250

## Annexure - I Islamic Banking Business

Note	June 30, 2014 (Un-audited)	December 31, 2013 (Audited)
	(Rupees in '000)	
<b>CHARITY FUND</b>		
Opening Balance	145,707	78,415
<b>Additions during the period</b>		
Received from customers on delayed payments & Others	28,720	61,050
Dividend Purification	-	4
Non-shariah compliant income	139	16,538
Profit on charity saving account	4,449	5,838
	33,308	83,430
<b>Less : Distribution of Charity</b>		
Welfare Works	(5,835)	(4,535)
Health	(21,279)	(3,000)
Education	(10,811)	(8,603)
Relief and disaster recovery	-	-
	(37,925)	(16,138)
<b>Closing Balance</b>	<b>141,090</b>	<b>145,707</b>
<b>A-1.1 Islamic Financing and Related Assets</b>		
Financing	20,201,369	21,603,948
Advances	1,974,322	2,328,219
Assets / inventories	4,921,888	4,760,623
Others	(630,311)	(604,136)
	<b>26,467,268</b>	<b>28,088,654</b>
<b>A-1.2 Islamic Financing and Related Assets</b>		
Murabaha	10,333,897	13,564,052
Ijarah	5,196,504	5,025,385
Musharakah	3,503,116	3,268,766
Diminishing Musharakah	690,931	761,481
Salam	3,525,903	1,582,416
Istisna	1,683,914	816,002
SBP Islamic Export Refinance Scheme	888,428	2,439,185
Others	644,575	631,367
	<b>26,467,268</b>	<b>28,088,654</b>

## Branch Network

### KARACHI

#### Main Branch

B.A. Building, I.I.Chundrigar Road.  
Phone : (021) 32414030-39  
UAN No. : 111-777-786  
Fax : 32417006

#### Cloth Market Branch

Cochinwala Market, Luxmidas Street.  
Phone : (021) 32401621-5  
Fax : 32401627

#### Clifton Branch

Plot No. BC-6, Block-9, Clifton,  
Phone : (021) 35833778-82, 35309075-8  
Fax : 35879175

#### Shahrah-e-Faisal Branch

Progressive Square,  
11-A Block-6 PECHS.  
Phone : (021) 34313536-38,  
34522441, 34522460  
Fax : 34313539

#### Jodia Bazar Branch

Gulzar Manzil, Mohammad Shah Street  
Phone : (021) 32532483-4, 32544816-20  
Fax : 32532485

#### Korangi Industrial Area Branch

Aiwan-e-Sanat,  
Plot No.ST-4/2, Sector 23,  
Korangi Industrial Area.  
Phone : (021) 35065701-2  
Fax : 35050653

#### M.A.Jinnah Road Branch

Plot No.23/1, Corner  
M.A.Jinnah Road/Abdullah  
Haroon Road.  
Phone : (021) 32750627-28,  
Fax : 32750629

#### S.I.T.E. Branch

D-40, Estate Avenue,  
Siemens Chowrangi, S.I.T.E.  
Phone : (021) 32582990-1, 32582116  
Fax : 32582113

#### North Karachi Industrial Area Branch

Sector 12-B,  
North Karachi Industrial Area,  
Opp: Police Station Gabol Town.  
Phone : (021) 36962700-7  
Fax : 36986051

#### Paper Market Branch

Plot No. S.R.7/23,  
Campbell Street, Paper Market.  
Phone : (021) 32211353-58  
Fax : 32211243

#### Gulshan-e-Iqbal Branch

Plot No.SB-15, Block 13-B,  
KDA Scheme No.24,  
University Road, Gulshan-e-Iqbal.  
Phone : (021) 34984937,  
34984824, 34984833  
Fax : 34984971

#### Karachi Stock Exchange Branch

18-20, Karachi Stock Exchange Building,  
Stock Exchange Road.  
Phone : (021) 32417515-19  
Fax : 32418353

#### North Napier Road Branch

Surv. No. 35 / Sheet No. NP -10  
(Old Surv.No.A26/5), Napier Quarters.  
Phone : (021) 32544021-24, 32540065 & 67  
Fax : 32540066

#### Bahadurabad Branch

Prime Arcade, Shop No. 1-3,  
Bahadur Shah Zafar Road, Bahadurabad.  
Phone : (021) 34129677-81, 34128578-81  
Fax : 34129676

#### Timber Market Branch

Ground Floor, Sur. No. 15,  
Siddique Wahab Road,  
Lawrence Quarters.  
Phone : (021) 32750635-9  
Fax : 32750632

#### Defence Housing Authority Branch

Plot No. C-12-C  
Tauheed Commercial Phase V,  
Defence Housing Authority.  
Phone : (021) 35302639-44  
Fax : 35302637

#### PECHS Branch

Shop No. 3, 154-S, Block-2, P.E.C.H.S.  
Phone : (021) 34535861-2, 34538423-24  
Fax : 34314221, 34390090

#### Federal 'B' Area Branch

C-28, Block - 13, F. 'B' Area,  
Shahrah-e-Pakistan.  
Phone : (021) 36803041, 36344700, 5 & 6  
Fax : 36803043

**Eidgah Branch**

166, M. A. Jinnah Road, Near Light House  
Phone : (021) 32217290-4 Fax : 32217244

**Marriot Road Branch**

Survey # 67, Sheet # M.R.1, Opp. Khori Garden  
Murad Khan Road, Marriot Road.  
Phone : (021) 32414138-40 & 32412080  
Fax : 32412082

**Hyderi (North Nazimabad) Branch**

Plot # ST-4, Al-Burhan Circle Hyderi,  
Block 'E', North Nazimabad.  
Phone : (021) 36626004, 36626066  
Fax : 36625402

**Gulistan-e-Jauhar Branch**

Yasir Plaza, Block 10-A, Scheme 45,  
Main Rashid Minhas Road,  
Gulshan-e-Iqbal,  
Phone : (021) 34815926-7, 34815930  
Fax : 34815924

**Tipu Sultan Road Branch**

Plot No. 118-119 Z, DBCHS,  
Shabbirabad, Tipu Sultan Road.  
Phone : (021) 34398457-9  
Fax : 34398456

**DHA Phase-I Branch**

114, 9th East Street, Phase-I,  
Defence Housing Authority,  
Main Korangi Road.  
Phone : (021) 35887571-73  
Fax : 35887574

**Hawksbay Road Branch**

KB-28, Haji Ishaq Market,  
Main Hawksbay Road,  
Opp. Quaid-e-Azam New Truck Stand  
Phone : (021) 32355871, 32355872-74  
Fax : 32355875

**Shershah Branch**

D-283, Main Shershah Road,  
Quality Godown, S.I.T.E.  
Phone : (021) 32585001-4  
Fax : 32585005

**Malir Cantt. Branch**

Old Malir Cantonment Library,  
Cantt Bazar, Malir Cantt.  
Phone : (021) 34904601-2  
Fax : 34904603

**Tariq Road Branch**

124/A, Block 2, P.E.C.H.S, Main Tariq Road  
Phone : (021) 34386052-5  
Fax : 34386056

**Landhi Branch**

Plot No. 29/10/1, Sector 5D, Landhi Township  
Phone : (021) 35034451-3  
Fax : 35030875

**Gulshan Chowrangi Branch**

Sani Arcade, Block- 3, Gulshan-e-Iqbal  
Phone : (021) 34978252, 34993792  
Fax : 34985729

**Garden East Branch**

Silver Jubilee Centre,  
194/2/1, Britto Road,  
Near Ismailia Jamat Khana, Garden East  
Phone : (021) 32238704, 32238717,  
32238722, 32238605  
Fax : 32225941

**DHA Phase IV, Karachi**

Plot No. 80, 10th Commercial Street,  
Phase IV, Defence Housing  
Authority, Karachi  
Phone: (021) 35312832 - 35  
Fax: 35312837

**Gizri**

K-4/3, & 4/4-A,  
Ch. Khaleeq uz Zaman Road, Gizri  
Phone: 021-35868991-93  
Fax: 021-35867149

**Sea View**

Sahil Promenade, Block 3,  
Scheme 5, Clifton, Karachi  
Phone: 021-35364095-97  
Fax: 021-35371259

**Nazimabad**

Al-Kausar Homes, Plot # 2, Block-III,  
Sub-Block "E", Nazimabad, Karachi  
Phone: (021) 36708980-83  
Fax: (021) 36708978

**Saddar Branch**

Shop # 6, State Life Building # 5,  
Abdullah Haroon Road.  
Phone: (021) 35658714-16  
Fax: (021) 35658717

**Johar Chowrangi Branch**

Plot No. 118-119-C/1, K.D.A. Scheme  
No. 36, Ruffi Shopping Mall Block,  
18 Gulistan e Johar  
Phone : (021) 34638114, 34015966-7  
Fax : 34638115

**Nagan Chowrangi Branch**

Plot # SC-28, Sector 11-H,  
North Karachi, Karachi  
Phone : (021) 36957622-621  
Fax : 36902210

**Jamshed Road Branch**

Ashfaque Plaza, Jamshed Quarters,  
New M.A. Jinnah Road, Karachi  
Phone : (021)-34860794-95  
Fax : 34860793

**Gulshan-e-Hadeed Branch**

A-329 Phase I, Sub-Sector, 8-C/1, Bin Qasim  
Phone : (021) 34721406  
Fax : 34721407

**Akbar Road Branch**

Plot # 294, AM-3, Artillery Maidan  
Quarters, Preedy Street, Saddar  
Phone : (021) 32725107,  
32725146, 327 24939  
Fax : 32724928

**Steel Market Branch**

Plot # 8 & 9/D-1, S.R. 1, Liaquat Market,  
Serai Quarters, Opp New Memon Masjid,  
M.A. Jinnah Road  
Phone : (021) 32422679, 627, 774  
Fax : 32422526

**Malir City Branch**

H-11/11, Liaquat Market, Malir Town  
Phone : (021) 34117134-35 Fax : 34117156

**West Wharf Branch**

Sultan Centre, Plot # 11, West Wharf  
Phone : (021) 32205966-67 Fax : 2205794

**Liaquatabad Branch**

Plot No 21, 22 & 23, Commercial Area,  
Block 7, Liaquatabad, Karachi  
Phone : (021) 34911794-7 Fax : 34911793

**Urdu Bazar Branch**

Plot No. RB 10/16-III, A210, Ram Bagh,  
Urdu Bazar, M.A. Jinnah Road, Karachi  
Phone : (021) 32214185-89 Fax : 32214183

**Abul Hasan Ispahani Road Branch**

Sani Corner, Sector-22, KDA Scheme 33,  
Abul Hasan Ispahani Road, Karachi  
Phone : 34974484-6 Fax : 021-34974487

**Hussainabad Branch**

R-471, Block 2, KDA Scheme 16,  
Hussainabad, F.B. Area Karachi  
Phone : (021) 36337646-47 Fax : 36337648

**DHA Phase II Ext.**

Shop No.3 & 4, Plot No. 44-C-  
24th Commercial  
Street, DHA Phase II Extension, Karachi  
Phone : (021) 35312152-54 Fax : 35312155

**Shireen Jinnah Colony**

LS-27 & 28, Shireen Jinnah Colony, Block 1,  
KDA Scheme No. 5, Clifton, Karachi  
Phone : (021) 35877060, 35877058  
Fax : 35877059

**Bombay Bazar Branch**

Plot No. B.R.3/11, Faiza Palace, Bunder  
Quarters, Bombay Bazar, Karachi  
Phone : 021-32437917-19  
Fax : 021-32437481

**Garden West Area Branch**

Amin Center, Plot No. 130/I, Garden  
West, Karachi  
Phone : 021-32231005-7  
Fax : 021-32231003

**Khayaban -e- Shamsheer**

Plot No. 31, Stadium Lane No. 2, DHA  
Phase V, Karachi  
Phone : 021-35248534-6  
Fax : 021-35248537

**Khayaban-e-Muslim Branch**

Plot No. 36-C, Khayaban-e-Muslim,  
Phase VI, DHA, Karachi  
Phone : 021-35843263-65  
Fax : 021-35842073

**Pakistan Chowk Branch**

Zubaida Manzil, Serai Quarters, Kutchery  
Road, Pakistan Chowk, Karachi  
Phone : 021-32215703-5  
Fax : 021-32215706

**Plaza Quarters, Karachi**

Shop No. 7, Plot No. 34, Marston Road,  
Plaza Quarters, Karachi  
Phone : 021-32765415-6, 32765418  
Fax: 021-32765412

**Khayab-e-Rahat**

Plot No. 12-C, Rahat Lane-3  
DHA Phase-VI, Karachi.

**Babar Market (Landhi)**

Shops No. 452 & 453 Main Road,  
Babar Market Landhi # 3, Karachi  
Phone : 021-35013664-5  
Fax : 021-35013661

**Beaumont Plaza**

Showroom NO.5 & S-6, Ground Floor,  
Beaumont Plaza, Beaumont Road,  
Civil Lines Quarters, Karachi  
Phone : 021-35642983-5  
Fax : 021-35642987



**Block F, North Nazimabad**  
Shop No, 3, Plot No, SC-13, North Nazimabad,  
Block-F, North Nazimabad, Karachi  
Phone : 021-36724901-3  
Fax : 021-36724904

**Block H, North Nazimabad**  
SC-21/A, Block-H, North Nazimabad, Karachi  
Phone : 021-36724500-3  
Fax : 021-36724504

**Kawish Crown Plaza**  
Kawish Crown Plaza, Block 7 & 8, Ground  
Floor, Darul Aman Cooperative Housing  
Society, Shahrah-e-Faisal, Karachi  
Phone : 021-3433927-29  
Fax : 021-3433932

**Khalid Bin Waleed Road**  
Plot No. 89-K, Block-2, Ali Bhai Arcade, Main  
Khalid Bin Waleed Road, P.E.C.H.S. Society  
Phone : 021-34521906-8  
Fax : 021-34521902

**Sharfabad, Karachi**  
Aqila Cornet, Shop NO.1 & 2, Commercial  
Plot No. 12/25, Survey Sheet NO.3S-P/1,  
Block NO.3, Karachi Memon Cooperative  
Housing Society, Karachi  
Phone : 021-34134007-8  
Fax : 021-34134009

**Zaibunnisa Street, Karachi**  
Old Survey # F-16, Survey # 7/6,  
Zaibunnisa Street, Saddar, Karachi  
Phone : 021-35143033-38  
Fax : 021-35143038

**Water Pump**  
Shop # 5-1,5-2,0-1& 0-2, Plot SB-12,  
Block-14, F.BArea, Gulberg Town, Karachi.  
Phone : 021- 36375512-7  
Fax : 021- 36375517

**Gulshan-e-Iqbal, Block 1**  
Shop # G-2, Ground Floor, Sirtaj Terrace,  
Block-1, Gulshan-e-Iqbal, Karachi.  
Phone : 021- 34177872-5  
Fax : 021-34177876

**U.P. More - Karachi**  
Ground Floor - Plot # R-48 & R-71, Sector  
11-B, North Karachi  
Phone : 021-36943913

**Super Highway Branch - Karachi**  
Shop # A-4/B,A-5/A A-5/B, A-6/A,A-6/B &  
Flat # A-15 AL-Azam Plaza, Sector 1/A,  
Scheme # 33, Super Highway - Karachi

**Saba Avenue Branch DHA Karachi**  
Plot # 4-C Saba Avenue, Badar Commercial  
Area, Street # 6,Phase V DHA - Karachi  
Phone : 021-35244583-86  
Fax : 021-35244589

**Orangi Town 14F-Branch Orangi Town**  
Plot # 400, Street # 1, Sector 14F, Orangi  
Town - Karachi  
Phone : 021-3667615

**Azam Town Mehmoodabad -Karachi**  
Ground Floor, Ploy # R-2889 {Old # 2209}  
Sheet # 2, Street # 8, Azam Town,  
Mehmoodabad - Karachi  
Phone : 021-34313536-8

**Orangi Town # 11 Branch**  
Plot # 672.673, Street # IV, Sector 11 Pakistan  
Bazar, Iqbal Market - Orangi Town - Karachi  
Phone : 021-36697630-5  
Fax : 021-36697636

**Safoora Chowrangi Branch**  
Johar View, Plot # SB-8, Shop # 1-6,  
Block # 7-KDA Scheme # 36,  
Gulistan-e-Johar-Karachi  
Phone : 021-34160995-98  
Fax : 021-34160999

**Shaheed-e-Millat Branch**  
Showroom No. S 04, Bismillah  
Blessings Block 3, DMCHS  
Phone : 021-34931270-4

**Mauripur Road Branch**  
10 A, Block F, Maripur Road

**Kamran Chowrangi,**  
Komal Heights, SB-15, Block-14, KDA  
Scheme 36, Kamran Chowrangi,  
Gulistan-e-Jauhar, Karachi  
Phone : 021-35630520-28

## HYDERABAD

**Main Branch Hyderabad**  
Plot No.476/1 & 476/2,  
adjacent to Hotel Faran, Saddar.  
Phone : (022) 2786020-22, 2784242  
Fax : 2786023

**Grain Market Branch**  
Aman Center, Price Ali Road Hirabad  
Phome : (022)-2660611-5  
Fax : 2660620

**Latifabad Branch**  
4/D, Block-D, Unit no. 7, Opposite St.  
Elizabeth Hospital, Main Road,  
Latifabad, Hyderabad  
Tel: 022-3861562-64  
Fax: 022-3861561

**Qasimabad Branch**

Phase I, Main Qasimabad Road, Near PTCL  
Exchange, Qasimabad, Hyderabad  
Tel: 022-2670592-94  
Fax: 022-2670591

**Matli Branch**

Survey # 381/15,16, 17 Main Road - Matli

**Dadu Branch**

Survey # 996/1, Ward A Main Road - Dadu  
Phone : 025-4711515-19  
Fax : 025-4711519

**Umerkot Branch**

Survey # 76/4, Ward B Umerkot  
Town - Umerkot

**Badin Branch**

Survey # 30 Ward 4 Deh Sonhar,  
Main Road - Badin

**Autobhan Road Branch - Hyderabad**

Plot # B-15/5, Railway Employees  
Cooperative Housing Scheme, Autobhan  
Road - Latifabad - Hyderabad

**SUKKUR**

B-2823/B-2851, Frere Road, Sarafa Bazar.  
Phone : (071) 5628175, 5624753, 5624750  
Fax : 5628176

**NAWABSHAH**

Municipal Office Chowk, Katchery Road  
Phone : (0244)330723-25  
Fax : 330729

**TANDO ADAM**

Plot No. A / 06 & 07, Hyderabad  
Road, Tando Adam  
Phone: 0235-576042-44  
Fax: 0235-576043

**SANGHAR**

CS # 124/4 Ward-A, Nawabshah  
Road, Sanghar  
Phone: 0235-542500-01  
Fax: 0235-542503.

**SHAHADAD PUR**

City Survey No. 860-864 Ward A, Station  
Road, Shahdadpur, District Sanghar  
Phone : 0235-842851-54  
Fax: 0235-842855

**TANDO ALLAHYAR**

Survey No. 271/1, Plot No. 2, National  
Highway Road, Tando Allah Yar  
Phone : 022-3891082  
Fax : 022-3891087

**KHAIRPUR**

B-284-A, Katchery Road, Khairpur  
Phone : 0243-552414  
Fax : 0243-552418

**QUETTA****M.A. Jinnah Road Branch**

Property No.2-12(1), M.A.Jinnah Road.  
Phone : (081) 111-777-786, 2841180-83  
Fax : 2827562

**Hazar Gunji Branch**

Plot No. 332, 333, 334, Truck Stand,  
Hazar Gunji.  
Phone : (081) 2460520, 2460821  
Fax : 2460519

**Shahrah-e-Iqbal Branch**

Cut Piece Cloth Market, Shahrah-e-Iqbal  
Phone : (081) 2834425, 2834429  
Fax : 2827270

**Double Road**

Arbab Plaza, Double Road, Quetta  
Phone : (081) 2441961-62, 2441663  
Fax : (081) 2441665

**Model Town Quetta Branch**

Plot # 35-B, Model Town, Quetta Cantt.  
Phone (081) 2832130  
Fax : 2827329

**Liaquat Bazar Branch**

Liaquat Bazar, Quetta  
Phone (081) 2838033-34  
Fax : 2838025

**Sirki Road Quetta**

Berach Market Chowk, Sirki Road, Quetta  
Phone (081) 2440137 - 38  
Fax : 2440136

**Alamdard Road, Quetta**

Shop No. 7-28/4 & 7-28/5, Alamdar  
Road, Quetta  
Phone : (081) 2660284  
Fax : (081) 2660287

**Suraj Ganj Bazar, Quetta**

Shop No. 1-11-12B, Allibhoy Road,  
Suraj Ganj Bazar,  
Phone : (081) 2833464-5  
Fax : (081) 2833468

**Zamzama Road, Quetta Cantt**  
Zamzama Shopping Complex, Zamzama  
Road Quetta Cantt, Quetta  
Phone : 081-2882966-7, 081-2882969  
Fax : 081-2882970

**Millenium Mall, Quetta**  
Millenium Mall, Gulshan Road  
081-2309015-17

**F.C. College, Quetta**  
F.C.Hospital ,Link Road, Airport Road  
081-2300933-35, 0321-8000220

#### **CHAMAN**

Trunch Road, Chaman, Balochistan.  
Phone : (0826) 613440, 612541  
Fax : 613488

#### **GAWADAR**

Airport Road, Gawadar  
Phone : (0864) 211796-98  
Fax : 210185

#### **JACOBABAD**

Quaid-e-Azam Road, Jacobabad  
Phone : 0722-650935-36  
Fax : 0722-650930

#### **HUB BRANCH**

Shop # 4, S, 6 &7 Al-Rashid Market  
Main Road, Hub Chowki.  
Phone : 0853-363188-92  
Fax : 0853-363192

**Dukki Branch Balochistan**  
Masjid Road Dukki District Loralai  
Phone : 0824-666405-07  
Fax : 0824-666306

**Dera Jamali Branch - Balochistan**  
Khasra # 85/1, Main Road - Dera Murad Jamali -  
Balochistan  
Phone : 0838-711372-77  
Fax : 0838-711373

**Zhob Branch Boluchistan**  
H/129 Tehsil Road - Zhob  
Phone : 0822-413024-29  
Fax : 0822-413029

#### **MIRPURKHAS**

Plot # 864/7, Adam Town,  
Main Umerkot Road,  
Phone : (02338) 74466, 74686  
Fax : 75127

#### **LARKANA**

Bunder Road  
Phone : (074) 4055712, 4055812, 4055360  
Fax : 5053962

#### **LAHORE**

**LDA Plaza Branch**  
PASSCO Building,Kashmir Road.  
Phone : (042) 36306201-05  
Fax : 36301193, 36368905

**Gulberg Branch**  
125/E-I, Gulberg-III, Main Boulevard.  
Phone : (042) 35877800-8  
Fax : 35754900, 35877807

**Defence Branch**  
G-9, Commercial Area, Phase-I, LCCHS.  
Phone : (042) 35729722-26  
Fax : 35729727, 35733591

**Circular Road Branch**  
A-43/A, Opp: Mazar Hazrat Shah  
Mohammad Ghous, Circular Road.  
Phone : (042) 37638256-8  
Fax : 37653384

**Township Branch**  
47-B/1, Block 10,  
Akbar Chowk, Township.  
Phone : (042) 35152831-6  
Fax : 35113716

**Badami Bagh Branch**  
29-30 PECO Road, Badami Bagh.  
Phone : (042) 37704961-66  
Fax : 37728636, 37728074

**Allama Iqbal Town Branch**  
36, College Block, Allam Iqbal Town.  
Phone : (042) 35432961-5  
Fax : 35432960

**Shah Alam Market Branch**  
2035-D, Hilal-e-Ahmar Health Complex,  
Near Fawara Chowk, Shah Alam Market.  
Phone : (042) 37673401-6  
Fax : 37673409

**Shadman Market Branch**  
88, Shadman-1  
Phone : (042) 37538116-20  
Fax : 37538129

**Tufail Road Branch**  
50/3, Tufail Road, Cantt.  
Phone : (042) 36689016-19  
Fax : 36688374

**Lahore Stock Exchange Branch**  
Basement Level - 2,  
Lahore Stock Exchange Building,  
19, Khayaban-e-Iqbal.  
Phone : (042) 36307461-68  
Fax : 36307460

**Baghbanpura Branch**

278-G.T. Road, Baghbanpura, Lahore.  
Phone : (042) 36844006-09  
Fax : 36844010

**Ravi Road Branch**

13 Ravi Raod.  
Phone : (042) 37708661-64  
Fax : 37708660

**Liberty Branch**

10-C, Commercial Area,  
Liberty Market, Gulberg-III.  
Phone : (042) 35789431-34  
Fax : 35755226

**Raiwind Road Branch**

Thoker Niaz Beg, Plot # 4, Raiwind Road.  
Phone : (042) 35314671-5  
Fax : 35314678

**Shahdin Manzil Branch**

Shahdin Manzil,  
Faysal Chowk, Mall Road.  
Phone : (042) 36012000-30,  
36300581, 36300586  
Fax : 36300589

**Samanabad - Lahore**

Plot # 91 - Main Road, Samanabad, Lahore  
Phone : (042) 37590062-3  
Fax : (042) 37590064

**DHA Extension Branch**

Divine Centre, Near Bhatta Chowk,  
New Airport Road, Lahore Cantt  
Phone : (042) 35700301-309  
Fax : 35700213

**Azam Cloth Market Branch**

Raheem Centre, Akbar Block,  
Azam Cloth Market  
Phone : (042) 37643851-55  
Fax : 37643860

**Shad Bagh Branch**

37, Umer Din Road, Wassanpura  
Phone : (042) 37616252-56  
Fax : 36260295

**Karim Block Allama Iqbal Town, Lahore**

502-Ali Plaza, Karim Block Market,  
Allama Iqbal Town, Lahore  
Phone : (042) 35425528, 30, 31  
Fax : (042) 35425529

**Ferozpur Road Branch**

18-KM Main Ferozpur Road  
Phone : (042) 35807812-14  
Fax : 35807813

**Shahdara Branch**

Main Shaikhupura Road, Shahdara Chowk  
Phone : (042) 37900290  
Fax : 37900291

**Walton Road Branch**

E-28/A, Main Walton Road  
Phone : (042) 6627004-7  
Fax : 36687391

**Urdu Bazar Branch**

Main Kabir Street  
Phone : (042) 37210644  
Fax : 37210647

**Brandreth Road Branch**

91-A, Brandreth Road, Near Australia Building  
Phone : (042) 37674115-18  
Fax : 37637303

**DHA Phase II Branch**

65 CCA, Phase-II, DHA  
Phone : (042) 35707581-4  
Fax : 35707580

**Ghari Shahu Branch**

99-A, Allama Iqbal Road, Ghari Shahu  
Phone : (042) 36372656, 36371001  
Fax : 36360962

**Model Town, Lahore**

13 Bank Square, Central Commercial  
Market, Model Town Lahore  
Phone: (042) 35884670-72  
Fax: 35884675

**Cavalry Ground, Lahore**

35 Main Boulevard,  
Officers Housing Scheme,  
Cavalry Ground Lahore  
Phone: (042) 36610531-32, 36610534  
Fax: 36610536

**Chuburgi**

24-Niaz View Scheme, Rewaz Garden,  
Chuburji, Lahore  
Phone: (042) 37356640-42  
Fax: 37222236

**Main Market Gulberg**

32-E-Main Market, Gulberg II, Lahore  
Phone: 042-35786955- 59  
Fax: 042-35786964

**Montgomery Road Branch**

65-Montgomery Road, Lahore  
Phone : (042) 36303081-4  
Fax : 36303085

**Jauhar Town Branch**  
Plot No. 435, Block G-1  
M.A. Johar Town, Lahore  
Phone : (042)- 35281081-5  
Fax : 35291090

**Bedian Road Branch**  
Phone : (042) 37088164  
Fax : 35742694

**Fortress Stadium Branch**  
Phone : (042) 36623082-86  
Fax : 36623087

**Wapda Town Branch**  
Plot No. 189, Block-F, PIA Society,  
Wapda Town Round About  
Phone : (042) 35211574  
Fax : 35211576

**Ichra Branch**  
112- Ferozepur Road, Ichra, Lahore  
Phone : (042) 37539604-5  
Fax : 37539608

**Bund Road Branch**  
Main Bund Road,  
Near Gulshan-e-Ravi Chowk, Lahore  
Phone : (042) 37404868-72  
Fax : 37404867

**Zarar Shaheed Road -  
Guldasht Town Branch**  
Zarar Shaheed Road, Guldasht Town, Lahore  
Phone : (042) 36635969  
Fax : 36635968

**EME Society Branch**  
50-A, Mohafiz Town,  
Near EME Society Main Gate, Lahore  
Phone : (042) 37516325  
Fax : 0423-37516327

**Islampura Branch**  
30-A, Main Sanda Road, Atif Chowk,  
Islampura, Lahore  
Phone : 042-37117739-40  
Fax : 042-37117738

**Sabzazar Multan Road Branch**  
Plot No. 10, 10-A, B & C, Industrial  
Muslim Block, Allama Iqbal Town,  
Multan Road, Lahore.  
Phone : (042) 37804070-79  
Fax : (042) 37804075

**Link Road, Model Town Branch**  
Shop No. 2 & 4 to 10, Bridal Centre,  
Link Road, Lahore.  
Phone : (042) 35925801-02  
Fax : (042) 35925804

**Fruit Market Branch**  
Plot No. 136, Fruit Market, Ravi  
Link Road, Lahore.  
Phone : (042) 37721966-8  
Fax : (042) 37721959

**Airport Branch**  
Northern side of terminal building, under  
Ramp Bridge, Allama Iqbal International  
Airport, Lahore  
Phone : 042-36611447-8  
Fax : 042-36611449

**Bilal Gunj**  
Danial Street # 13, Shahjahan Road  
Main Bilal Gunj, Lahore  
Phone : 042-37162722-4  
Fax : 042-37162725

**DHA Phase IV**  
Property No, 204-CCA, Block FF,  
DHA, Phase IV, Lahore Cantt,  
Phone : 042-35890916-20  
Fax : 042-35890921

**Mall Road**  
Alfred Building, 89 The Mall, Lahore  
Phone : 042-37245626-8  
Fax : 042-37245629

**People Vehra Shahalam-II Branch**  
140 People Vehra Shahalam Market, Lahore.  
Phone : 042-37667495-97  
Fax : 042-37667498

**Moon Market Allama Iqbal Town, Lahore**  
Property No.5, Block Satluj, Moon Market,  
Allama Iqbal Town, Lahore  
Phone : 042- 37814192-5  
Fax : 042- 37814196

**Bahria Town, Lahore**  
904, Canal Bank Road, Opposite Sector-A,  
Bahria Town, Lahore  
Phone : 042-35971384-7  
Fax : 042-35971389

**Hall Road Lahore**  
Plot # 45, Khadim Centre, Near Hall Road,  
Main Mall Road, Lahore  
Phone : 042-37365430-33  
Fax : 042-37365434

**Khayaban-e-Iqbal, DHA, Lahore**  
69/A-XX, Phase III, Khyaban-e-Iqbal,  
DHA Lahore  
Phone : 042-35693857, 042-35693922,  
042-35694866, 042-35694869  
Fax : 042-35693725

**Khayaban-e-Jinnah Branch - Lahore**  
Property # C-189, C-19, Air Line Society,  
Khayaban-e-Jinnah, Johar Town -Lahore  
Phone : 042-35229382-83-85-86  
Fax : 042-35229388

**Z Block - DHA Phase - III Branch - LHR**  
Property # 73, Z Block, DHA Phase - III - Lahore

**Bata Pur Branch - Lahore**  
Property # 797 - Opposite Bata Pakistan Ltd -  
Bata Pur - G.T Road - Lahore  
Phone : 0423-6581001-006  
Fax : 0423-6581007

**Dholanwal, Lahore**  
Main Bazar, Usman Park, Dholanwal,  
Near Shezan Factory, Lahore

**State Life Housing Society, Lahore**  
Property No. 151-A & 151-B, Sector G,  
State Life Housing Society, Phase I, Lahore  
0320-4403043

#### ISLAMABAD

**Blue Area Branch**  
1-B, Awan Arcade, Jinnah Avenue, Blue Area.  
Phone : (051) 2810136-49  
Fax : 2279897

**I-10 Markaz Branch**  
4-A, I-10 Markaz  
Phone : (051) 4435804-6  
Fax : 4435807

**F-7 Markaz Branch**  
13-U, F-7 Markaz, Jinnah Super  
Market, Islamabad  
Phone : (051) 2653944-49  
Fax : 2653940

**F-11 Markaz Branch**  
Plot No.28, Al Karam Centre, F-11  
Markaz, Islamabad  
Phone : (051) 2228127-28  
Fax : (051) 2228129

**Stock Exchange Branch**  
Office No. 5, 55-B, Islamabad  
Stock Exchange Tower, Jinnah Avenue  
Phone : (051) 2894071-74  
Fax : 2894075

**F-10 Markaz Branch**  
4-D, Urfi Centre, Markaz F-10  
Phone : (051) 2809705-08  
Fax : 2809719

**I-8 Markaz Branch**  
Plot No. 34, I-8 Markaz  
Phone : (051) 4862563-6  
Fax : 4862567

**G-9 Markaz, Islamabad**  
G-9 Markaz, 39 Paragon Plaza  
Phone : (051) 2253002-3  
Fax: 2854932

**F-8 Markaz, Islamabad**  
Shop No. 2 & 3, Al-Babar Centre,  
F-8 Markaz, Islamabad  
Phone: (051) 2818044-6, 2854615  
Fax: 2260270

**Grain Market Branch**  
Shop # 40-41, Fruit Market, I-11/4  
Phone : (051) 4438823-5  
Fax : 4438828

**Bhara Kahu Branch**  
Main Muree Road, Bhara Kahu  
Phone : (051) 2233635, 2233637-9  
Fax : 2233636

**G-11 Markaz Branch**  
Sardar Arcade, G-11 Markaz  
Phone : (051) 2830259, 2830260  
Fax : (051) 2830264

**Tarnol Branch**  
Al-Noor Plaza, GT Road, Tarnol,  
Tehsil & District Islamabad  
Phone : (051) 2226621-23  
Fax : (051) 2226626

**COMSATS Institute of Information  
Technology (CIIT) Branch**  
Chak Shahzad, Park Road, Islamabad  
Phone: 051-4365103-4

**E-11, Islamabad**  
Plot NO.4, Multi Professionals Cooperative  
Housing Society, E-11/3, Islamabad  
Phone : 051-2228942  
Fax : 051-2228976

**G-7, Islamabad**  
Marina Heights, Plot No. 109E, G-7, Main  
Jinnah Avenue, Blue Area, Islamabad  
Phone : 051-2806426-9  
Fax : 051-2806425

**PWD, Islamabad**  
Plot No. 14-A & 14-B, Main PWD Road,  
PWD Employees Housing Society, Islamabad  
Phone : 051-5170702, 5170701  
Fax : 051-5170703

**G-6 Markaz**  
Block No.9, Ground Floor, G-6  
Markaz, Islamabad  
Phone : 051-2603504-7  
Fax : 051-2603508

**G-8 Markaz**  
Islamabad Chamber of Commerce  
and Industry Mauve Area, I&T Centre  
Sector G-8/1, Islamabad  
Phone : 051-2289389-7  
Fax : 051-2289385

**DHA Phase II Branch - Islamabad**

DHA Phase II - Branch - Islamabad  
Phone : 051-4918301-5  
Fax : 051-4918305

**Tarlai Kalan Branch**

Ground Floor, Mid Town Tower, Lehterar Road  
- Tarlai Kalan - Islamabad

**Kaak Pul Sihala, Islamabad**

Kahuta Road, near Kak Pull Sihala, Islamabad.  
051-4486352

**RAWALPINDI****The Mall Branch**

8, The Mall, Saddar  
Phone : (051) 5700038-40  
Fax : 5700042, 5700029

**Satellite Town Branch**

B/20, North Star Plaza, Satellite  
Town, Murree Road.  
Phone : (051) 4424080-6  
Fax : 4424087

**Jinnah Road Branch**

A-351, Jinnah Road (Old City Saddar Road).  
Phone : (051) 5775325-8  
Fax : 5775324

**Rawat**

Ground Floor, Riaz Shah Bukhari Plaza, Main  
G. T Road Rawat, Tehsil & Distt. Islamabad  
Phone : (0514) 611906  
Fax : (0514) 611903

**Lalazar Branch**

Tulsa Road, Lalazar  
Phone : (051) 5524904-5  
Fax : 5527814

**Chaklala Branch**

59, Shah Plaza, Commercial Area,  
Chaklala Scheme III  
Phone : (051) 5766003-4  
Fax : 5766005

**College Road Branch**

E/20-26, College Road  
Phone : 051- 5762008, 5762010  
Fax : 5762007

**Peshawar Road Branch**

Plot No. 400/2, Gammon House,  
Peshawar Road, Rawalpindi  
Phone : (051) 5468401-2  
Fax : 5468403

**Airport Road**

7-Fazal Town, Airport Link Road, Rawalpindi  
Phone: (051) 5706022-23  
Fax: 5781483

**Khanna Branch**

Adil Tahir Plaza, Service Road,  
Al-Noor Colony, Sector 3  
Phone: (051) 4479290-3,  
Fax: (051) 4479295

**Chowk Sadiqabad Branch**

Shop # 2-6, Abassi Tower, Muslim Town  
Phone : (051) 4423078-81  
Fax : 4480226

**Kahuta Branch**

Tehseen Plaza, PAF Road  
Phone : (051) 3313625-29  
Fax : 3313630

**Adamjee Road Branch**

Adamjee Road, Saddar, Rawalpindi Cantt.  
Phone : (051) 5563728  
Fax : 5563730

**Tench Bhatta Branch**

Plot # 396/C, Main Bazar,  
Tench Bhatta, Rawalpindi Cantt.  
Phone : (051) 5520475  
Fax : 5520466

**Adyala Road Branch**

Main Adyala Road, Rawalpindi  
Phone : 051-5570078-79  
Fax : 051-5570080

**Baghsardaran Branch**

12 Ghazni Colony, Bagh Sardaran, Rawalpindi  
Phone : 051-5778592-93  
Fax : 051-5778594

**Bohar Bazar**

C 211-215, Bohar Bazar, Rawalpindi  
Phone : 05811-451914, 05811-451910  
Fax : 05811-451926

**Faizabad Branch**

Shakeel Plaza, Faizabad, Rawalpindi  
Phone : 051-4575846-47  
Fax : 051-4575849

**Saidpur Road, Rawalpindi**

Plot No. 378, Opposite Makkah Cloth,  
Saidpur Road, Rawalpindi  
Phone : 051-4418646-48  
Fax: 051-4418649

**Naz Cinema Murree Road, Rawalpindi**

Shop No. 13, Gul-Noor Market,  
Naz Cinema, Murree Road, Rawalpindi  
Phone : 051-4421682-85  
Fax: 051-4421680

**Bahria Town Phase IV**  
Plot No. 95, Main Civic Center, Bahria  
Town, Phase IV, Rawalpindi  
Phone : 051-5732408, 051-5732409  
Fax : 051-5732410

**Liaqat Road, Rawalpindi**  
B/568, Liaqat Road, Rawalpindi  
Phone : 051-5776162, 051-5776163  
Fax : 051-5776165

**Morgah Branch - Rawalpindi**  
ARL Road - Morgah Rawalpindi

**Bahria Town Phase 8 Branch - RWP**  
23, Ali Haider Avenue Safari Valley Bahria Town  
Phase 8 - Rawalpindi  
Phone : 051-2544033

#### **FATEH JANG**

Rawalpindi Road, Fateh Jang,  
Phone : (0572)-210837-38  
Fax : 210839

#### **TAXILA**

**Kohistan Complex, G. T. Road**  
Phone : (0514) 534012-15  
Fax : 535015

**Faisal Shaheed Road Taxila Branch**  
AL-Barkat Plaza - Faisal Shaheed  
Road - Taxila  
Phone : 051-4532029-051-4542029  
Fax : 091-4562029

**Mohra Chowk**  
Mouza Lab Thatoo, Mohra Chowk, Hazara  
Road, Tehsil Taxila, Distt. Rawalpindi  
Phone : 0514-590019, 590021-22  
Fax : 0514-590020

#### **WAH CANTT**

4-1/100, Officers Colony, The Mall.  
Phone : (0514) 539425-28  
Fax : (0514) 511980

#### **FAISALABAD**

**Main Branch**  
Ground Floor, State Life Building,  
Liaqat Road.  
Phone : (041) 2617436-9  
Fax : (041) 2617432, 2640834

**Peoples Colony Branch**  
17-A/2, Sir Fazal Hussain Road, Opp. Radio  
Station, Peoples Colony No. 1, Faisalabad  
Phone : (041) 8722636-39  
Fax : 8722184

**Susan Road Branch**  
P-98/22, Main Susan Road, Madina Town  
Phone : (041) 8556673-75  
Fax : 8556679

**Rail Bazar Branch**  
Property No. P-81, Rail Bazar  
Phone : (041) 2540801-2  
Fax : 2540803

**Yarn Market Branch**  
P-78, Street No. 3  
Yarn Market, Montgomery Bazar  
Phone : (041) 2605806-7  
Fax : 2621487

**Minerva Road Branch**  
P-64-B, Menerva Road  
Phone : (041) 2540763- 5  
Fax : 2540759

**Sheikhupura Road, Faisalabad**  
P - 352-A, Gulistan Colony II,  
Millat Chowk, Sheikhupura Road, Faisalabad  
Phone : 041-8582141- 2  
Fax : 041-8582147

**Babar Chowk Branch**  
641-A, Peoples Colony Extension,  
Babar Chowk  
Phone : (041)- 8557421-22  
Fax : 8557424

**Khurrianwala Branch**  
Main Bazar, Jhumra Road  
Phone : (041) 4361080-81  
Fax : 4361082

**Samanabad Branch**  
P-9, Main Road, Samanabad, Faisalabad  
Phone (041) 2561502-03  
Fax : 2561504

**Samundri Branch**  
P-35/36, Grain Market,  
Gojra Road, Samundri  
Phone : (041) 3424356-7  
Fax : (041) 3424355

**Sabzi Mandi Branch**  
New Fruit & Vegetable Market,  
Chak No. 245-RB, Near Sidhar Bypass,  
Tehsil Sadar, Faisalabad  
Phone : (041) 2518823-4  
Fax : (041) 2518825

**Bhowana Bazar**  
P-141, Main Gole Bhowana Bazar, Faisalabad.  
Phone : (041) 2627357  
Fax : (041) 2540706



**Factory Area**

Property NO.3, Main Road, Factory,  
Area, Faisalabad  
Phone : 041-2603523  
Fax : 041-2603525

**Karkhana Bazar**

P-120, Karkhana Bazar, Faisalabad  
Phone : 041-2602613-14  
Fax : 041-2602615

**Mamu Kanjan**

Luqman Chowk, Bank Bazar, Lakar Mandi,  
Mamu Kanjan, Distt. Faisalabad  
Phone : 041-3431583  
Fax : 041-3431585

**Jhumra Road, Mansoorabad, Faisalabad**

21-Main Jhumra Road Railway Gate,  
Mansoorabad Faisalabad  
Phone : 041-8556273  
Fax : 041-8556274

**Ghulam Mohammadabad**

19 B, Saddar Bazaar  
Phone : 041-2694622  
Fax : 041-2694624

**PESHAWAR****Peshawar Main Branch**

6-B, Islamia Road Peshawar Cantt  
Phone : (091) 5287051-7  
Fax : 5287058

**Peshawar City Branch**

Shoba Chowk, Park Inn Hotel Building,  
Khyber Bazar, Peshawar City.  
Phone : (091) 2590023-26  
Fax : 2551380

**Hayatabad Karkhano**

Shop No. B-29 & 30, J.B. Plaza,  
Karkhano Market, Hayatabad, Jamrud  
Road,  
Phone : (091) 5822902-7  
Fax : 5822908

**G.T. Road Branch**

1045-1046, Hashtnagri & Industries  
Opp: Sarhad Chamber of Commerce, G.T.  
Road  
Phone : 091-2593002-6  
Fax : 2593001

**Peepal Mandi Branch**

Ashraf China Trade Center Peepal  
Mandi, Peshawar  
Phone : (091) 2564911-4  
Fax : (091)-2564910

**Jamrud Road, Peshawar**

Phase III Chowk, Jamrud Road  
Phone : (091) 5710753-7  
Fax : 5710758

**Bakhshi Pul Branch**

Bakhshi Pul Charsada Road,  
Tehsil & District Peshawar  
Phone : (091) 2582304-6  
Fax : 2582307

**University Road, Peshawar**

Ground Floor, Bangash Plaza,  
University Road, Peshawar  
Phone : 091-5843708-09  
Fax: 091-5843710

**Temargarha**

Balambat Road, Main Bazar,  
Temargarha, Lower Dir  
Phone : 0945-825344 Fax: 0945-825346

**Dalazak Road**

Plot No,S, Opposite Parada Bagh,  
Dalazak Road, Peshawar  
Phone : 091-5244583  
Fax : 091-5244582

**Dabgari Branch - Peshawar**

Al-Mushtaq Plaza,Ramdas Road - Dabgari -  
Peshawar  
Phone : 091-2590250-53  
Fax : 091-2591025

**ATTOCK****Opposite Session Chowk, Attock Cantt.**

Phone : (057) 2701557-58  
Fax : (057) 2700248

**Waisa**

Sadaat Market, Hazro Gondal Road, Main  
Bazar, Waisa, Tehsil Hazro, District Attock  
Phone : (0572) 662413-15-16  
Fax : (0572) 662417

**Qutba, District Attock**

Alfalaha Centre, Main G.T. Road,  
Qutba, Kamra, Tehsil, Hazro, District Attock  
Phone : (057) 2640794-95  
Fax : (057) 2640796

**GHOURGHUSHTI**

Timber Market, Main Mandi Road,  
Ghourghushti, Tehsil Hazro  
Phone : (057) 2872918-19  
Fax : 2872916

### **KAMRA**

Attock Road, Kamra  
Phone : (057)-9317423-25  
Fax : 9317420

### **HANGU**

Saif-ur-Rehman Market, Opp:  
DCO Bungalow, Kohat Road, Main Bazar  
Phone : (0925) 624641, 621008  
Fax : 624644

### **MULTAN**

#### **Abdali Road Branch**

62-A, Abdali Road, Multan Cantt.  
Phone : (061) 4546792-6  
Fax : 4781506

#### **Vehari Road Branch**

618/B, Vehari Road, Near Grain Market  
Phone : (061) 6244492-95  
Fax : 6244496

#### **Hussain Agahi Branch**

Hussain Agahi Road  
Phone : (061) 4577242, 457725  
Fax : 4577232

#### **Chowk Shaheedan Branch**

Akbar Road, Chowk Shaheedan  
Phone : (061) 4588611, 4588807  
Fax : 4579024

#### **Shahrukn-e-Alam Branch**

230-A & 251-A, Main Road, Shahrukn-e-Alam  
Phone : (061)-6784201-2  
Fax : 6784205

#### **Bosan Road Branch**

262-B, Gulgasht Colony, Bosan Road  
Phone : (061) 6210364-5  
Fax : 6210363

#### **Lodhran Branch**

27-2, Ward # 6, Main Multan Road  
Phone : (0608) 361700-363001-2  
Fax : 363005

#### **Quaid-e-Azam Road Branch**

Plot No. 1009/I, Quaid-e-Azam  
Road, Multan Cantt.  
Phone : 061-4504281-4  
Fax : 061-4504289-90

#### **Garden Town**

Plot No. 95-XXV, Main Sher Shah  
Road, Garden Town, Multan  
Phone : 061-6536174-75  
Fax : 061-6536173

### **Shujaabad**

Property no. 363/A Opposite Grain Market  
Railway Road, Shujaabad, District Multan  
Phone : 061-4396122  
Fax : 061-4396121

### **SIALKOT**

#### **40/A, Paris Road.**

Phone : (052) 4591741, 4591442  
Fax : 4591742, 4593210

#### **Sambrial Branch**

G.T. Road, Sambrial, District Sialkot  
Phone : (052) 6522801-2  
Fax : 6522803

#### **Shahabpura Branch**

Malik Plaza, Shahabpura Road, Sialkot  
Phone : 052-3242671-79  
Fax : 052-3242680

#### **Kashmir Road**

Plot No. 417, Main Kashmir Road, Near  
Gulistan Cinema, Kotli Behram, Sialkot  
Phone : 052-4296103, 052-4296106-109  
Fax : 052-4296105

#### **Uggoki, Sialkot**

Plot No. 21-S, Wazirabad Road, Ugoki  
Model Town, Sialkot.  
052-3514126

### **RAHIM YAR KHAN**

12-A, Model Town, Shahi Road.  
Phone : (068) 5879880-1, 5885970  
Fax : 5879882

### **GUJRANWALA**

Opposite Iqbal High School, G.T.  
Road, Gujranwala  
Phone : (055) 3859931-3, 3847031-33  
Fax : 3856471, 3255295

#### **Satellite Town Branch**

40-A Satellite Town  
Phone : (055) 3730396-99 Fax : 3251423

#### **Rail Bazar**

Empress Building, 39- Circular Road,  
Near Daal/Rail Bazar, Gujranwala  
Phone : 055-4231760, 055-4232914,  
055-4232915  
Fax : 055-4231780

#### **Nowshera Virkan**

Nokhar Road, Nowshera Virkan,  
Distt. Gujranwala  
Phone : 055-6760701  
Fax : 055-6760702

#### **Sheikhupura Road**

Plot Nos. 11, 12, 13, Revenue Estate of Mian  
Sansi, Sheikhupura Road, Gujranwala  
Phone : 055-4254630, 4254640  
Fax : 055-4233470

#### **SAHIWAL**

183-Sarwar Shaheed Road.  
Phone : (040) 4467691-95  
Fax : 4467696

#### **Farid Town Branch**

Property No. 386-H, Farid Town, Sahiwal.  
Phone : (040) 4553580-83  
Fax : (040) 4553584

#### **SARGODHA**

**91-C/2 University Road, Sargodha**  
Phone : (048) 3724138-9 Fax : 3724193

#### **Satellite Town Branch**

302-A, Satellite Town, Sargodha  
Phone : 048-3226647  
Fax : 048-3226648

#### **Eid Gah Road**

Block # 19, Eid Gah Road, Sargodha  
Phone : 048-3710270-71  
Fax : 048-3710272

#### **CHAK NO. 111 SB**

Pull III, Main Faisalabad Road,  
District Sargodha  
Phone : (048) 3791158, 3792066  
Fax : 3791169

#### **GUJRAT**

G.T.S. Chowk, G.T. Road, Gujrat  
Phone : (053) 3530069-3530219  
Fax : 3530319

#### **Kutchery Bazar Branch**

Kutchery Road, Opp. Sabzi Market, Gujrat  
Phone : 053-3517995-98  
Fax : 053-3517999

#### **East Circular Road**

B-13/1395 & 1409, East Circular  
Road, Gujrat  
Phone : 053-3515267-68  
Fax : 053-3515269

#### **MARDAN**

Plot No. 11, Survey No. 128,  
The Mall, Mardan Cantt.  
Phone : (0937) 873631-3  
Fax : 873733

#### **Nowshera Road Mardan Branch**

Nowshera Road - Opposite Railway Station,  
Near FBR Office - Mardan City - Mardan  
Phone : 0937-875944-46  
Fax : 0937-875047

#### **BAHAWALPUR**

Opposite BVH, Circular Road.  
Phone : (062) 2889922-5  
Fax : 2889874

#### **CHINIOT**

1-A, Shahrah-e-Quaid-e-Azam  
Phone : (047) 6337704-5  
Fax : 6337706

#### **DASKA**

Al- Adeel Plaza, Gujranwala Road  
Phone : (052) 6616834-35  
Fax : 6619650

#### **HAFIZABAD**

Sagar Road, Hafizabad  
Phone : (0547) 540801-3, 540808  
Fax : 540804

#### **Jalalpur Bhattian Branch**

Mouza Jalalpur Bhattian, Tehsil Pindi  
Bhattian, District, Hafizabad  
Phone : (0547) 501275-6  
Fax : 501282

#### **CHICHAWATNI**

1-Railway Road, Rai House,  
Chichawatni District Sahiwal  
Phone : (0405) 487802-6  
Fax : 487807

#### **ARIFWALA**

47/D, Zain Palace, Qaboola Road  
Phone : (0457) 835711-12-13  
Fax : 835717

#### **PAKPATTAN**

159 - Main College Road  
Phone : (0457) 376020-27  
Fax : 376024

#### **DERA GHAZI KHAN**

Jampur Road, Dera Ghazi Khan  
Phone : (064) 2468201-6  
Fax : 2468104

#### **MINGORA, SWAT**

Khasra No.95, Makan Bagh,  
Saidu Sharif Road, Opposite PTCL Office.  
Phone : (0946) 726745-6, 726740-4  
Fax : 726747

### **JHELUM**

Bungalow No.67, Kazam Kamal Road.  
Phone : (0544) 610162, 610172, 610182  
Fax : 610050

### **Jada Jhelum Branch**

Main Muhammad Amin Plaza Property # B-  
XIV-382, Jada Chowk G.T.Rd.Jhelum  
Phone : 0544-623410-0544-623420  
Fax : 0544-623440

### **MIAN CHANNU**

Ghazi Morr, G.T. Road.  
Phone : (065) 2665301-3  
Fax : 2665484

### **SHEIKHUPURA**

Main Lahore-Sargodha Road.  
Phone : (056) 3614977-9  
Fax : 3787974, 3614976

### **DERA ISMAIL KHAN**

Plot # 3666-B, Kashmir Chowk,  
North Circular Road,  
Phone : (0966) 720609, 720610  
Fax : 720607

### **Tank Adda**

Kohinoor Super Shopping Centre, Block-K,  
Circular Road, Dera Ismail Khan  
Phone : 0966-720917

### **OKARA**

Plot No. 25-28, M. A. Jinnah Road  
Phone : (0442) 550419-22  
Fax : 550423

### **ABBOTTABAD**

191, Supply Bazar, Main Mansehra Road.  
Phone : (0992) 344723-6  
Fax : 344728

### **Abbottabad City**

Shop No. C-15. Cantt Bazar,  
Opposite GPO, Abbottabad  
Phone : 0992-337161-3  
Fax: 0992-337166

### **JHANG**

9-D, Yousuf Shah Road, Jhang Saddar.  
Phone : (047) 7624701-3  
Fax : 7624704

### **Mouza Shumali Shorkot Branch**

Main Jhang Multan Road, Shorkot,  
District Jhang.  
Phone : (047) 5312018  
Fax : (047) 5312016

### **TOBA TEK SINGH**

105-Farooq Road, Mohallah Jamia Masjid.  
Phone : (0462) 517838-9  
Fax : 517841

### **BUREWALA**

95-C, Al-Aziz Market, College Road.  
Phone : (067) 3771901-4  
Fax : 3771905

### **KOHAT**

Bannur Road, Kohat Cantt.  
Phone : (0922) 522791-93-96  
Fax : 522797

### **Main Bazar Branch**

T-40 & T-41, Muslim Plaza, Main  
Bazar, Kohat  
Phone : 0922-522007-08  
Fax : 0922-522009

### **SADIQABAD**

28-29 D, Allama Iqbal Road.  
Phone : (068) 5802501-3  
Fax : 5802704

### **MANDI BHAUDDIN**

Kutchery Road, Mandi Bahauddin  
Phone : (0546) 520921-23  
Fax : 507886

### **LALA MUSA**

G.T. Road, Near Ghala Mandi  
Phone : (053) 7518368, 7518370, 7518780  
Fax : 7518070

### **AHMEDPUR EAST BRANCH**

Kutchery Road, Near MEPCO Office  
Phone : (062) 2275504-6  
Fax : 2275503

### **DAHARKI**

Zafar Bazar, Daharki  
Phone : (0723) 642868 643549, 641217  
Fax : 644040

**GHOTKI**

1-13, Station Road  
Phone : (0723) 680112-14  
Fax : 680118

**SGM Sugar Mills**

17 Km, Jarwah Road, Wallo Mahar  
Phone : 0723-687131

**HAROONABAD**

15-C/16-C, Ghalla Mandi  
Phone : (063) 2256401-4  
Fax : 2256458

**HASILPUR**

17-D, Baldia Road, Hasilpur  
Phone : (062) 2448078, 2448075  
Fax : 2441071

**KHARIAN**

1, Rizwan Plaza, Main G.T. Road  
Phone : (053) 7536241-42  
Fax : 7536245

**GILGIT**

Shahrah-e-Quaid-e-Azam,  
Near Radio Station, Jutial, Gilgit  
Phone : (05811) 51904-07  
Fax : 51903

**NLI Market, Gilgit**

Ghulam Haider Block, NLI Market, Gilgit  
Phone : 05811-451914, 05811-451910  
Fax : 05811-451926

**CHAKWAL**

City Trade Centre, Tehsil Chowk,  
Rawalpindi Raod  
Phone : (0543) 555206-210  
Fax : 555220

**Talagang Road Branch - Chakwal**  
Talagang Road - Chakwal

**BHALWAL**

451, Liaqat Shaheed Road, Bhalwal  
Phone : (048) 6644863 - 6644364  
Fax : 6642647

**KASUR**

Shop No. 8-12, Adjacent to Mazar  
Hazrat Baba Bulley Shah, Rail Road  
Phone : (0492) 765218-9  
Fax : 770890

**Mustafabad**

Main Ferozpur Road, Mustafabad,  
Lalyani, District Kasur  
Phone : 049-2450113-15  
Fax : 049-2451071

**Pattoki Branch**

Allama Iqbal Road, District Kasur  
Phone : (049) 4421071-3  
Fax : 4421075

**MANSEHRA**

Punjab Chowk, Shahrah-e-Resham  
Phone : (0997) 303591, 303592  
Fax : 300567

**Oghi Branch**

Main Bazar, District Mansehra  
Phone: (0997) 321949  
Fax: (0997) 321357

**Mansehra City Branch**

Rakaposhi Plaza, Mezzanine Floor - Main  
Abbottabad Road - Mansehra  
Phone : 0997-308170-175  
Fax : 0997 - 308176

**BANNU**

Gowshala Road, Fatima Khel  
Phone : (0928) 614634-36  
Fax : 614099

**CHITRAL**

D.C. Office Road,  
Opposite Mountain Inn Hotel,  
Attalique Bazar  
Phone : (0943) 414396, 414367  
Fax : 412988

**HAZRO**

273-M, Main Hattian Road  
Phone : (057) 2313771-2  
Fax : 2313773

**KOTLA**

Bhimber Road, Kotla Arab Ali Khan,  
Tehsil Kharian, Distt. Gujrat  
Phone : (0537) 586892, 586915, 586435  
Fax : 586337

**MIRPUR, AZAD JAMMU & KASHMIR**

114, Sector F-1, Kotli Road, Mirpur,  
Azad Jammu & Kashmir  
Phone : (05827) 436834-7  
Fax : 436838

#### **KALLAR SYEDAN**

Ghousia Shopping Centre, Choa Road,  
Kallar Syedan  
Phone : (051) 3572106, 3570763  
Fax : 3570227

#### **GUJAR KHAN**

58-D & 59-C, Akbar Kiani Shopping Mall,  
G.T. Road, Gujar Khan  
Phone : 051- 3515704-707  
Fax : 051- 3515703

#### **GOJRA**

P -85, Block III, Bohar Wali Gali, Gojra  
Phone : 046-3517675-7  
Fax : 046- 3517878

#### **Gojra District Mandi Bahauddin**

Gojra, Tehsil Malakwal, District  
Mandi Bahauddin  
Phone : 0546-588620-21  
Fax : 0546-588622

#### **MURIDKE**

G.T. Road, Muridke  
Phone : (042) 7983173-75  
Fax : (042) 7983172

#### **JARANWALA**

P -813, Street No. 3,  
Nia Bazar, Jaranwala  
Phone : (041) 4319003-4  
Fax : (041) 4319005

#### **Husein Sugar Mills**

Husein Sugar Mills Ltd., Lahore  
Road, Jaranwala  
Phone : 041-4312033  
Fax : 041-4312034

#### **BAHAWALNAGAR**

Shop # 6, Ghallah Mandi, Bahawalnagar  
(063) 2272005-7 (063) 2277437

#### **MUZAFFARGARH**

Mauza Taliri, Multan Road,  
Distt. Muzaffargarh  
(0662) 428920-23 (0662) 428931

#### **KHANPUR**

Kutchery Road, Model Town, Khanpur  
(068)5577502- 3, 5577617, 5577627  
(068) 5577805

#### **HARIPUR**

Main Shahrah-e-Hazara, G.T. Road, Haripur  
Phone : (0995) 627451-2  
Fax : (0995) 627831

#### **Haripur City**

Ground Floor, Hamza Plaza  
Main Bazar, Near  
Old Committee Chowk, Haripur City  
Phone : 0995-614314-6  
Fax : 0995-614317

#### **DINGA**

Thana Road, Dinga, Distt. Gujrat  
Phone : (053) 7404844-46  
Fax : (053) 7404840

#### **WAZIRABAD**

Sialkot Road, Wazirabad, Distt. Gujranwala  
Phone : (055) 6609460,  
6609470, 6609480  
Fax : (055) 6609450

#### **JAUHARABAD**

Plot # 2, Block # 2, Jauharabad,  
District Khushab  
Phone: (0454) 723760  
Fax: (0454) 723758

#### **Mandi Quaidabad Branch**

Plot # 156/1, Block-D,  
Railway Road, District Khushab  
Phone : (0454) 880056-58  
Fax : 880057

#### **MANDI FAIZABAD**

Main Jaranwala Road, Mandi Faizabad  
Phone: (056) 2881032, 2201600  
Fax: (056) 2882086

#### **Nankana Sahib Branch**

53-Grain Market  
Phone : (056) 2877574-5  
Fax : 2877577

#### **MIANWALI**

Watta Khel Chowk, Sargodha  
Road, Mianwali  
Phone : (0459) 237794-6,  
Fax : 237791

#### **BHERA**

Property No. 12/302, Mohalla Ali Bhutta  
Phone : (048) 6692162-3,  
Fax : 6692161

**TALAGANG**

Taqi Plaza,  
Chakwal Road, Talagang  
Phone : (0543) 410791-4  
Fax : (0543) 411030

**MURREE**

Sharjah Center, Mall Road,  
Phone : (051)-3413210-2  
Fax : 3413149

**DINA**

Mahfooz Plaza, G T Road, District Jhelum  
Phone : (0544)-632723-4  
Fax : 632557

**KHANEWAL**

Cinema Road, Chak # 89-10/R,  
District Khanewal  
Phone : (065) 2555701-4,  
Fax : 2555710

**JINNAH COLONY, JAHANIA**

Main By Pass Road,  
Tehsil Jahania, District Khanewal  
Phone (065) 2211901-4  
Fax : 2211906

**PIR MAHAL**

Mohallah Kasurabad,  
Rajana Road, Pir Mahal  
Phone : (046)-3366430-31 & 3366381  
Fax : 3366382

**DEPALPUR**

Kuthcery Road, Depalpur  
Phone : (044)-4542223-25  
Fax : 4542220

**NAROWAL**

496/A, Circular Road  
Phone : (0542) 413300-9  
Fax : 413310

**LORALAI**

1062-1063, Zhob Road  
Phone : (0824) 660852-5  
Fax : 660851

**BHAKKAR**

Plot # 458, Dagar Gharbi, Jhang Road  
Phone : (0453) 516068-70  
Fax : 516071

**SKARDU**

Hussaini Chowk  
Phone : (05831) 54700-703  
Fax : 54704

**TURBAT**

Main Road, Turbat  
Phone : (0852) 411556-58  
Fax : 411417

**BATTAGRAM**

Opposite D.H.Q. Hospital,  
Shahrah-e- Resham  
Phone : (0997) 310222  
Fax : 310377

**Taj Chowk Mingora Branch - Swat**  
Taj Chowk, Old Post Office Road - Mingora  
Swat  
Phone : 0946-725291-3  
Fax : 0946-725294

**CHISHTIAN**

29-B, Ghallah Mandi, Chishtian,  
District Bahawalnagar  
Phone : 063-2509145-6  
Fax : 063-2509455

**SHAKARGARH**

Ayub Market, Railway Road,  
Shakargarh, District Norwal  
Phone : 0542-453001-09  
Fax : 0542-453010

**CHENAB NAGAR - RABWAH**

P-4, Block 14, Gole Bazar,  
Chenab Nagar, Rabwah, District Chiniot  
Phone : 047-6214470-1  
Fax : 047-6214475

**HAVELIAN**

Tanoli Plaza, Ameer Muawya  
Chowk, Havelian  
Bazar, Havelian, District Abbottabad  
Phone : 0992-812006-8  
Fax : 0992-812009

**KAMOKE**

G.T. Road, Kamoke, District Gujranwala  
Phone : 055-6815791-2 055-6815796  
Fax : 055-6815790

**KOTLI, AJ&K**

Aashiq Hussain Plaza, Ground Floor,  
Bank Road,  
Kotli, Azad Jammu & Kashmir  
Phone : (05826) 448393-94  
Fax : (05826) 448395

**PISHIN**

Bund Road, Pishin  
Phone : 0826-420744-5  
Fax : 0826-420748

**SWABI**

Swabi Bazar, Mardan Swabi Road,  
Maneri Payan, Swabi  
Phone : 0938-223811-3  
Fax : 0938-223814

**CHOA SAIDAN SHAH**

Rab Nawaz House, Chakwal Road,  
Choa Saidan Shah, District Chakwal  
Phone : 0543-580862-64  
Fax : 0543-580865

**PHALIA**

Hailan Road, Phalia, Tehsil Phalia,  
District Mandi Bahauddin  
Phone: 0546-566051  
Fax: 0546-566054

**CHARSADDA**

Tangi Charsadda Road, Opposite Ghafoor  
Market, Charsadda Bazar, Charsadda  
Phone: 091-6510013-14, 6511007  
Fax: 091-6512002

**CHILLAS**

DC Chowk, Chillas, District Diamer  
Giligt-Baltistan  
Phone: 05812-450475-76  
Fax: 05812-450477

**JAMPUR**

Opposite TMO Office, Rajanpur Road,  
Jampur, District Rajanpur  
Phone: 0604-567136-38  
Fax: 0604-567135

**LAYYAH**

Chubara Road, Near Layyah Minor, Layyah  
Phone: 0606-413525-27  
Fax: 0606-410010

**MUZAFFARABAD**

Tanga Stand, Muzaffarabad, AJK  
Phone: 05822-920982-4  
Fax: 05822-920985

**NOWSHERA**

Taj Building, G.T. Road, Nowshera  
Phone: 0923-611697  
Fax: 0923-611425

**GABOOLA**

Rana Ghulam Qadir Market, Main Bazar,  
Gaboola, Tehsil Arifwala, District Pakpattan  
Phone: 0457-851130-32  
Fax: 0457-851129

**RENALA KHURD**

Plot No. 8, Welcome Road,  
Renala Khurd, District Okara  
Phone: 044-2636340, 2636350  
Fax: 044-2636360

**SIBI**

M.A. Jinnah Road, Sibi  
Phone: 0833-500206, 500208  
Fax: 0833-500209

**YAZMAN**

Chak No. 56-DB, Main Bahawalpur Road,  
Yazman, District Bahawalpur  
Phone: 062-2703021-22  
Fax: 062-2703024

**BATKHELA**

Main Bazar, Batkhela, Malakand  
Phone : 0932-412403  
Fax : 0932-412404

**GAGGO MANDI**

Opposite Grain Market, Sheikh Fazal  
Road, Gaggo Mandi  
Phone : 067-3501313-7  
Fax : 067-3501318

**GHAZI**

Tarbela Road, Mouza Ghazi, Ghazi,  
District Haripur  
Phone : 0995-660945-49  
Fax : 0995-660950



**HAAVELI LAKHA**

Property # 95, Pakpattan Road, Haveli  
Lakha, Tehsil Depalpur, District Okara  
Phone : 044-4775805-7  
Fax : 044-4775808

**Hunza Nagar**

SM Karim Market, Ali Abad, District  
Hunza Nagar  
Phone : 05813-455528-29  
Fax : 05813-455530

**KANDHKOT**

Survey No. 176-2, shahi Bazar, Main  
Road, Kandhkot  
Phone : 0722-573177-78  
Fax : 0722-573179

**MIRPUR MATHELO**

Plot # C, Sindhu Green City, Near Clock  
Tower, G,T, Road, Mirpur Mathelo  
Phone : 0723-652041-43  
Fax : 0723-652044

**MORO**

1740, Ward 13, Main Road, Moro  
Phone : 0242-410511-16  
Fax : 0242-410516

**RAJANPUR**

Katchery Road, Near DHQ Hospital,  
Rajanpur  
Phone : 0604-688018-20  
Fax : 0604-688017

**SHINKIARI**

Main Shinkiari Bazar, Sharah-e-Rashim,  
Shinkiari, District Manshera  
Phone : 0997-532161-3  
Fax : 0997-532164

**FAROOQABAD**

Mohalla Kashmirian, Farooqabad,  
District Sheikhpura  
Phone : 056-3875441-5  
Fax : 056-3875446

**RAILWAY ROAD, SHEIKHUPURA**

Railway Road, Grain Market, Sheikhpura.  
Phone : 056-3612072  
Fax : 042-3612074

**ALI PUR**

Plot # W/R 1018, Opposite AC House,  
Multan Road, Ali Pur, District Muzaffargarh  
Phone : 066-2700230-33  
Fax : 066-2700231

**FORT ABBAS**

Plot # 44-C Grain Market, Fort Abbas  
Phone : 063-2510106  
Fax : 063-2510607

**MUSLIM BAGH**

Khasra No.1750, Station Road Muslim  
Bagh District Qilla Saifullah, Balochistan  
Phone : 0823-669431-36  
Fax : 0823-669433

**SILLANWALI**

Committee Road, Sillanwali, District Sargodha  
Phone : 048-6531795/048-6531895  
Fax : 048-6532895

**MALAKWAL**

Property # B-II 966, Main Market, Tehsil  
Malakwal, District Mandi Bahauddin  
Phone : 0546-582940/0546-582944  
Fax : 0546-582942

**Besham**

Aftab Market Main Shahrah-e-Karakorum Beshan  
Bazar - District Shangla  
Phone : 0996-400703-706  
Fax : 0996-400707

**Liaquat Pur**

Plot # 135, Near Ghanta Char Chowk, Rest House  
Road - Liaquat Pur  
Phone : 068-5693473  
Fax : 068-5693474

**Ghakuch**

Main Chitral Road-Near DC Chowk, Ghakuch -  
Tehsil Punial - District Ghizer  
Phone : 05814-451551-2  
Fax : 05814-451553

**Shahpur**

Sargodha Khushab Road - Shahpur, Tehsil Shahpur  
- District Sargodha

### **Zafarwal**

Naeem Gujjar Market, Near Bus Stand, Narowal  
Road - Zafarwal - District Narowal  
Phone : 0542-538912-18  
Fax : 0542-538919

### **Allahabad**

Main Kasur Depalpur Road - Theeng More,  
Allahabad, Tehsil Chunian - District Kasur  
Phone : 049 - 4752442-5  
Fax : 049-4752446

### **Ferozewala**

Saeed Chowk, Saggian Bypass Road - Tehsil  
Ferozwala-District Sheikhpura  
Phone : 0423-7163951-5  
Fax : 0423-7163958

### **Buner**

Khasra # 2957 & 2958 - Mardan Road - Swari  
Bazar - Buner  
Phone : 0939-555614-15  
Fax : 0939-555652

### **Mirpur**

Valley Plaza Plot # 118-A/2 Sector A/4, Main  
Allama Iqbal Road Mirpur AJK  
Phone : 058274-36835,37 & 39  
Fax : 058274-36840

### **Mandi Sadiq Gunj**

Plot # 23 Mandi Sadiq Gunj Branch - District  
Bahawalnagar  
Phone : 063-2780104  
Fax : 063-2780105

### **Daultala**

Main Market, Daultala, Tehsil Gujar Khan - District  
Rawalpindi  
Phone : 051-3597772-3  
Fax : 051-3597767

### **Chak Khasa**

Chak Khasa - Tehsil & District - Jhelum  
Phone : 0544 - 734480  
Fax : 0544-734490

### **Sarai Naurang**

Sahibzada Kabir Market, D.I.Khan Road - Sarai  
Naurang-District Lakki Marwat  
Phone : 0969-352063-4  
Fax : 0969-3520605

### **Kot momin**

Muzamabad Road - Kotmomin, Tehsil Kotmomin  
District - Sargodha  
Phone : 048-6682012  
Fax : 048-6682013

### **ISLAMIC BANKING BRANCHES**

#### **Uni-Tower, Karachi**

213 - Uni-Towers, I.I.Chundrigar Road.  
Phone : (021) 32472295-8 Fax : 32472141

#### **Shahrah-e-Faisal, Karachi**

Ground Floor, Fortune Center,  
Shahrah-e-Faisal.  
Phone : (021) 34315271-4 Fax : 34313581

#### **Jodia Bazar**

Plot No. 112, Durya Lal Street,  
Jodia Bazar, Karachi  
Phone : (021) 32446542 - 5  
Fax : (021) 32430492

#### **Gulistan-e-Jauhar**

Pakistan Tulip Valley Plot No. SB-1,  
Block # 1, Gulistan-e-Jouhar  
Phone : (021) 34661355-7  
Fax : (021) 34661359

#### **Korangi Industrial Area**

Shop No. 1, Plot # 27/28, Sector-16  
Korangi Industrial Area, Karachi  
Phone : (021) 35061661-4  
Fax : (021) 35067031

#### **Gulshan-e-Iqbal**

Plot # 40-B, Block#13-A, KDA Scheme  
No. 24, Gulshan-e-Iqbal, Karachi  
Phone : (021) 34144650- 52  
Fax : (021) 34144653

#### **North Nazimabad, Karachi**

D-3, Block A, North Nazimabad  
Phone : (021) 36633133 & 36633177  
Fax : 36633135

#### **DHA Branch, Karachi**

23-C, Main Khayabane-e-Ittehad,  
Phase II Extension, DHA, Karachi  
Phone : (021) 35313873-80  
Fax : 35313872

#### **Dhorajee, Karachi**

Plot # 35/127 Block 7 & 8  
C.P. Berar Cooperative Housing Society  
Phone : (021) 34860321-2  
Fax : 34860320

**Port Qasim, Karachi**

Plot # W-2/1/1, to W-2/1/3,  
North Western Industrial Town  
Phone : (021) 34750439,  
34154118, 34750445  
Fax : 34750438

**F.B. Area, Karachi**

Ground Floor, Shamim Apartments,  
Block 10  
Phone : (021) 36362194, 36362197  
Fax : 36362226

**SITE II, Karachi**

Plot # B-24/A, SITE II (Super  
Highway Phase I)  
Phone : (021) 36881246-7  
Fax : 36881249

**Orangi Town, Karachi**

Plot # LS32, 33 & 43, Sector 11,  
Near Round About # 5, Orangi  
Town, Karachi  
Phone : (021) 36662271-72  
Fax : 36662264

**North Karachi**

Shop # 3-11 Sarah View Phase II Sector  
11-B, North Karachi, Karachi  
Phone : (021) 36964648-49  
Fax : 36964739

**Nazimabad Branch**

Ground Floor, Plot # 25, Row # 1, Sub  
Block A, Block #1, Nazimabad, Karachi  
Phone: 021-36727802  
Fax: 021-36619538

**Saddar Branch**

Plot # 292 & 266, Fort Mansion, Artillery  
Maidan Quarters, Regal Chowk,  
Saddar, Karachi  
Phone: 021-35639081  
Fax: 021-35639086

**Clifton - Karachi**

Plot # D-69 Block 7, KDA Scheme  
No.5 Kehkashan Clifton, Khi.  
Phone : (021) 35869271  
Fax : 021-35869270

**Shershah Branch**

D-175, Modern Godown, Shershah,  
SITE, Karachi  
Phone : 021-32588312  
Fax : 021-32588314

**Allama Iqbal Road, Karachi**

Ayesha Pride, Plot No. 76-S, Allama Iqbal  
Road, Block-2, P.E.C.H.5. Karachi  
Phone : 021-34300743  
Fax : 021-34300745

**Bahadurabad, Karachi**

Plot No. 7, Block 3, Main Bahadurabad  
Chowrangi, Karachi Cooperative  
Housing Society, Karachi  
Phone : 021-34923914  
Fax : 021-34923915

**Bokhari Commercial, Karachi**

Plot No. 36-C, Bokhari Commercial  
Lane-13, Phase VI, DHA, Karachi  
Phone : 021-35250404-6  
Fax : 021-35250403

**DHA Phase II, Karachi**

Plot No. 3C & 4C, Commercial Area- A,  
DHA Phase-II Karachi  
Phone : 021-35881944-7  
Fax : 021-35881943

**Gulshan Chowrangi, Karachi**

Plot No. C-15/1, block -3, Gulshan-e-Iqbal,  
Karachi  
Phone : 021-34994794-6  
Fax : 021-34994775

**Hill Park, Karachi**

Plot No. 68/Z, Zonal Commercial Area,  
Jinnah Co-operative Housing Society,  
Block 7-8, Karachi  
Phone : 021-34300571, 34300573-74  
Fax : 021-34300575

**Paper Market, Karachi**

Shop No. 14-17, Plot No. S.R.9/15, Taj Mahal,  
Serai Quarters, Paper Market, Karachi  
Phone : 021-32600743  
Fax : 021-32600745

**Shadab, Karachi**

Plot No. BS-7, Block 12, KDA Sceme  
No. 16, F.B. Area, Karachi  
Phone : 021-36360517  
Fax : 021-36360519

**Zamzama DHA Phase V, Karachi**

19-E/II, 2nd Zamzama Commercial Lane  
Phase V, DHA Karachi  
Phone : 021-35878051-4  
Fax : 021-35878055

**Malir**

Plot No. CM 10 & 11, Gulshan-e-Rafi,  
Survey No. 279, Malir, Karachi  
Phone : 021-34491427-9  
Fax : 021-34491431

**Buffer Zone Branch - Karachi**

Shop # 1&2 Ammar Heights SB-3{ST-3} & Shop  
# 1, Nadeem Apartments SB-1{SB-3/4} Sector  
15/A-S. Buffer Zone, North Karachi Township -  
Karachi  
Phone : 021-36940711-13  
Fax : 021-36940714

**Soldier Bazar Branch - Karachi**

Shop # 8 & 9 Sania Arcade, Plot # 2/189 - Britto Road - Jamshad Quarters, Soldier Bazar - Garden East - Karachi  
Phone : 021-32293252-4  
Fax : 021 - 32293255

**Sohrab Goth Branch - Karachi**

Shop # 21 & 22 Highway Trade Centre Plot # 1-B/3. Sector 1-A, Scheme # 33 -Karachi

**Yaseenabad Branch - Karachi**

Shop # 3, 4 & 5, SB-8, Federal B Area - Yaseenabad - Karachi  
Phone : 021-36823860  
Fax : 021-36823862

**Gulistan-e-Johar Block-3 Branch**

Shop # 1 & 2, Plot # SB-15, Block-3-A, Gulistan-e-Johar - Karachi  
Phone : 021-34161695  
Fax : 021-34161692

**KDA Officers Society Branch-KHI**

Shop # 18 & 19 Commercial Area, Block-A, KDA Officers Society - Near National Stadium - Karachi  
Phone : 021 - 34830715  
Fax : 021 - 34830714

**West Wharf - Branch - Karachi**

T-12/B, Plot # 19, West Wharf - Karachi  
Phone : 021-32315744

**S I T E Branch - Karachi**

Shop # 11 & 12, Plot E/38, Estate Avenue, SITE - Karachi  
Phone : 0334-3727390

**Main Branch, Lahore**

66-Main Boulevard, Gulberg.  
Phone : (042) 35781841-55  
Fax : 35781875, 35781856

**McLeod Road, Lahore**

Abid Plaza, 13, McLeod Road.  
Phone : (042) 37211631-5  
Fax : 37211640

**New Garden Town, Lahore**

Awami Complex Block # 1, New Garden Town.  
Phone : (042) 35846374-85  
Fax : 35846386

**Y Block, Lahore**

93-Y, Commercial Area, Phase III, Defence Housing Authority.  
Phone : (042) 35746191-5  
Fax : 35746190

**Johar Town, Lahore**

69-R-I, M.A. Johar Town.  
Phone : (042) 35313401-05  
Fax : 35313406

**Zarrar Shaheed Road**

1500-F, Dubai Chowk, Zarrar Shaheed Road, Lahore Cantt., Lahore  
Phone : (042) 36613855-62  
Fax : (042) 36673224

**Gulshan-e-Ravi**

Block F, Main Road, Gulshan-e-Ravi Lahore  
Phone : (042) 37404811-20  
Fax : (042) 37404821

**Qurtaba Chowk**

Rehman Chambers, Qurtaba Chowk, Mozang Chungi, Lahore  
Phone : (042) 37114612-16  
Fax : (042) 37114618

**Mughalpura Branch**

Opposite Lalpul, Jehangir Raod, Mughalpura  
Phone: (042) 36524701-09,  
Fax: (042) 36524710

**Multan Road, Lahore**

Opposite Benz Factory, Main Multan Road, Lahore  
Phone : (042) 37490041-5  
Fax : 37490046

**Wahdat Road, Lahore**

14-Main Wahdat Road, Lahore  
Phone (042) 37502811-15,  
Fax : 37502820

**Chung Branch, Lahore**

Chung Stop, Main Multan Road,  
Phone : (042) 37499215-19  
Fax : 37499220

**Kot Abdul Malik, Lahore**

Kot Abdul Malik, Main Lahore, Sheikhpura Road,  
Phone : (042) 37902536, 37902539  
Fax : 37902540

**Shah Alam, Lahore**

139-Main Circular Road, Chowk Shah Alam  
Phone (042) 37374081-5  
Fax : 37374086

**Azam Cloth Market Branch**

Property No. F-1185, Karachi Block, Near Masjid Farooq-e-Azam, Azam Cloth Market, Lahore  
Phone : 042-37662845-8  
Fax : 042-37651672

**College Road Township Branch**

39- Civic Centre, College Road,  
Township, Lahore  
Phone : 042-35125080  
Fax : 042-35125081

**Daroghawala Branch**

Plot No.327, G.T. Road, Daroghawala, Lahore.  
Phone : 042-36533491-4  
Fax : 042-36533495

**Kahna Nau Branch**

23 - Km Ferozepur Road, Kahna  
Nau, Lahore  
Phone : 042-35271601-02  
Fax : 042-35271603

**Misri Shah Branch**

455-Main Shad Bagh Road, Misri  
Shah Lahore.  
Phone : 042-37612821-5  
Fax : 042-37612826

**DHA Phase VI, Lahore**

115 -J, Main Boulevard Phase VI,  
DHA Lahore  
Phone : 042-38351491-4  
Fax : 042-38351498

**DHA Main Boulevard, Lahore**

Property No, E-167, Iqbal Park, Beside Main  
Gate DHA Main Boulevard, DHA  
Lahore Cantt  
Phone : 042-35735302-05  
Fax : 042-35735306

**Model Town Branch**

7K, Commercial Market Model Town Lahore  
Phone : 042-35916901-8  
Fax : 042-35916906

**Ferozpur Road, Lahore**

387-E, Main Ferozepur Road, Near  
Ghazi Chowk, Lahore  
Phone : 042-35822571-3  
Fax : 042-35822576

**Izmir Town Branch - Lahore**

A-2, Commercial Area, Izmir Town - Lahore  
Phone : 042-35979613 - 042 - 35979643  
Fax : 042-3597912

**Brandreth Road Branch - Lahore**

Property # SE-9R-43/8 Rehman Gali # 2,  
Brandreth Road - Lahore  
Phone : 042-37660379-81 & 82  
Fax : 042-37660383

**Kashmiri Bazar Branch - Lahore**

Property # 1052 - 1053 - Kashmir Bazar - Rang  
Mahal - Lahore  
Phone : 042-37634518-22  
Fax : 042-37634517

**Raiwind City Branch - Lahore**

641 - Railway Road Main Bazar - Raiwind  
City District - Lahore

**K Block DHA - Lahore**

Property No. 15, Block K DHA Phase I  
Phone : 042-37634518-22  
Fax : 042-37634517

**Jinnah Avenue, Islamabad**

74-E, Ajaib Plaza, Jinnah Avenue,  
Blue Area.  
Phone : (051) 2879580-3  
Fax : 2879589

**G-10 Markaz, Islamabad**

20-A, Sardar Plaza, G-10 Markaz  
Phone : (0511)-2819101-05 Fax : 2819100

**I-9 Markaz, Islamabad**

Plot # 3-J, Sector I-9, Markaz Islamabad  
Phone (051) 4858562-64 Fax : 4858560

**Bahria Town Branch**

Plot No. 9, River View Road, Mini River  
View, Commercial Mall, Phase VII, Bahria  
Town, Islamabad  
Phone : 051-5707131-2  
Fax : 051-5707130

**DHA Phase II, Branch**

Street No. JBW East, Sector A,  
Plaza One, DHA Phase II, Islamabad  
Phone : 051-4493714  
Fax : 051-4493715

**E-II, Branch**

Plot No. 1 & 2, Main Double Road,  
Federation of Employees Cooperative  
Housing Society,  
Sector E-II, Islamabad  
Phone : 051-2515491

**G-13, Islamabad**

Plot No. 8-A, Bazar # 1, Sector G-13/1,  
Islamabad  
Phone : 051-2306820-21  
Fax : 051-2306823

**F-8, Islamabad**

Shop # 4-6, Kalim Plaza, F-8  
Markaz, Islamabad  
Phone : 051-2817310-5  
Fax : 051-2817317

**F-10 Markaz Branch - Islamabad**

Plot # 4-D Urfi Centre {Lower Ground}  
F - 10 Markaz - Islamabad  
Phone : 051-2114125-30  
Fax : 051-2114131

**Cantt. Rawalpindi**

125-D, Murree Road, Rawalpindi  
Phone : (051) 5795184-88  
Fax : 5795189

**Satellite Town, Rawalpindi**

400-B, Block B, Commerical Market,  
Satellite Town  
Phone : (051)4452048-9  
Fax : 4452050

**Khayaban-e-Sir Syed Branch**

Saggio Centre, Plot No. 5-B, Sector II,  
Site II, Main Double Road, Khayaban-e-Sir  
Syed, Rawalpindi  
Phone : 051-4834630  
Fax : 051-4834629

**Hamilton Road, Rawalpindi**

Shop # AA/730-732, Hamilton Road,  
Rawalpindi  
Phone : 051-5776002-4  
Fax : 051-5776006

**Kalma Chowk, Rawalpindi**

Plot No. 58, Kalma Chowk, Dhamial Road,  
Rawalpindi  
Phone : 051-5684603-05  
Fax : 051-5684519

**Committee Chowk, Rawalpindi**

Plot No.28, Mall of Pindi, Committee  
Chowk, Rawalpindi  
Phone : 051-5782070-5  
Fax : 051-5782076

**Afshan Colony, Rawalpindi**

Plot # 261, Main Range Road,  
Afshan Colony, Rawalpindi  
Phone : 051-5160336-42  
Fax : 051-5160343

**Kutchery Bazar Faisalabad**

P - 36, Kutchery Bazar.  
Phone : (041) 2603021-5  
Fax : 2603028

**Canal Road Branch, Faisalabad**

Square # 14, Chak # 204-RB,  
Canal Raod, Faisalabad  
Phone : (041) 8522113-4  
Fax : 8522116

**Satyana Branch, Faisalabad**

597-B, Satyana Road, Faisalabad  
Phone : (041) 8559361-64  
Fax : 8559635

**Medical College Road, Faisalabad**

1-Ramana, Opp: Punjab Medical College,  
Jail Road.  
Phone : (041) 8581602-04  
Fax : 8581582

**Gulberg Road, Branch**

310, Block-A, Gulberg Road,  
Opposite National Hospital, Faisalabad  
Phone : 041-2605645-50  
Fax : 041-2605644

**Jaranwala Road, Faisalabad**

Property No. 636, Main Jaranwala Road,  
Adjacent to National Silk Mills Ltd.  
Faisalabad  
Phone : 041-8559712-14  
Fax : 041-8559821

**Sargodha Road, Faisalabad**

Property No, 387, Main Sargodha Road, Ali  
Town, Opposite Sitara Textile Mills,  
Faisalabad  
Phone : 041-8786271-77  
Fax : 041-8786278

**IBB-Circular Road Branch-Faisalabad**

Ground Floor Property # 149,Al-Farid Tower,  
Outside Kharkhana Bazar, Circular Road -  
Faisalabad  
Phone :041-2643011-17  
Fax : 041-2643016

Jhang Road Branch  
P-215-A, Firdous Colony  
Phone : 041-2554502-3  
Fax : 041-2554504

**Sargodha**

Opp. Jamia Masjid Hamid Ali Shah,  
Block-5, Liaquat Road, Sargodha  
Phone : (048) 3726804-7  
Fax : 3726808

**Faisal Arcade G.T. Road, Gujranwala**

Phone : (055) 4557301-05  
Fax : 4557310

**Model Town, Gujranwala**

Al-Fazzan Plaza, 393-A, Main Market,  
Model Town, Gujranwala  
Phone : 055-3856126-30  
Fax : 055-3856131

**2, Bosan Road, Multan**

262-B, Gulgosht Colony  
Phone : (061) 750941-5  
Fax : 750885

**Dera Adda Chowk, Multan**

Plot No. 54, Azmat Wasti Road, Dera  
Adda Chowk, Multan  
Phone : 061-4540060-65  
Fax : 061-4540066

**Vehari Chowk - Multan Branch**

Shop #54-59 & 71-76 Ground Floor-Al-Makkah  
Commercial Centre, Chungi # 14, Near Vehari  
Chowk - Multan  
Phone : 061-6780164-68  
Fax : 061-6780169

**T-Chowk Shah Rukn-e-Alam - Multan**

Plot # F/20, T-Chowk, Shah Rukn-e-Alam Colony  
- Multan  
Phone : 061-6780157-60  
Fax : 061-6780161

**Jamrud Road, Peshawar**

Phone : (091) 5701385-89  
Fax : 5701392

**Hayatabad, Peshawar**

Ground Floor, Commercial Complex,  
Block 2, Phase V, Hayatabad, Peshawar  
Phone : 091-5828136, 5828138-40  
Fax: 091-5828137

**Gulbahar, Peshawar**

Plot No. 6, Hussainabad Colony, Main  
Gulbahar Road, Peshawar  
Phone : 091-2591523-6  
Fax : 091-2591522

**Arbab Road Saddar Branch - Peshawar**

Shop # 33-A, Near PIA Building, Arbab Road  
Saddar - Peshawar  
Phone : 091-5271074-77  
Fax : 091-5254178

**Sialkot**

Ali Building, Khadim Ali Road, Sialkot  
Phone : (052) 3241302 - 5  
Fax : 3241306

**Sialkot Cantt**

Property No. 17, Aziz shaheed Road,  
sialkot Cantt.  
Phone : 052-4294173,052-4294175  
Fax : 052-4294176

**Rahim Yar Khan**

Shop No. 24-25, Grain Market  
Phone : (068) 5885331, 5885803-5  
Fax : (068) 5885668

**Dera Ismail Khan**

East Circular Road, Toopanwala Gate  
Dera Ismail Khan  
Phone : (0966) 710141-2  
Fax : 710139

**Quetta Branch**

Shop # 1&2, Plot # 7, Shahbaz Town  
Phase 4, 35-B Model Town  
Phone : (081) 2838932, 2832130  
Fax : 2899012

**Masjid Road Branch**

Plot No. 396, 397 & 398, Masjid Road,  
Quetta  
Phone : 081-2866548  
Fax : 081-2866552

**Satellite Town Quetta**

Shop No. 3-5, opposite Hassan Plaza, New  
Adda Chowrangji, Satellite Town, Quetta.  
Phone : 081-2448684-5  
Fax : 081-2448680

**Hyderabad Branch**

Propert No. 80, Saddar Bazar,  
Hyderabad Cantt  
Phone L (022) 2730867-72  
Fax : 2730873

**Abbottabad Branch**

27-A, Supply Bazar, Mansehra Road  
Phone : (0992) 344723-6  
Fax : 344736

**Gujrat Branch**

Zaib Plaza, Rehman Shaheed Road  
Phone : (053) 3609501-3  
Fax : 3517499

**Dhudial Branch**

Dhudial Chowk, Village & Post Office,  
Dhudial, Tehsil and District Chakwal  
Phone : (0543) 590676  
Fax : 590673

**Pindi Ghaib Branch**

Banora Chowk, District Attock  
Phone : (057) 2350123-8  
Fax : 2350120

**Hasan Abdal Branch**  
Hamdan Building,  
G.T. Road, Hasan Abdal, District Attock  
Phone : 0572-523335-37  
Fax : 0572-523394

**Bewal Branch**  
Samote Road, Village Dhera Kanayal Bewal,  
Tehsil Gujar Khan  
Fax : 051-3361269

**Jalalpur Jattan Branch**  
Kashmir Nagar, Circular Road,  
Jalalpur Jattan,  
District Gujrat  
Fax : 053-3431745

**Khushab Branch**  
Shaheryar Market, Near New Bus Stand,  
Mianwali Road, Khushab  
Phone : 0454-711200-711722  
Fax : 0454-711736

**Sangla Hill Branch**  
Fawara Chowk, Circular Road, Sangla Hill,  
District Nankana Sahib  
Fax : 0563-701052

**Sarai Alamgir Branch**  
Al- Saeed Shopping Centre, G.T. Road,  
Sarai Alamgir, District Gujrat  
Fax : 0544-654586

**Kamalia Branch**  
Mohallah Mehtianwala, Niazabad,  
Kamalia District Toba Tek Singh  
Fax : 046-3413277

**Mailsi Branch**  
Colony Road, Mailsi, District Vehari  
Fax : 067-3750031

**Mumtazabad Branch**  
Vehari Road, Near Ghausia Chowk,  
Mumtazabad Multan  
Fax : 061-6242002

**Vehari Branch**  
Plot No. 11, Block E, Karkhana  
Bazar, Vehari  
Fax : 067-3360918

**Bahawalpur Branch**  
12-B, Model Town-B, Bahawalpur  
Phone : 0622-889913-15  
Fax : 0622-889918

**Kabirwala Branch**  
Khanewal Road, Kabirwala, District Khanewal  
Phone : 065-2400401-03  
Fax : 065-2400408

**Kot Addu Branch**  
G.T. Road, Kot Addu, District Muzaffargarh  
Phone : 066-2240176-77  
Fax : 066-2240173

**Shahkot Branch**  
Circular Road, Shahkot, District  
Nankana Sahib  
Phone : 056-3711431-32  
Fax : 056-3711437

**Sukkur Branch**  
Plot No. B-1055, Near Jamia Masjid,  
Bunder Road, Sukkur  
Phone : 071-5620972-3  
Fax : 071-5620974

**Mission Chowk, Branch**  
Shop No. 6-1/36 & 6-1/37, Mission  
Chowk, Quetta  
Phone : (081) 2833639  
Fax : (081) 2833619

**Sadiqabad Branch**  
Chak No. 10/NP, Main KLP Road, Sadiqabad,  
District Rahim Yar Khan.  
Phone : (068) 5706016, 5706017  
Fax : (068) 5800014

**Jhelum**  
Saeed Plaza, Civil Lines, Jhelum  
Phone : 0544-622406-9  
Fax: 0544-520075

**Civil Lines Jhang**  
Property No. 738, Civil Lines, Nawaz  
Square, Jhang  
Phone : 047-7630032-37  
Fax : 047-7630038

**Grain Market, Okara**  
Baba Farid Complex, B-Block, Grain  
Market, Okara  
Phone : 044-2511101-02  
Fax : 044-2511104

**Manshera**  
Opposite DHQ Hospital, Abbotabad  
Road Mansehra  
Phone : 0997-307746-50  
Fax : 0997-307751



**Sharakpur**

Main Circular Road, Sharakpur,  
Tehsil Ferozwala, Distt. Sheikhpura  
Phone : 056-2591791-95  
Fax : 056-2591796

**Latifabad, Hyderabad**

Plot No. 1, Block-C, Civic Centre, Unit  
No. 7, Latifabad, Hyderabad.  
Phone : 022-3813925  
Fax : 022-3813928

**Dera Ghazi Khan - Branch**

Plot # 45, 46 & 47, Block # 2, Kutchery  
Road, Dera Ghazi Khan

**Makan Bagh Chowk Mingora**

Basement & Ground Floor Zahoor Plaza  
Makan Bagh Chowk-Mingora - Swat

**Mirpurkhas Branch**

Plot # P-57 - Ram Nagar - Mirpurkhas  
**Hub Branch**

Shop # 32,33 & 34 Haji Arif Shopping Mall,  
Moza Pathra, Tehsil Hub, District Balochistan

**Digri, District Mirpurkhas**

Plot # 76, Main Tando Ghulam Ali Road,  
Digri, District Mirpurkhas.

**Fruit Market Gujrat City**

Fruit Market, Gulzar-e-Madina Chowk,  
G.T. Road, Gujrat.  
0321-6200166

**Q Block DHA Branch, Lahore**

Property No. 289, Q- Block, DHA  
Phase II, Lahore.  
042-35748401-06

**TECH Society, Lahore**

Property No. 13, The Engineering  
Cooperative Housing Society Ltd.  
Canal Bank, Lahore  
042-35962601-06

**Mianwali**

Shope # 95/G, 223/G, Ballu Khail Road,  
Tehsil & District, Mianwali.  
045-9233011-13

**Mandi Bahauddin**

7/230, Gondal Plaza, Railway  
Road, Mandi Bahauddin.  
054-6600362, 054-6600143, 054-6600142

**Pasrur Road, Sialkot**

Mohallah Hamza Ghaus Purana,  
Pasrur Road, Sialkot.  
052-3611281, 052-3611284

**OVERSEAS BRANCH****BANGLADESH****DHAKA****Dhaka Branch**

5-Rajuk Avenue, Motijheel C.A.  
Phone : (008802) 7168821-05  
Fax : 9557413

**Gulshan Branch**

168, Gulshan Avenue, Gulshan North,  
Dhaka 1212, Bangladesh  
Phone : 0088 02 8861848, 8861704  
Fax : 8850714

**Uttara, Dhaka- Bangladesh**

House 4, Garib E Newaz Avenue,  
Sector 11, Uttara Dhaka-1230  
Phone: 88 02 8991619, 8991736  
Fax: 88 02 8991908

**Mirpur, Dhaka- Bangladesh**

Lakewood Avenue, Plot 1, Avenue 1,  
Block D, Section 11 Mirpur, Dhaka-1216  
Phone: 88 02 9028451, 9028452  
Fax: 88 02 9028453

**CHITTAGONG****Agrabad Branch**

57, Agrabad, Chittagong, Bangladesh  
Phone : (0088) 171-888727

**SYLHET****Sylhet Branch**

Marchant Tower 582 East Mirza Bazar  
Phone: (00880821) 2830679  
Fax: (00880821) 2830677

Dhanmondi Branch, Bangladesh  
81/A- Satmasjid Road,  
Dhanmondi, Phone : (00880)  
0161-001477

**AFGHANISTAN****KABUL****Kabul Branch**

410, Chahrahi-e-Sadarat, Shar-e-Nau  
Phone : (009375) 2004105-10  
Fax : 2002142

**UN Compound Branch**

UN Compound, Jalal Abad  
Road, Kabul, Afghanistan

**HERAT****Herat Branch**

Ground Floor, Chamber of Commerce &  
Industries, Heart Blood Bank Street  
Phone : (0093-40) 230705-07  
Fax : 230704

**KINGDOM OF BAHRAIN****MANAMA (OBU)**

Suit No. 1302, Level 17,  
Bahrain Financial Harbour, Tower West  
P.O. Box # 1375  
Phone: (00973) 17203100  
Fax: (00973) 17224300

