

The General Manager
Pakistan Stock Exchange Ltd.
Stock Exchange Building
Stock Exchange Road
Karachi.

Dear Sir,

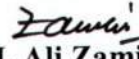
NOTICE OF EXTRAORDINARY GENERAL MEETING

We enclose the Notice of the Extraordinary General Meeting of the National Bank of Pakistan, scheduled for Monday, January 6, 2025, at 4:00 P.M. at the National Bank of Pakistan, Head Office Building, I.I. Chundrigar Road, Karachi, and through electronic means.

The Notice of the Extraordinary General Meeting will be published on Monday, December 16, 2024, in two newspapers with nationwide circulation. Please inform the TRE Certificate Holders of the Exchange.

Yours truly,

Encl: (a.a.)


(S. M. Ali Zamin)
Secretary (Board)



NOTICE FOR EXTRAORDINARY GENERAL MEETING

Notice is hereby given that pursuant to the order of the Hon'ble Islamabad High Court dated November 15, 2024 (*as amended by further Court Order dated December 11, 2024*), an Extra Ordinary General meeting ("**EOGM**") of the Members of National Bank of Pakistan (the "**Bank**") will be held on January 06, 2025 at **4:00 PM (PKT) at National Bank of Pakistan, Head Office Building, I.I. Chundrigar Road, Karachi, Pakistan, and through electronic means.**

The following business will be transacted in the Meeting:

Special Business:

1. To consider, and, if thought fit, to pass, with or without modification, the below mentioned resolutions for, *inter alia*, demerger of a specified portion of the lending portfolio of SME Bank Limited ("**SME Bank**") along with all associated rights, obligations, titles, contracts, benefits, claims, interests and liabilities ("**Demerged Lending Portfolio**"), involving the following:
 - a. the separation of the Demerged Lending Portfolio from SME Bank;
 - b. the transfer to, and vesting in NBP, of the Demerged Lending Portfolio; and
 - c. the retention of all assets and liabilities not forming part of the Demerged Lending Portfolio ("**Retained Undertaking**") by the SME Bank;

along with ancillary matters thereto, in accordance with the Scheme of Arrangement filed with the Hon'ble Islamabad High Court, Islamabad, as approved by the Board of Directors of NBP.

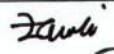
The resolutions to be passed by the requisite majority of members of the NBP under Section 279 to 283 and 285(8) of the Companies Act, 2017 are as under:

"RESOLVED THAT the Scheme of Arrangement filed with the Hon'ble Islamabad High Court, Islamabad, prepared under the provisions of Sections 279-283 and 285(8) of the Companies Act, 2017, as approved by the Board of Directors and circulated to the members of NBP for, *inter alia*, demerger of a specified portion of the lending portfolio of SME Bank along with all associated rights, obligations, titles, contracts, benefits, claims, interests and liabilities ("**Demerged Lending Portfolio**"), involving the following:

- a. the separation of the Demerged Lending Portfolio from SME Bank;
- b. the transfer to, and vesting in NBP, of the Demerged Lending Portfolio; and
- c. the retention of all assets and liabilities not forming part of the Demerged Lending Portfolio ("**Retained Undertaking**") by the SME Bank;

along with ancillary matters thereto, placed before the meeting for consideration and approval, be and hereby approved and adopted, along with any modification/ amendment required or conditions imposed by the Hon'ble Islamabad High Court, Islamabad.

"FURTHER RESOLVED THAT Head-Legal Division and National Business Head (Karachi) of Inclusive Development Group be and are hereby singly authorized to complete any or all the necessary corporate, legal and regulatory compliances and formalities to give effect to the above, including to sign execute, deliver and issue, on behalf of the Company, all such notices, documents, forms, instruments and other papers of any nature whatsoever that may be






required in connection with the above resolution(s), and to complete regulatory requirements including filing of required documents with the Hon'ble Islamabad High Court."

As per Order of the Hon'ble Islamabad High Court, the Chairman of the Board of Directors is appointed Chairman for the EOGM. The statement under section 134(3) of the Companies Act, 2017, setting out the material facts is annexed to this Notice.

2. To transact any other business with permission of the Chair.

By Order of the Board,

Karachi, Pakistan
Dated: December 16, 2024


S. M. Ali Zamin
Secretary (Board)

NOTES:

The share transfer books of the Bank shall remain closed from December 30, 2024 to January 06, 2025 (both days inclusive). Transfers received at Messrs. CDC Share Registrar Services Limited, CDC House 99-B, Block "B", SMCHS, Main Shahrah-e-Faisal, Karachi – 74400, the Bank's Share Registrar and Transfer Agent, at the close of business on December 27, 2024, will be treated in time for the purpose of attending the meeting.

PARTICIPATION IN EXTRAORDINARY GENERAL MEETING:

The following arrangements have been made by the Bank to facilitate the maximum participation of shareholders in the EOGM through video link facility, either in-person or through appointed proxies:

a) Attending Meeting through Electronic Means

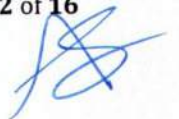
In order to attend the EOGM through electronic facility, the members are requested to get themselves registered with CDC Share Registrar Services Limited upto January 03, 2025 till 05:00 PM at cdcsr@cdcsrsl.com or WhatsApp No. +92-321-8200864 and they are requested to provide the information as per the below format:

S. #	Company Name	Folio Number / CDC Account #	Name of the Shareholder	CNIC #	Cell #	E-mail Address
	NBP					

The details of electronic facility will be sent to the members at the email address provided by them. The login facility will be opened at 03:30 PM on January 06, 2025 enabling the participants to join the proceedings after identification and verification process before joining the meeting, which will start at 4:00 PM (PKT).

b) Attending Meeting Physically

Arrangements for physical gathering of shareholders have been made at National Bank of



c) Attending Meeting through Proxies

- I. All members, entitled to attend and vote at a General Meeting, are entitled to appoint another member in writing as their proxy to attend and vote on their behalf. A legal entity, being a member, may appoint any person, regardless of whether they are a member or not, as proxy.
- II. The proxy instrument must be complete in all aspects and in order to be effective should be deposited at Office of the Registrar or Office of the Secretary Board, 2nd floor, NBP Head Office, I.I. Chundrigar Road, Karachi not later than 48 hours before the time of holding the meeting.
- III. For attending the meeting through electronic means (Zoom), proxy form shall be submitted along with proxy holders' email address and mobile number.
- IV. If any member appoints more than one proxy for any one meeting and more than one instrument of the proxy are deposited with the Registrar/Bank, all such instruments of proxy shall be rendered invalid.

d) Guidelines for Appointing Proxies:

- i) In case of individuals, the account holder or sub-account holder and/or the person whose securities are in group account and their registration details are uploaded as per the regulations shall submit the proxy form as per the requirements mentioned below:
 - a) The proxy form shall be witnessed by two persons whose names, addresses and CNIC numbers must be mentioned on the form.
 - b) Attested copy of CNIC or the Passport of the beneficial owner(s) and of the proxy shall be furnished with the proxy form.
- ii) In case of a legal entity, the original or duly authenticated Board of Directors' resolution or power of attorney with specimen signature of the nominee shall be produced (unless it has been provided earlier) along with proxy form to Messrs. CDC Share Registrar Services Limited or to the Office of Secretary Board, 2nd floor, NBP Head Office, I.I. Chundrigar Road, Karachi.

(Proxy Form is being mailed with this Notice and is also available on NBP website: www.nbp.com.pk)

- Members are requested to immediately notify any change in their address to the Bank's Registrar/Shares Transfer Agent i.e., Messrs CDC Share Registrar Services Limited.

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PROCEDURE FOR VOTING FOR SPECIAL AGENDA ITEM

It is hereby notified that according to the Companies (Postal Ballot) Regulations, 2018 and its amendments notified vide SRO 2192(I)/2022 dated December 05, 2022 members will be allowed to exercise their right to vote for the special business in the Extraordinary General Meeting (EOGM), in accordance with the conditions mentioned in the aforesaid regulation, the Bank shall provide its members with the following options for voting:

E-Voting Procedure

- a) The Bank's Share Registrar in accordance with the Companies (Postal Ballot) Regulations, 2018 will send complete information to the members, including but not limited to, web address, login detail, password, date of casting e-vote and other necessary details through email; and security code through SMS on their registered email and mobile number available in the members register.
- b) Identity of the member intending to cast vote through e-voting shall be authenticated through electronic signature or authentication for login.
- c) Individual interested to cast his / her vote through e-voting, availability of his/her CNIC, mobile number and email address and in case of a corporate entity NTN in company's record is mandatory.
- d) It is mandatory for all CDS account holders to update their records with their participants and physical shareholders with Bank's Share Registrar i.e., CDCSRL before book closure date.
- e) Voting line for Special Agenda item will be opened for the Shareholders from January 01, 2025 at 09:00 AM till January 05, 2025 at 5:00 PM.

Postal Ballot

The Shareholders shall ensure duly-filled and signed ballot paper along with copy of CNIC, in case of individual and in case of body corporate, acceptable identification documents i.e., the Original or duly authenticated Board of Directors' resolution / power of attorney along with valid copies of CNIC of authorized signatories etc. should reach through post to the Chairman, National Bank of Pakistan, Head Office Building, 2nd floor, I. I. Chundrigar Road, Karachi, Pakistan or by email at eogm@nbp.com.pk by January 05, 2025 till 5:00 PM i.e., before the day of poll.

Vote Casting In-Person or Through Proxy

Polling booth will be established at the place of physical gathering of the EOGM for voting.

STATEMENT OF MATERIAL FACTS UNDER SECTION 134(3) OF THE COMPANIES ACT, 2017

This Statement sets out material facts concerning the special business given in agenda item No. 2, of the Notice, to be transacted in the EOGM of NBP's shareholders to be held on January 06, 2025.

Item No. 01:

Company Original No. 12 of 2024 has been filed in the Hon'ble Islamabad High Court, Islamabad under sections 279 – 283 and 285(8) of the Companies Act, 2017 (“**Companies Act**”) for sanction of and for passing other orders in respect of the Scheme of Arrangement between SME Bank Limited (“**SME Bank**”) and National Bank of Pakistan (“**NBP**”) (“**Demerger Scheme**”). In the proceedings, the Court has directed the convening of meetings of the members of SME Bank and NBP seeking their agreement to the Demerger Scheme. All capitalized terms unless defined herein shall have the same meaning as provided in the Demerger Scheme.

Subject to the sanction of the Demerger Scheme by the Islamabad High Court, under the Demerger Scheme (i) the Demerged Lending Portfolio shall be separated and demerged from SME Bank; (ii) the Demerged Lending Portfolio shall stand transferred to and vest into NBP; and (iii) the Retained Undertaking shall be retained by SME Bank (collectively the “**Proposed Demerger**”).

The Proposed Demerger, along with all ancillary and related matters thereto, shall be effective by way of the Demerger Scheme in accordance with the provisions of Section 279 – 283 and 285(8) of the Companies Act, 2017. The Scheme has been filed with the Islamabad High Court on 24th October 2024.

No director of SME Bank or NBP has any interest, whether directly or indirectly, except to the extent of their shareholding held by them in the respective company (including as nominee directors) and, for the executive directors, their employment within the respective company. The directors are also interested to the extent of remuneration and benefits as per the policy of the respective company and applicable laws. The effect of this Scheme on the interest of these directors does not differ from the respective interests of the members of the SME Bank and NBP, except to the extent stipulated herein.

A copy of the Scheme is available for inspection to any person entitled to attend the Extra Ordinary General meeting, at the registered office of NBP, situated on 2nd floor, NBP Head Office, I.I. Chundrigar Road, Karachi free of cost during normal business hours. Furthermore, in accordance with Section 282(2) of the Companies Act, 2017, a copy of the Scheme, statement under Section 281 of the Companies Act read with statement of material facts under Section 134(3) of the Companies Act has been enclosed with the Notice of meeting circulated to the members of NBP.

In view of the above, the Board of Directors of NBP has approved and recommended the Scheme, along with the arrangements stipulated thereunder which have been described above.

Disclosure: In terms of Section 134(3) of The Companies Act, 2017, no Director/Chairman, President/CEO, is directly or indirectly interested in the special resolutions.



STATEMENT UNDER SECTION 281 OF THE COMPANIES ACT, 2017

Company Original No. 12 of 2024 has been filed in the Islamabad High Court, Islamabad, under Sections 279 – 283 and 285(8) of the Companies Act, 2017 (“**Companies Act**”) read with Rules 777 to 781 and 953 to 956 of the Sindh Chief Court Rules (Original Side) as adopted by the Islamabad High Court under Section 8 (1)(ii) of the Islamabad High Court Act, 2010, and Rules 19, 20, 55 to 58 of the Companies (Court) Rules, 1997 for sanction of and for passing other orders in respect of the Scheme of Arrangement between SME Bank Limited (“**SME Bank**”) and National Bank of Pakistan (“**NBP**”) (“**Demerger Scheme**”). In the proceedings, the Court has directed the convening of meetings of the members of SME Bank and NBP seeking their agreement to the Demerger Scheme. A copy of the Demerger Scheme is provided with this statement. All capitalized terms unless defined herein shall have the same meaning as provided in the Demerger Scheme.

The accompanying notice convenes the meetings of members of SME Bank and NBP as directed by the Court.

The sanctioning of the Demerger Scheme and the making of other appropriate orders in connection therewith will be considered by the Court after the Demerger Scheme is agreed to by the requisite majority at the meetings being convened for this purpose under the order of the Court, by the members of SME Bank and NBP.

1. **BRIEF BACKGROUND OF THE COMPANIES / PARTIES INVOLVED IN SCHEME**

SME BANK

SME Bank is a public unlisted limited company as defined in the Companies Act, 2017 (“**Companies Act**”) and has an authorized capital of Rs. 10,000,000,000/- (Rupees Ten Billion Only) divided into 1,000,000,000/- ordinary shares of Rs. 10/- (Rupees Ten) each, and an issued, subscribed and paid-up capital of Rs. 2,392,507,000/- (Rupees Two Billion Three Hundred Ninety-Two Million Five Hundred Seven Thousand Only), divided into 239,250,700 shares of Rs. 10/- (Rupees Ten) each.

SME Bank is a banking company under the Banking Companies Ordinance, 1962 (“**BCO**”) to undertake the business of banking and financial transactions as permitted under the applicable laws, rules, regulations, directions and circulars.

NATIONAL BANK OF PAKISTAN

NBP is established and incorporated under the National Bank of Pakistan Ordinance, 1949, and has an authorized capital of Rs. 25,000,000,000/- (Rupees Twenty Five Billion Only) divided into 2,500,000,000/- ordinary shares of Rs. 10/- (Rupees Ten) each and an issued, subscribed and paid-up capital of Rs. 21,275,130,260 /- (Rupees Twenty One Billion, Two Hundred Seventy Five Million, One Hundred Thirty Thousand, Two Hundred and Sixty Only), divided into 2,127,513,026 shares of Rs. 10/- (Rupees Ten) each.



NBP is a banking company under the BCO to undertake the business of banking and financial transactions as permitted under the applicable laws, rules, regulations, directions and circulars.

2. STRATEGIC CONTEXT, OBJECT AND BENEFITS OF SCHEME

2.1. The Proposed Demerger is being implemented with the regulatory support of the State Bank of Pakistan (“SBP”) as part of the broader scheme approved by the Federal Cabinet on March 17, 2023 for the winding up of SME Bank soon culminating into initiation of liquidation proceedings. In this context, the Proposed Demerger will be beneficial for the following reasons:

- a. The Proposed Demerger will significantly streamline and expedite the winding-up process of SME Bank. The transfer of the Demerged Lending Portfolio to NBP will simplify the liquidation process, thereby enabling a more efficient and expedited winding-up of the remaining operations. Furthermore, the proceeds from the transfer of the Demerged Lending Portfolio to NBP will contribute to the settlement of the winding-up and liquidation expenses, ensuring an orderly and effective conclusion of the liquidation proceedings.
- b. Transferring the Demerged Lending Portfolio to the NBP prior to SME Bank’s liquidation helps preserve the value of the loan assets by avoiding the depreciation and potential losses associated with distressed asset sales during liquidation. This strategic move ensures that the Demerged Lending Portfolio is managed within a stable institution (i.e., NBP), minimizing the risk of undervaluation and maximizing recovery.
- c. The customers in the Demerged Lending Portfolio will gain access to NBP’s extensive branch network and comprehensive banking services. With effective recovery efforts following NBP’s acquisition of the Demerged Lending Portfolio, the overall small and medium-sized enterprise portfolio of NBP will expand, both in terms of outstanding amounts and the number of active borrowers.

2.2. The principal objects of the Demerger Scheme are as follows: (i) the separation of the Demerged Lending Portfolio from SME Bank; (ii) the transfer to, and vesting in NBP, of the Demerged Lending Portfolio; (iii) and the retention of the Retained Undertaking (as defined in the Demerger Scheme) as part of SME Bank.



3. SUMMARIZED OPERATING AND FINANCIAL PERFORMANCE

SME BANK (For the past six years and current year to the latest quarter)

FINANCIAL HIGHLIGHTS

(Rs. in million)

for the Year / Period

Jun-24	2023	2022	2021	2020	2019	2018
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PROFIT & (LOSS)

Income

Total Income	131.0	532.0	808.2	629.3	753.9	789.5	753.6
Interest Income	129.3	487.1	784.4	609.6	738.9	776.3	741.4

Expenses

Total Expenses	526.7	3,712.9	2,206.4	1,680.7	1,901.0	2,076.9	1,629.8
Interest Expenses	274.9	788.2	1,228.6	717.6	1,008.7	1,149.6	520.4
Spread (Net interest income / Gross interest income)	(1.1)	(0.6)	(0.6)	(0.2)	(0.4)	(0.5)	0.3
Loss before tax	(395.7)	(3,181.0)	(1,398.2)	(1,051.4)	(1,147.1)	(1,287.4)	(876.3)
Loss after tax	(397.3)	(4,455.8)	(1,249.9)	(942.4)	(977.2)	(1,072.3)	(825.9)

FINANCIAL POSITION

Shareholder's Funds	2,392.5	2,392.5	2,392.5	2,392.5	2,392.5	2,392.5	2,392.5
Net Equity	(10,214.6)	(9,816.3)	(5,364.8)	(4,261.0)	(3,160.1)	(2,512.4)	(1,693.9)

Liabilities

Total Liabilities	15,150.0	11,018.5	13,383.1	12,869.3	13,101.2	12,664.4	11,332.4
Borrowing from financial institutions	87.3	103.3	3,499.4	3,206.3	4,127.6	3,654.8	4,739.9
Deposits	826.2	2,634.7	8,472.5	8,248.3	7,602.3	7,500.7	5,721.0

Assets

Total Assets	4,936.4	1,202.1	8,018.3	8,608.3	9,941.1	10,152.0	9,638.5
Advances (net of provisions)	317.1	498.9	1,329.6	1,596.2	1,530.3	1,908.0	2,230.8
Investment	74.1	75.4	4,035.3	4,237.7	5,828.4	5,740.0	5,765.2

RATIOS

Return on Assets	-12.95%	-96.65%	-15.03%	-10.16%	-9.73%	-10.84%	-8.01%
Capital Adequacy Ratio (Required 10%)	-2314.50%	-1500.83%	-185.09%	-143.39%	-107.95%	-71.83%	-52.19%
Earning/(Loss) per share	(1.66)	(18.62)	(5.22)	(3.94)	(4.08)	(4.48)	(3.45)

OTHER INFORMATION

Number of Employees (including outsourced)	51	160	421	448	468	480	486
Number of Banking branches	1	1	13	13	13	13	13
Total Branches/Recovery Offices	1	1	16	18	18	18	18

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NBP (For the past six years)

6 YEARS' SUMMARY (UNCONSOLIDATED)

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Financial Position	2023	2022	2021	2020	2019	2018
Asset						
Cash and balances with treasury banks	294,993	229,911	278,747	249,260	292,513	247,518
Balances with other banks	42,325	18,594	17,667	14,227	13,221	12,202
Lending to financial institutions	192,430	31,272	335,467	126,805	134,780	106,392
Investments - net	4,403,364	3,477,354	1,938,171	1,463,398	1,449,555	1,284,319
Advances - net	1,398,077	1,230,522	1,113,392	983,255	1,008,139	926,007
Operating Fixed assets	58,484	58,495	54,754	54,717	54,679	54,106
Deferred tax assets - net	-	22,299	1,626	-	-	-
Right of use assets	6,934	6,708	6,605	6,670	7,221	-
Other assets	256,100	165,269	100,255	110,196	164,281	168,022
Total assets	6,652,707	5,240,425	3,846,684	3,008,527	3,124,389	2,798,566
LIABILITES						
Bills payable	68,000	55,268	21,848	16,795	19,867	9,944
Borrowings	2,177,743	1,940,486	312,925	138,539	471,757	392,739
Deposits and other accounts	3,674,359	2,666,184	3,019,155	2,418,966	2,198,049	2,011,385
Lease liability against right of use assets	8,265	8,268	7,894	7,534	7,640	-
Deferred tax liabilities	720	-	-	2,978	10,916	6,985
Other liabilities	340,864	269,371	198,660	156,156	183,545	170,644
Total Liabilities	6,269,952	4,939,577	3,560,482	2,740,968	2,891,775	2,591,698
Net Assets (Represented by as below)	382,756	300,848	286,203	267,559	232,614	206,869
Share capital	21,275	21,275	21,275	21,275	21,275	21,275
Reserves	79,071	64,144	60,371	56,563	52,309	53,274
Surplus on revaluation of assets	63,655	42,917	64,482	73,699	70,244	59,986
Unappropriated Profit	218,754	172,512	140,074	116,021	88,786	72,333
	382,756	300,848	286,203	267,559	232,614	206,869

Financial Performance	2023	2022	2021	2020	2019	2018
Mark-up / return / interest earned	1,024,658	503,310	231,883	257,811	239,477	149,969
Markup / Return / Interest expensed	855,910	386,484	134,265	153,656	167,570	89,302
Net Mark-up / Interest Income	168,748	116,827	97,618	104,155	71,907	60,666
Fee & commission income and Exchange Income	29,171	28,602	24,314	22,327	25,170	27,017
Capital gain & Dividend income	9,642	6,345	10,783	9,787	5,262	6,545
Other income	1,793	1,737	1,844	3,963	5,768	2,687
Total non-mark-up / interest income	40,606	36,684	36,942	36,077	36,199	36,249
Total income	209,354	153,510	134,559	140,232	108,107	96,915
Non-Markup / Interest Expenses	93,632	78,173	60,004	63,112	65,853	55,931
Profit before provisions	115,722	75,338	74,556	77,120	42,254	40,984
Provisions and write offs - net	14,469	12,601	11,916	30,896	14,250	11,300
Extra Ordinary Item	-	-	9,779	-	-	-
Profit before taxation	101,253	62,737	52,860	46,224	28,003	29,683
Taxation	49,413	32,327	24,852	15,665	12,194	9,668
Profit after taxation	51,840	30,410	28,008	30,559	15,810	20,015

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4. **INTEREST OF DIRECTORS**

No director of SME Bank or NBP has any interest, whether directly or indirectly, except to the extent of their shareholding held by them in the respective company (including as nominee directors) and, for the executive directors, their employment within the respective company. The directors are also interested to the extent of remuneration and benefits as per the policy of the respective banks and applicable laws. The effect of this Demerger Scheme on the interest of these directors does not differ from the respective interests of the members of SME Bank or NBP except to the extent stipulated herein.

5. **RISK FACTORS IN RELATION TO THE DEMERGER SCHEME**

The overall risk profile of the shareholders will remain unchanged with the Demerger Scheme as it primarily effects a transfer of a specified asset of SME Bank (i.e., the Demerged Lending Portfolio) to NBP, and the overall shareholding of both entities will remain the same.

The Proposed Demerger requires approvals from the members of SME Bank and NBP.

6. **FINANCIAL STATEMENTS AFTER DEMERGER SCHEME**

(i) **SME BANK LIMITED**

Please refer to Annexure A attached hereto.

(ii) **NBP**

The transfer of the Demerged Lending Portfolio will have a minimal and negligible impact on the financial position of NBP, given the large scale and robust financial standing of the organization. Due to the insignificant nature of this impact, proforma financial statements reflecting the financial position of NBP after the Proposed Demerger have not been attached.

7. **ACCOUNTING AND FINANCIAL REPORTING POLICIES FOR RECORDING OF DEMERGER SCHEME**

The accounting and financial reporting policies for NBP will be the same as those used to prepare statutory accounts. According to the latest audited financial statements of NBP:

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

- (a) International Financial Reporting Standards (IFRSs) issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017;



- (b) Islamic Financial Accounting Standards (IFAS), issued by the Institute of Chartered Accountants of Pakistan as notified under the Companies Act, 2017;
- (c) Provisions of and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and
- (d) Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP).

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

8. TAX CONSEQUENCES OF THE DEMERGER SCHEME

Tax neutrality provisions in respect of schemes of arrangements are contained in Section 97A of the Income Tax Ordinance, 2001 which amongst other matters provide for no gain / loss to arise on the disposal of assets within companies by operation of a scheme of arrangement subject to fulfilment of prescribed conditions.

Accordingly, under the Demerger Scheme no gain / loss shall be taken to arise on carving out of Demerged Lending Portfolio from SME Bank and vesting of the same with and into NBP.

Hence, the Scheme shall be tax-neutral in respect of above.

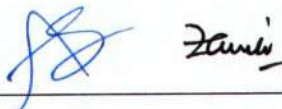
9. EFFECT OF THE SCHEME ON CREDITORS

The vast majority of the creditors of NBP (i.e., 100%) are their depositors. With respect to such creditors, the SBP is responsible and empowered to protect the interests of the depositors in accordance with Sections 40A and 41 of the Banking Companies Ordinance, 1962 and accordingly, the approval of the SBP for the Demerger Scheme shall be sufficient in lieu of the approval of such depositors.

Other than its depositors, NBP has no other secured or unsecured creditors, short term, long term or trade creditors.

In any event, the Proposed Demerger will not affect the payables of NBP and SME Bank, and all such payables shall continue to remain the responsibility of the NBP and SME Bank, unaffected by the Proposed Demerger.

10. EFFECT OF DEMERGER SCHEME ON SHAREHOLDING STRUCTURE, INCLUDING ON PROMOTERS AND OTHER PRINCIPAL SHAREHOLDERS



The Proposed Demerger will have no effect on the shareholding structure of SME Bank or NBP.

11. THE NUMBER OF SHARES TO BE ISSUED CONSEQUENT TO THE DEMERGER SCHEME UNDER VARIOUS POSSIBLE VALUATION METHODS

Not applicable.

12. VALUATION REPORT AND FAIRNESS OPINION

Not Applicable.

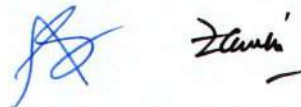
However, as consideration for the transfer and vesting of Demerged Lending Portfolio by SME Bank to NBP, NBP will transfer an amount, calculated based on the Pricing Formula on the Pricing Date, to the SME Bank for the Proposed Demerger in accordance with Article 9.1 of the Demerger Scheme. Both parties have agreed that the said consideration is agreed value of the Demerged Lending Portfolio.

13. PLAN (IF ANY) OF SHARE ISSUANCE BEFORE EFFECTIVE DATE UNDER DEMERGER SCHEME IMPACTING SHARE EXCHANGE RATIO

Not Applicable.

14. PURCHASE OF SHARES (IF ANY) OF COMPANIES INVOLVED IN DEMERGER SCHEME BY THE OTHER COMPANIES

Not Applicable.



Annexure A (Sample Financial Statements of SME Bank before and after the Demerger Scheme)

SME BANK LIMITED

Proforma Split Balance Sheet (un-audited) reviewed by Statutory Auditors

As at June 30, 2024

	Before Demerged	Impact of demerged Lending Portfolio	After Demerged
Rupees in '000			
ASSETS			
Cash and balances with treasury banks	39,421	-	39,421
Balances with other banks	581	-	581
Lendings to financial institutions	4,200,000	-	4,200,000
Investments	74,081	-	74,081
Advances	317,032	(315,550)	1,482
Fixed assets	5,763	-	5,763
Intangible assets	-	-	-
Deferred tax assets	-	-	-
Other assets	299,510	340,006	639,516
	4,936,388	24,456	4,960,844
LIABILITIES			
Bills payable	3,980,511	-	3,980,511
Borrowings	87,310	-	87,310
Deposits and other accounts	826,197	-	826,197
Liability against assets subject to finance lease	-	-	-
Sub-ordinated loans	-	-	-
Deferred tax liabilities	-	-	-
Other liabilities	10,256,948	-	10,256,948
	15,150,966	-	15,150,966
NET LIABILITIES	(10,214,578)	24,456	(10,190,122)
REPRESENTED BY			
Share capital	2,392,507	-	2,392,507
Reserves	206,526	-	206,526
Surplus on revaluation of assets	3,230	-	3,230
Unappropriated loss	(12,816,841)	24,456	(12,792,385)
	(10,214,578)	24,456	(10,190,122)




NATIONAL BANK OF PAKISTAN
EXTRAORDINARY GENERAL MEETING

FORM OF PROXY

Folio No. _____ or CDC participant Identity No. _____ CDC Account No. _____
I/We _____
_____ Of _____ being member(s) of the National Bank of
Pakistan, holding shares no. _____ hereby appoint _____ of
_____ also a member of the National Bank of Pakistan (Folio No.
_____) or failing him/her _____ of _____ also a
member of National Bank of Pakistan (Folio No. _____) as my/our Proxy to attend the
Extraordinary General Meeting of National Bank of Pakistan, to be held at 4:00 PM (PKT) on January 06, 2025, 2025, at
National Bank of Pakistan, Head Office Building, I.I. Chundrigar Road, Karachi or through electronic means and at any
adjournment thereof.
Proxy holder email address (for attending meeting through electronic means): _____ and
mobile number _____
Signed this _____ day of January 2025

Affix Revenue Stamp
of Five Rupees.

Witnesses:

Name: _____
Address: _____
CNIC No. _____

Name: _____
Address: _____
CNIC No. _____

Signature _____
(Signature should agree with the
specimen signature registered
with the Bank)

NOTE

Attending Meeting through Proxies:

1. All members, entitled to attend and vote at a General Meeting, are entitled to appoint another member in writing as their proxy to attend and vote on their behalf. A legal entity, being a member, may appoint any person, regardless of whether they are a member or not, as a proxy.
2. The proxy instrument must be complete in all aspects and in order to be effective should be deposited at Office of the Registrar or Office of the Secretary Board, 2nd Floor, NBP Head Office, I. I. Chundrigar Road, Karachi, not later than 48 hours before the time of holding the meeting.
3. For attending the meeting through electronic means (Zoom), a proxy form shall be submitted along with the proxy holders' email address and mobile number.
4. If any member appoints more than one proxy for any meeting and more than one instrument of the proxy is deposited with the Registrar or the Bank, all such instruments of proxy shall be rendered invalid.

The shareholders will further have to follow the following guidelines for appointing proxies:

- i. In the case of individuals, the account holder or sub-account holder and/or the person whose securities are in group account and their registration details are uploaded as per the regulations shall submit the proxy form as per the requirements mentioned below:
 - a) The proxy form shall be witnessed by two persons whose names, addresses, and CNIC numbers shall be mentioned on the form.
 - b) An attested copy of CNIC or valid Passport of the beneficial owners and of the proxy shall be furnished with the proxy form.
- ii. In case of Government of Pakistan/State Bank of Pakistan/corporate entity, the original or duly authenticated Board of Directors resolution or power of attorney with specimen signatures of the nominee shall be submitted along with the proxy form to Messrs. CDC Share Registrar Services Limited or to the Office of the Secretary Board, 2nd Floor, NBP Head Office, I.I. Chundrigar Road, Karachi.



**POSTAL BALLOT PAPER FOR SPECIAL BUSINESS ITEM
EXTRAORDINARY GENERAL MEETING OF NATIONAL BANK OF PAKISTAN
TO BE HELD ON JANUARY 06, 2025 AT 4:00 PM
PHYSICALLY AND THROUGH ELECTRONIC MEANS
www.nbp.com.pk**

The designated email address of the Chairman at which the duly filled-in ballot paper may be sent is:
eogm@nbp.com.pk

Folio/CDC Account No	
Name of shareholder/joint shareholders	
Registered Address	
Number of shares held	
CNIC Number (copy to be attached)	
Additional Information and enclosures (In case of representative of body corporate and corporation)	

I/we hereby exercise my/our vote in respect of the following resolutions through postal ballot by conveying my/our assent or dissent to the following resolution by placing tick (✓) mark in the appropriate box below:

S.No	Nature and Description of Resolutions	No. of ordinary shares for which votes cast	I/We assent to the Resolutions (FOR)	I/We dissent to the Resolutions (AGAINST)
1	<p><u>AGENDA ITEM 01</u> "RESOLVED THAT the Scheme of Arrangement filed with the Hon'ble Islamabad High Court, Islamabad, prepared under the provisions of Section 279-283 and 285(8) of the Companies Act, 2017 as approved by the Board of Directors and circulated to the members of National Bank of Pakistan for, <i>inter alia</i>, demerger of a specified portion of the lending portfolio of SME Bank along with all associated rights, obligations, titles, contracts, benefits, claims, interests and liabilities ("Demerged Lending Portfolio"), involving the following:</p> <p>a. the separation of the Demerged Lending Portfolio from SME Bank;</p> <p>b. the transfer to, and vesting in National Bank of Pakistan, of the Demerged Lending Portfolio; and</p> <p>c. the retention of all assets and liabilities not forming part of the Demerged Lending Portfolio</p>			

	<p>("Retained Undertaking") by the SME Bank;</p> <p>along with ancillary matters thereto, placed before the meeting for consideration and approval, be and hereby approved and adopted, along with any modifications / amendments required or conditions imposed by the Hon'ble Islamabad High Court, Islamabad.</p> <p>FURTHER RESOLVED THAT the Head Legal Division and National Business Head (Karachi) of IDG be and are hereby singly authorized to complete any or all necessary corporate, legal and regulatory compliances and formalities to give effect to the above, including to sign execute, deliver and issue, on behalf of the Company, all such notices, documents, forms, instruments and other papers of any nature whatsoever that may be required in connection with the above resolution(s), and to complete regulatory requirements including filing of required documents with the Hon'ble Islamabad High Court."</p>			
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Signature of shareholder(s)/Proxy Holder/ Authorized Representative

Place:

Date:

NOTES:

1. Duly filled-in postal ballot should be sent to the Chairman, National Bank of Pakistan, Head Office Building, 2nd floor, I. I. Chundrigar Road, Karachi or by email at eogm@nbp.com.pk.
2. A copy of CNIC should be enclosed with the postal ballot form.
3. Postal ballot forms should reach the Chairman of the meeting one day before the day of EOGM i.e., January 05, 2025 till 05:00 p.m. Any postal ballot received after this date and time, will not be considered for voting.
4. Signature on postal ballot should match with signature on CNIC.
5. Incomplete, unsigned, incorrect, defaced, torn, mutilated, or overwritten ballot papers will be rejected.




ANNEXURE "C" TO PETITION

SCHEME OF ARRANGEMENT

UNDER SECTIONS 279 TO 283 and 285 OF THE COMPANIES ACT, 2017

BETWEEN

SME BANK LIMITED AND ITS MEMBERS AND CREDITORS

AND

NATIONAL BANK OF PAKISTAN AND ITS MEMBERS AND CREDITORS

SCHEME OF ARRANGEMENT

UNDER SECTIONS 279 TO 283 and 285 OF THE COMPANIES ACT, 2017

BETWEEN

SME BANK LIMITED AND ITS MEMBERS AND CREDITORS

AND

NATIONAL BANK OF PAKISTAN AND ITS MEMBERS AND CREDITORS

FOR

Demerger of the Demerged Lending Portfolio, inclusive of all assets, rights, liabilities, and obligations pertaining thereto, and simultaneous transfer to and amalgamation of the same with NBP.

ARTICLE I
DEFINITIONS

In this Scheme of Arrangement, unless the subject or context otherwise requires, the following expressions shall bear the meanings specified against them below:

“BCO”	means the Banking Companies Ordinance, 1962 as amended from time to time;
“Companies Act”	means the Companies Act, 2017;
“Demerged Lending Portfolio”	<p>means such portfolio of financing provided by SME Bank to its customer (with all Encumbrances) as listed in Annexure “A” along with all associated:</p> <p>(i) assets, Liabilities, rights, titles, commitments and obligations as at the Effective Date;</p> <p>(ii) claims, benefits and powers including those arising from or relating to any and all agreements, contracts, security and financing documents, guarantees, letters of credit, negotiable instruments, security interests (including without limitation mortgages, charges, promissory notes, liens, rights of combination or set-off, pledges, indemnities, hypothecations and other security for the payment or discharge of any liability and arrangements) executed by or in favour of SME Bank and rights, benefits and powers in respect of loans, advances, finances and/or other banking and credit facilities provided by the SME Bank, the right to rely on representations, rights of estoppel, powers,</p>

	<p>authorities, privileges, licenses, permits, authorisations, and other permissions subsisting as at the Effective Date; and</p> <p>(iii) all books of account and documents as at the Effective Date;</p>
“Effective Date”	means the first day of the calendar month immediately following the Filing Date or such other date as modified by the High Court;
“Encumbrances”	means any and all liens, charges, mortgages, pledges, hypothecation, deed of trust, title retention, assignments by way of security, security interests, claims and other encumbrances of whatever nature;
“Filing Date”	means the date on which the certified copy of the order of the High Court sanctioning the Scheme is filed with the relevant Registrar of Companies of SECP;
“High Court”	means the Islamabad High Court or any other court of competent jurisdiction for the time being having jurisdiction under Sections 279 to 283 and 285 of the Companies Act in connection with this Scheme;
“Liabilities”	means all liabilities, duties and obligations of every kind, actual and contingent whether arising or payable under any agreement, statute, law or otherwise;
“NBP”	means National Bank of Pakistan, established and incorporated under the NBP Ordinance having its registered office at Head Office, NBP Building, I.I. Chundrigar Road, Karachi;
“NBP Ordinance”	means the National Bank of Pakistan Ordinance, 1949;
“Pricing Date”	means the business day immediately preceding the Effective Date;
“Pricing Formula”	means the formula to calculate the consideration under Clause 9.1 on the Pricing Date, as fully described in Annexure “B” ;
“Retained Undertaking”	means all assets (with all existing Encumbrances thereon) and Liabilities which do not form part of the Demerged Lending Portfolio, as reflected in the split balance sheets of the Demerged Lending Portfolio and the Retained Undertaking attached as Annexure “C” ;
“SBP”	means the State Bank of Pakistan;

“Scheme”	means this Scheme of Arrangement in its present form with any modification of it or addition to it approved by the High Court;
“SECP”	means Securities and Exchange Commission of Pakistan;
“SME Bank”	means SME Bank Limited, a public unlisted company limited by shares incorporated under the Companies Act, having its registered office located at 56-F, Nazim-ud-Din Road F-6/1 Blue Area Islamabad.
“Tax”	means all present and future taxes, including income tax, sales tax, stamp duties, octroi, customs or excise duty, registration charges, levies, deductions, imposts, and any other charges and withholdings whatsoever, together with any interest, mark-up or penalties payable in connection with any failure to pay or delay in paying any of the above.

The headings and marginal notes are inserted for convenience and shall not affect the construction of this Scheme.

ARTICLE 2 SME BANK LIMITED

SME Bank was incorporated on October 30, 2001 as a public limited company. It has an authorized capital of Rs. 10,000,000,000/- (Rupees Ten Billion Only) divided into 1,000,000,000/- ordinary shares of Rs. 10/- (Rupees Ten) each, out of which ordinary shares of the aggregate nominal value of Rs. 2,392,507,000/- (Rupees Two Billion Three Hundred Ninety Two Million Five Hundred Seven Thousand Only), divided into 239,250,700 shares of Rs. 10/- (Rupees Ten) each are issued and fully paid and the remainder are unissued.

SME Bank is a banking company under the BCO to conduct business of banking in Pakistan.

ARTICLE 3 NATIONAL BANK OF PAKISTAN

NBP was established and incorporated on November 9, 1949 pursuant to the NBP Ordinance. It has an authorized capital of Rs. 25,000,000,000/- (Rupees Twenty-Five Billion Only) divided into 2,500,000,000/- ordinary shares of Rs. 10/- (Rupees Ten) each and an issued, subscribed and paid-up capital of Rs. 21,275,130,260 /- (Rupees Twenty-One Billion, Two Hundred Seventy-Five Million, One Hundred Thirty Thousand, Two Hundred and Sixty Only), divided into 2,127,513,026 shares of Rs. 10/- (Rupees Ten) each.

NBP is a banking company under the BCO to conduct business of banking in Pakistan.

ARTICLE 4
OBJECT OF THE SCHEME

The principal object of this Scheme is to provide for the demerger of the Demerged Lending Portfolio by:

- (i) the separation of the Demerged Lending Portfolio from SME Bank;
- (ii) the transfer to, and vesting in NBP, of the Demerged Lending Portfolio;
- (iii) the retention of the Retained Undertaking as part of SME Bank.

ARTICLE 5
EFFECTIVENESS OF SCHEME

- 5.1 This Scheme shall become binding on the Filing Date and take effect by operation of law as of the Effective Date.
- 5.2 The vesting of the Demerged Lending Portfolio in NBP shall occur or be deemed to occur on the Effective Date in terms fully set out in this Scheme.
- 5.3 NBP and SME Bank shall submit a copy of the order of the High Court sanctioning the Scheme to the Registrar in terms of Section 279(3) of the Companies Act.
- 5.4 From the date of filing of the Scheme, SME Bank will keep and maintain separate books of accounts for the Demerged Lending Portfolio and the Retained Undertaking and prepare split balance sheets of the Demerged Lending Portfolio and the Retained Undertaking in such format as specified in **Annexure C** attached hereto.

ARTICLE 6
TRANSFER OF ASSETS AND LIABILITIES

- 6.1 On and from the Effective Date, the whole of the Demerged Lending Portfolio shall be transferred to and vest in or be deemed to be transferred to and vested in NBP pursuant to the relevant provisions of the Companies Act and all other applicable laws, without any further act, deed, matter or thing.
- 6.2 In so far as the Demerged Lending Portfolio is subject to any Encumbrance immediately prior to the Effective Date, the Demerged Lending Portfolio shall be deemed to have been transferred to NBP on the Effective Date subject to such Encumbrances.
- 6.3 NBP shall be deemed, without any further act, deed, matter or thing, to have created, on the Effective Date, all such Encumbrances on the Demerged Lending Portfolio which are transferred (without in any manner adversely affecting the ranking or priority of the same) from SME Bank to NBP on the Effective Date by virtue of the approval of this Scheme by the High Court.
- 6.4 All Liabilities of SME Bank forming part of the Demerged Lending Portfolio on or before the Effective Date shall, as from the Effective Date, be deemed to be and assumed by NBP, as the Liabilities of NBP, under the

provisions of the Companies Act and all other applicable laws, without any further act, deed, matter or thing and without in any manner adversely affecting the ranking or priority of the same.

- 6.5 On and from the Effective Date, simultaneously with the assumption by NBP of the Liabilities forming part of the Demerged Lending Portfolio, SME Bank shall stand released and discharged from all obligations in respect of such Liabilities.
- 6.6 The handover and takeover of all files and records in relation to the Demerged Lending Portfolio, and all reporting requirements as prescribed by the SBP and or any other regulator, shall be completed by NBP and SME Bank within 30 days of the Effective Date. In case the relevant files and records cannot be transferred within such time period due to unavoidable operational constraints, NBP and SME Bank may mutually agree to extend such time period.
- 6.7 SME Bank shall ensure that the data, systems and records in relation to the Demerged Lending Portfolio, including but not limited to, the loan booking system, banking systems and any other relevant systems where the accounts and facilities in relation to the Demerged Lending Portfolio are operated from, shall also be handed over to NBP in an acceptable form such that they can be easily integrated in the systems of NBP.

ARTICLE 7 LEGAL PROCEEDINGS

- 7.1 All legal actions and legal proceedings of any nature whatsoever by or against SME Bank in relation to the Demerged Lending Portfolio and pending immediately prior to the Effective Date, shall not abate, be discontinued or be in anyway prejudicially affected by reason of the transfer of the Demerged Lending Portfolio or anything contained in this Scheme. Such legal action or legal proceedings (or both, if applicable) shall, as from the Effective Date, be continued, prosecuted or enforced by or against NBP in the same manner and to the same extent as it would or might have been continued, prosecuted and enforced by or against SME Bank if this Scheme had not been made.

ARTICLE 8 TAX

- 8.1 With effect on and from the Effective Date, Tax liabilities relating to the Demerged Lending Portfolio accruing on and from the Effective Date under any law for the time being in force shall be the Tax liabilities of NBP and SME Bank shall cease to have any Tax liabilities in relation to the Demerged Lending Portfolio on and from the Effective Date. However, prior to Effective Date, any tax liability attributable to the Demerged Lending Portfolio shall rest with SME Bank.
- 8.2 With effect on and from the Effective Date, all rights of refunds, credits, advance payments, tax advantages or any other benefits in respect of any Tax relating to the Demerged Lending Portfolio shall stand transferred to NBP.

ARTICLE 9
CONSIDERATION FOR THE ARRANGEMENT / ISSUE OF SHARES

- 9.1 In consideration for the transfer of the Demerged Lending Portfolio by SME Bank to NBP, NBP shall pay to SME Bank, as soon as practicable but not later than 30 days of the Effective Date, an amount to be calculated as per the Pricing Formula on the Pricing Date, by credit to such account of SME Bank as communicated to NBP or via other form of negotiable instrument as acceptable to both, NBP and SME Bank.
- 9.2 Tax treatment of consideration for the transfer of the Demerged Lending Portfolio shall be governed by Section 97A of the Income Tax Ordinance, 2001.

ARTICLE 10
SCHEME'S EFFECT

- 10.1 The transfer of Demerged Lending Portfolio in terms of this Scheme shall not: (i) constitute any assignment, transfer, devolution, conveyance, alienation, parting with possession, or other disposition under any applicable law including Tax law (other than as contemplated under Section 282 of the Companies Act); (ii) give rise to any forfeiture; or (iii) give rise to any right of first refusal or pre-emptive right to any person.
- 10.2 Any recovery with respect to the Demerged Lending Portfolio accruing or arising to SME Bank after the Effective Date shall for all purposes be treated as accruing or arising to NBP. Where any such recovery is received by SME Bank after the Effective Date, the same shall be held in trust for NBP and be remitted to NBP within seven working days from the date of receipt of such amounts so recovered without any additional amount thereon by any name whatsoever.
- 10.3 As of the Filing Date, the terms of this Scheme shall be binding by operation of law, on and from the Effective Date, on SME Bank and NBP and also on all the shareholders and creditors of each of SME Bank and NBP and on any other person having any right or liability in relation to either of them.
- 10.4 Upon this Scheme becoming effective on the Effective Date, it will override the constitution of each of SME Bank and NBP, to the extent of any inconsistency.

ARTICLE 11
RETAINED UNDERTAKING

- 11.1 The assets and Liabilities forming part of the Retained Undertaking shall, on and from the Effective Date, remain the assets and Liabilities of SME Bank and shall continue to be dealt with by SME Bank as its own business and undertaking in Pakistan.

ARTICLE 12
MISCELLANEOUS

- 12.1 This Scheme is subject to the sanction of the High Court and may be sanctioned in its present form or with any modification of it or addition to it as the High Court may approve and this Scheme with such modification or addition, if any, is also subject to any conditions which the High Court may impose.

- 12.2 If the High Court requires SME Bank and/or NBP to consent to any modification to the Scheme, such consent may be given by Mr. Abdul Razzaq and Mr. Nadeem Ahmed Khan on behalf of SME Bank and Ms. Mehnaz Salar and Mr. Muhammad Faisal on behalf of NBP.
- 12.3 The Scheme shall be governed by and be construed in accordance with the substantive and procedural laws of Pakistan.
- 12.4 Section headings are not to be considered as part of the Scheme, but are solely for convenience of reference, and shall not affect the meaning or interpretation of the Scheme or any of its provisions.
- 12.5 If any provision of the Scheme is found to be unlawful and unenforceable by a competent court of law, then to the fullest extent possible all of the remaining provisions of the Scheme shall remain in full force and effect.

Annexure A – Details of the Demerged Lending Portfolio

(Summary of the Demerged Lending Portfolio)

SME BANK LIMITED ISLAMABAD
PORTFOLIO AS ON 30-06-2024 (Active Portfolio) (In Millions)

<u>Category</u>	<u>No of Accounts</u>	<u>Principal</u>	<u>Markup</u>	<u>Other Mark Up</u>	<u>Other Charges</u>	<u>Total</u>
<u>Regular</u>	<u>80</u>	<u>215.98</u>	<u>9.22</u>	<u>41.25</u>	<u>0.21</u>	<u>266.66</u>
<u>OAEM</u>	<u>29</u>	<u>34.12</u>	<u>3.42</u>	<u>2.51</u>	<u>-</u>	<u>40.05</u>
<u>Substandard</u>	<u>46</u>	<u>45.01</u>	<u>7.89</u>	<u>3.88</u>	<u>-</u>	<u>56.78</u>
<u>Doubtful</u>	<u>24</u>	<u>70.20</u>	<u>8.60</u>	<u>7.26</u>	<u>0.34</u>	<u>86.39</u>
<u>Loss</u>	<u>137</u>	<u>199.39</u>	<u>108.00</u>	<u>64.55</u>	<u>11.50</u>	<u>383.45</u>
<u>Total</u>	<u>316</u>	<u>564.71</u>	<u>137.12</u>	<u>119.45</u>	<u>12.05</u>	<u>833.33</u>

SME BANK LIMITED ISLAMABAD
PORTFOLIO AS ON 30-06-2024 (Charge Off Portfolio) (In Millions)

	<u>No of Accounts</u>	<u>Principal</u>	<u>Markup</u>	<u>Other Mark Up</u>	<u>Other Charges</u>	<u>Total</u>
	<u>368</u>	<u>138.17</u>	<u>132.02</u>	<u>25.21</u>	<u>26.45</u>	<u>321.84</u>

Note: Above figures reflect the demerged lending portfolio outstanding as on 30-06-2024 and are subject to the change in demerged lending portfolio outstanding as on the Pricing Date.

(Detailed Description of the Demerged Lending Portfolio follows)

Type of Product	Project Name	Amount Disbursed	Outstanding Principal	Outstanding Markup	Outstanding Penalties, Mark-up	Outstanding Other Charges	Total Outstanding	Security Documents	Classification Category
TF	M/S Nazem Khan & Sons, Islamabad	3,000,000.00	-	245,652.39	615,401.02	513,262.10	1,384,325.51	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. Moudi Services, Islamabad	75,000,000.00	14,010,145.44	317,244.01	16,345,683.79	-	30,673,073.24	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Regular
TF	M/S ASF PUBLIC SCHOOL SYSTEM, RAWALPINDI	9,760,000.00	-	-	1,185,274.03	-	1,185,274.03	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S ASF PUBLIC SCHOOL SYSTEM, RAWALPINDI	15,240,000.00	-	-	1,303,897.58	-	1,303,897.58	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. Rashied Brother Electric Store	300,000.00	39,015.84	82,463.61	29,338.74	800.00	151,638.19	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	Mujal welding and steel works	200,000.00	1,340.42	20.71	55,128.08	-	56,689.21	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S ASF PUBLIC SCHOOL SYSTEM, RAWALPINDI	13,000,000.00	-	-	1,649,192.72	-	1,649,192.72	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S ASF PUBLIC SCHOOL SYSTEM, RAWALPINDI	12,000,000.00	-	-	1,427,954.17	-	1,427,954.17	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S Model Services, Islamabad	40,000,000.00	7,397,672.49	787,023.43	9,085,341.75	-	17,160,437.67	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Regular
TF	M/S New Rajgan Motors, Wah.	1,800,000.00	1,311,691.30	123,896.08	672,646.08	117,427.00	2,225,660.46	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. HOK Pvt Ltd	1,200,000.00	83,981.85	104,267.59	55,287.15	11,300.00	254,836.59	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	Mira Brothers Auto Engineers G-30	400,000.00	6,465.35	9,407.72	28,725.90	1,200.00	46,398.97	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. S. Marble & Granite, Rawalpindi.	1,500,000.00	1,110,642.00	147,030.35	654,759.33	174,724.00	2,087,135.68	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S AU ASSOCIATE, RAWALPINDI	2,000,000.00	-	313,781.16	259,321.44	52,406.98	635,709.58	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. Crystal Associates Pvt. Ltd. Kamru.	31,000,000.00	11,576,519.43	-	4,907,278.46	117,400.00	16,546,897.89	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	Metro Shoes	500,000.00	0.16	0.16	59,498.93	-	59,499.09	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. Moudi Services, Islamabad	15,000,000.00	1,402,406.90	1,189,216.40	2,472,864.28	-	5,064,387.58	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Regular
TF	M/S Imal Khan Tyre Centre	1,700,000.00	-	0.29	141,814.65	1,200.00	143,024.94	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. Moudi Services, Islamabad	15,000,000.00	2,910,644.33	65,234.46	1,885,218.30	-	4,861,137.09	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Regular
TF	ELI HD Pipe Factory	1,400,000.00	-	-	11,110.78	-	11,110.78	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. Sheikh Mohammad Younis Auto Store	1,700,000.00	86,855.73	48,248.37	178,435.11	5,000.00	318,639.21	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. Suleil Khan Keryuin& General Store	450,000.00	159,631.97	20,864.33	81,388.99	-	261,485.29	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	Malik Khryama & General Store	500,000.00	-	0.46	58,799.23	-	58,799.69	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S. New Peshawar Tyre Centre	1,000,000.00	748,586.00	-	332,455.59	-	1,081,041.59	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	M/S ASF PUBLIC SCHOOL SYSTEM, RAWALPINDI	34,386,955.00	18,671,955.00	5,355,924.00	11,808,032.52	675,770.00	36,542,681.52	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	Mira Brothers Auto Engineers	500,000.00	56,686.10	40,153.59	34,097.61	-	130,931.40	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	ZB Autos	2,000,000.00	-	-	291,147.80	43,962.10	335,109.90	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	Al Saifi International CNG, T. Jaganig	10,000,000.00	802,794.93	193,000.55	674,110.77	51,000.00	1,711,006.25	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss
TF	Dezire Couture Boutique	3,100,000.00	-	0.29	361,828.33	-	361,828.62	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Doubleful
TF	Tuffal Sdn Centre and Boutique	4,000,000.00	174,586.56	19,908.10	540,310.55	-	734,813.21	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Doubleful
TF	Yash Clothie House Hassan Abadi	1,400,000.00	559,974.92	72,185.08	152,469.49	15,000.00	799,729.40	Registered Token Mortgage and Equitable Mortgage, Hypothecation (Deed), DP Note, Personal Guarantees.	Loss

TF	Nonvan Fabrics	1,500,000.00	491,958.94	158,332.06	114,776.65	42,030.00	807,065.65	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	Q8 Security System	1,000,000.00	924,375.51	478,128.49	227,295.02	59,750.00	1,693,549.02	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	AL IEMMAN MOTORCYCLE GENERATOR WORKSHOP	1,000,000.00	620,377.47	4,051.28	178,721.57	-	800,150.32	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	MS WAH STEEL INDUSTRIES, HAITAR	30,000,000.00	95,150.81	4,959,252.29	3,178,870.12	138,740.00	8,571,277.22	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Regular
TF	AlSaf International CNG, Talagang	11,895,000.00	4,483,359.00	2,027,793.35	1,078,487.91	147,720.00	8,737,360.26	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	Super Hamza Electric Store and Electronics	1,000,000.00	150,310.26	58,293.84	116,858.74	-	315,462.84	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Doubtful
TF	Mughal Traders	700,000.00	128,645.21	50,700.98	44,170.54	-	723,524.73	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Doubtful
TF	M/ASCENT, Islamabad	15,000,000.00	2,935,761.81	39,571.97	1,818,493.01	-	4,783,826.79	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Regular
TF	M/2 PAK Cosmetic & Garments	1,000,000.00	959,215.82	370,204.18	273,887.41	41,000.00	1,545,011.41	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	M/4 Iqbalwan show Palace, Hassanabad	1,000,000.00	490,012.14	76,960.79	97,910.61	-	664,993.54	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	OAEM
TF	Main Collection	1,000,000.00	657,099.05	98,936.47	49,455.54	-	805,492.06	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Substandard
TF	Starra Sweets and Bakers	1,000,000.00	702,467.35	132,649.64	65,418.97	29,850.00	990,885.97	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Doubtful
TF	Starra Sweets and Bakers	500,000.00	395,649.18	84,535.82	33,298.02	-	457,483.02	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Doubtful
TF	Raveed Tradis	40,000,000.00	21,685,483.03	3,521,291.61	4,156,927.81	-	36,341,702.45	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Doubtful
TF	Waqas Jewellers	5,000,000.00	2,822,180.88	222,293.64	201,394.70	-	3,245,869.22	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	OAEM
TF	Super Adnan Gas Ket	2,000,000.00	1,278,883.55	184,539.74	158,657.25	-	1,572,166.54	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	OEM
TF	Four Brothers Enterprises	2,000,000.00	1,651,522.10	353,654.90	178,935.24	43,450.00	2,225,562.24	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Doubtful
TF (SBP Scheme)	Elegant Furnishers	4,000,000.00	2,167,179.58	1,068.67	95,311.83	-	2,168,248.35	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Regular
TF	Sulaiman Khal Dry Fruit and Masala Jant	2,000,000.00	1,163,340.09	146,347.91	-	-	1,004,999.83	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	OEM
TF	Zahid Cutlery Store	600,000.00	481,258.20	42,149.81	46,564.73	-	589,972.74	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	OEM
TF (SBP Scheme)	MS Only One More Gold Storage	40,500,000.00	31,004,015.25	575,308.81	-	-	32,779,324.06	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Regular
TF	Apna Medicine and Cosmetics	2,000,000.00	1,053,840.14	(120,070.14)	116,037.16	22,500.00	1,092,316.14	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Regular
TF (SBP Scheme)	MS SIS Warehouse	20,000,000.00	14,970,562.67	76,284.24	-	-	15,046,846.91	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Regular
TF	Saver CNG Station	5,000,000.00	1,920,605.00	28,505.23	67,062.40	-	2,015,572.63	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Regular
RF	M/A Ch. Imitaz & Co., Rawalpindi.	1,400,000.00	1,397,884.52	839,677.00	-	91,000.00	2,228,561.52	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
RF	M/A Fast Associates Engineering & Consultants	40,000,000.00	-	8,706,485.87	-	653,650.00	9,365,939.87	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
RF	Indus Aas Engineers	16,000,000.00	1,890,605.00	477,235.60	-	15,000.00	2,382,295.60	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
RF	MS WAH STEEL INDUSTRIES, HAITAR	41,000,000.00	3,851,659.00	13,322,152.64	-	100,000.00	17,273,811.64	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	Sobhan Traders	200,000.00	181,758.46	109,639.04	96,405.30	52,186.00	441,988.88	Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	Hamza Hardware Paint & Sanitary Store	500,000.00	34,371.79	43,394.57	42,269.51	-	120,035.87	Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	TRH Group	2,000,000.00	2,000,000.00	352,927.37	984,984.14	115,660.00	3,373,566.51	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	Orange Mobile	500,000.00	67,428.89	75,025.16	-	238,893.43	381,346.48	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	Maik Vast Hospital Laboratory	2,000,000.00	1,141,148.70	1,138,737.10	385,560.76	132,550.00	2,797,796.56	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantee.	Loss
TF	Hamza Hardware Paint & Sanitary Store	200,000.00	-	-	8,959.85	-	8,959.85	Hypothecation Deed, DP Note, Personal Guarantee.	Loss

TF	ADK Group	800,000.00	-	-	126,373.95	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	126,373.95	Registered token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	ADS Traders	2,000,000.00	284,808.61	145,799.93	246,151.76	24,280.00	Registered token Mortgage and Equitable Mortgage, Hypothecation	701,040.30	Registered token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	Malik Pharmacy	1,700,000.00	1,941,926.78	1,045,566.62	340,552.69	67,450.00	Registered token Mortgage and Equitable Mortgage, Hypothecation	2,695,496.09	Registered token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Ramzan Traders	2,000,000.00	1,479,301.24	899,057.64	387,939.42	66,230.00	Registered token Mortgage and Equitable Mortgage, Hypothecation	2,832,578.30	Registered token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Inaam shoes volby	1,200,000.00	118,683.44	24,794.16	56,728.16	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	200,205.76	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Choudary Jewellers	650,000.00	80,653.97	27,342.61	51,495.28	4,257.00	Registered token Mortgage and Equitable Mortgage, Hypothecation	162,748.86	Registered token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	MS Quaker Tailoring House	1,200,000.00	925,633.87	145,062.00	113,083.33	35,950.00	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,220,336.20	Registered token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	New Diamond Enterprises	1,300,000.00	206,231.86	22,016.93	157,481.18	8,000.00	Registered token Mortgage and Equitable Mortgage, Hypothecation	393,790.97	Registered token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	MS Beet Link	600,000.00	-	(0.17)	23,478.47	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	23,478.30	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF (SBP Scheme)	MS Fancy Furniture House	2,000,000.00	1,054,906.05	81,941.36	190,156.47	15,000.00	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,342,382.88	Registered token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	MS Autos Race	1,500,000.00	474,354.11	174,022.29	34,220.45	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	632,596.85	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	M/A Mashaer Jewellers	1,000,000.00	225,552.79	86,158.49	100,807.84	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	412,518.82	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF (SBP Scheme)	E-squad	3,000,000.00	206,611.93	4,730.03	3,088.37	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	214,830.83	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Abbas Neelam Char	1,000,000.00	1,000,000.00	978,716.22	385,097.51	60,911.00	Registered token Mortgage and Equitable Mortgage, Hypothecation	2,204,631.72	Registered token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Iqra Garments	500,000.00	73,777.53	27,148.74	32,511.07	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	133,437.34	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF (SBP Scheme)	The Cheese Dairy	20,000,000.00	9,326,899.14	(45,352.41)	779,854.04	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	10,051,400.77	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	M/A Star Autos	1,000,000.00	453,163.12	65,890.75	22,194.82	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	541,246.69	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	The Cheese Dairy	2,490,097.00	1,612,321.55	26,337.99	12,416.04	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,651,075.58	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Babu U/Elm Model Secondary School and College	1,000,000.00	433,889.12	16,091.20	11,429.45	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	461,409.77	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Mr Babar saifi Business Centre	2,000,000.00	776,893.39	31,806.97	58,318.32	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	869,220.88	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Hayat Sons	800,000.00	320,213.06	17,345.81	8,934.41	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	316,493.28	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	MS Decora Enterprises	2,000,000.00	783,163.54	17,296.19	5,467.30	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	805,927.03	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Allah Wali General Store	600,000.00	360,163.79	90,794.65	45,695.01	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	460,015.45	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Shahed and Brothers Lefafa Maker	1,000,000.00	443,167.76	23,321.43	50,339.88	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	517,324.69	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Arzhan Shoes	1,200,000.00	681,940.00	54,781.32	42,191.21	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	779,021.53	Registered token Mortgage and Equitable Mortgage, Hypothecation	ONEM
TF	Eternal Dreams	2,000,000.00	1,066,763.95	70,936.57	65,620.98	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,203,321.10	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Mr Unique Fashion and Dulla House	2,000,000.00	1,247,009.07	128,539.88	157,117.64	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,532,666.59	Registered token Mortgage and Equitable Mortgage, Hypothecation	ONEM
TF	Acim Maryana Store	1,800,000.00	1,311,695.20	186,526.95	349,910.72	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,650,221.87	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Ahmed Furniture Sofa Centre	1,500,000.00	1,087,322.87	20,457.62	141,394.56	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,437,175.65	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Soni Fashion	1,200,000.00	684,516.87	95,861.94	78,171.82	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	799,070.63	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Najim Din Envelop Maker	1,000,000.00	1,189,695.15	128,017.41	110,550.09	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,428,271.65	Registered token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	SOL Model Secondary School Canteen	400,000.00	143,055.00	21,693.11	5,842.19	-	Hypothecation Deed, DP Note, Personal Guarantee.	170,593.30	Hypothecation Deed, DP Note, Personal Guarantee.	ONEM
TF	Mr. Aneha beauty and training Centre	300,000.00	258,071.96	102,416.74	18,680.83	-	Hypothecation Deed, DP Note, Personal Guarantee.	379,179.53	Hypothecation Deed, DP Note, Personal Guarantee.	Doubtful
TF	Mr Babar VID Centre	2,000,000.00	1,100,515.51	47,055.23	86,177.78	-	Registered token Mortgage and Equitable Mortgage, Hypothecation	1,388,809.54	Registered token Mortgage and Equitable Mortgage, Hypothecation	Regular

TF	Haji Gulab Dhs Jewellers	2,000,000.00	1,212,098.87	141,363.84	56,403.37	1,403,862.08	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEM
TF	Wahid Khatmir Sahi Meccan Textiles	1,800,000.00	1,148,516.68	42,197.64	51,407.47	1,342,121.79	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	New Durrani General Store	800,000.00	612,079.27	38,265.49	29,609.54	673,954.30	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEM
TF	Hawasa Fair Price Shop	1,300,000.00	868,518.00	4,538.02	-	873,056.02	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	Ms Mumtaz Atiza Chakki and Agro packing centre	900,000.00	624,713.99	12,486.60	2,692.80	639,896.39	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	Ms Kamran Usman Crossway	1,600,000.00	1,485,875.74	553,658.26	101,710.69	2,182,694.69	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	Ms Style furniture	1,200,000.00	921,778.61	67,661.06	48,576.41	1,038,016.08	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	MS Dicoza Enterprises	3,000,000.00	2,220,141.78	48,964.96	17,610.14	2,286,716.88	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	Ms Maadi Communication	1,000,000.00	938,546.40	227,013.35	60,757.87	1,226,317.62	Hypothecation Deed, DP Note, Personal Guarantees.	Substandard
TF	Khurram Autos	2,000,000.00	1,840,582.70	507,962.74	86,803.31	2,415,348.75	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Substandard
TF	Access Sona Puff and Jaldi Markaz 2	1,300,000.00	1,053,825.44	173,210.07	65,282.13	1,292,317.64	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Substandard
TF	Ms Amaan Sali Autos Toyota Centre	2,000,000.00	1,865,123.50	268,185.87	93,371.10	2,224,809.47	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Substandard
TF	MS Shaheed Autos	2,000,000.00	1,079,835.06	11,524.42	164.52	1,091,524.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	MS Zara Beauty Salon Training Centre	200,000.00	185,648.67	51,727.24	8,827.35	246,204.26	Hypothecation Deed, DP Note, Personal Guarantees.	Substandard
TF	Bibbi Uf Elm Model Secondary School and College	1,300,000.00	955,521.76	(10,821.18)	39,000.43	966,500.83	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEM
TF	Reliance Plywood Industries	40,000,000.00	503,014.00	3,629,587.74	3,629,587.74	4,132,601.74	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	M/S Royal engineering services	2,000,000.00	(0.27)	35,556.36	-	35,556.09	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	Lahore Engineering Works Pvt Ltd.	2,500,000.00	1,721,654.22	399,813.96	755,683.75	2,885,175.93	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	M/S The Well Max	1,000,000.00	-	124,045.60	-	124,045.60	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF (SP Schema)	M/S Sankar Gold Store	3,860,000.00	1,144,629.00	(157,861.84)	-	987,267.16	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	Muhammad Ishaq Babbar Factory	1,000,000.00	218,037.93	95,114.54	124,314.53	437,467.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEM
TF	Ashif Mahmood Moulding Works	3,000,000.00	1,620,365.68	8,271.26	-	1,628,636.94	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	Asim Furniture	1,500,000.00	1,091,078.09	254,302.17	48,301.88	1,393,674.14	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Substandard
TF	Ewan Commission Agent	800,000.00	557,347.20	37,051.40	21,229.28	615,628.88	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	Madina Fabrics	2,000,000.00	1,372,245.73	37,502.47	31,971.92	1,441,720.07	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
RF	Selectronics	27,000,000.00	-	615,026.00	-	1,553,130.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	M/S Ambar Cloth House	2,000,000.00	1,587,937.55	517,808.83	49,402.00	2,155,148.38	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Doubtful
RF	Lahore Engineering Works Pvt Ltd.	5,000,000.00	4,999,999.90	483,956.62	727,011.00	6,210,967.52	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	Muhammad Siddique Power Press	3,000,000.00	-	323,562.00	18,438.00	342,000.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	M/S Faisal Glass Beads	8,000,000.00	6,099,016.67	795,727.50	605,800.00	7,550,558.17	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	Amjad Brothers	1,000,000.00	855,466.52	18,285.79	-	874,752.31	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	M/S The Well Max	1,000,000.00	-	50,711.00	-	4,046.49	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	M/S MOZANG FISH SHOP	500,000.00	-	39,288.82	22,152.00	61,440.82	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	New Hats General Store	650,000.00	73,316.61	39,194.75	64,751.07	177,262.45	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Substandard

TF	Imtiaz Copies	500,000.00	200,481.69	58,130.79	56,317.80	-	-	314,639.28	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Laff Pipe Store	2,000,000.00	792,797.44	150,180.24	88,263.96	-	-	1,031,351.64	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Al Tashih Sewing Machinery Works	2,000,000.00	708,024.55	(39,942.88)	-	-	-	668,081.67	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Subsara Garments	1,500,000.00	1,260,455.64	133,097.11	24,345.98	-	-	1,427,798.73	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
TF	Shahid Electric	1,500,000.00	1,223,629.00	149,208.01	28,801.93	-	-	1,401,638.94	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
TF	GHAFAT FOOD ENTERPRISES	2,000,000.00	1,366,996.25	164,881.37	54,420.05	-	-	1,606,297.67	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
WF	Al-Hamad Printers	1,000,000.00	959,887.86	290,356.00	-	-	95,545.00	1,385,788.86	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Imtiaz optics	400,000.00	341,832.00	70,081.95	-	-	-	411,713.95	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	ZAD & ALEEM MANUFACTURERS	1,000,000.00	584,777.61	138,567.72	50,645.19	-	41,964.00	815,554.52	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	Almud Water Tanks	2,000,000.00	446,787.81	31,882.40	15,527.79	-	-	493,698.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
RF	GOLDEN LIFE CONSTRUCTION CO	17,000,000.00	13,192,885.42	4,563,136.37	-	-	415,620.00	18,171,041.79	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Shahid Amin Foundry	3,000,000.00	1,727,820.02	55,154.90	-	-	-	1,782,974.92	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
RF	Chaukhat Foundry Lahore	2,500,000.00	1,383,262.60	29,721.77	-	-	-	1,412,984.37	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
RF	Rana Ice Garments	900,000.00	900,000.00	375,518.04	-	-	22,285.00	1,297,783.04	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/S. Gurdy CNG Station	15,704,850.00	-	1,381,734.00	1,333,077.54	-	-	2,714,811.54	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Blue Moon Restaurant	5,000,000.00	1,127,011	1,127.01	436,411.90	-	-	437,538.91	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	New Malik Karyana Store	300,000.00	-	-	6,288.01	-	-	6,288.01	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Alkar Cloth House	687,000.00	-	-	65,246.18	-	-	65,246.18	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	S.M.P. Enterprises	500,000.00	-	-	45,232.14	-	-	45,232.14	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Makkah Cloth House	1,500,000.00	64,193.84	133,829.41	3,000.00	-	-	201,023.25	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Royal Flame International	1,000,000.00	334,098.11	38,239.19	60,325.18	-	84,676.00	517,338.48	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Trade Voice Co	650,000.00	-	-	40,587.84	-	-	40,587.84	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Sharien International, Skilloot	1,000,000.00	391,888.29	174,307.33	143,805.79	-	-	710,396.41	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Basharat All Trade Suit Maker	1,000,000.00	-	0.31	63,131.28	-	-	63,131.59	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Ocean Surgical Supplies Co.	1,000,000.00	335,057.24	107,166.08	117,392.29	-	-	559,595.61	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Chaman Marble	1,000,000.00	136,410.95	619.19	12,421.69	-	-	149,451.77	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Madni Cloth House	500,000.00	114,642.69	33,578.88	46,993.19	-	-	175,384.76	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
RF/A	Ahwar Andia Sale Center and Karyana Merchant	1,000,000.00	86,139.38	(20,166.09)	4,009.95	-	-	69,983.25	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Piteham International	2,000,000.00	472,723.00	147,222.90	33,656.12	-	-	653,605.02	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Nouman Traders	1,300,000.00	185,104.68	539.49	1,870.75	-	-	187,714.92	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Maqbool Super Store	1,200,000.00	468,351.90	53,270.88	42,465.25	-	-	564,108.03	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Madni Cloth House	1,000,000.00	524,405.61	90,059.31	85,838.81	-	-	700,303.73	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Faisal Bastan Store	1,000,000.00	731,574.26	92,610.66	91,001.84	-	-	915,186.76	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Mehmood PLATIC	1,500,000.00	433,837.71	12,964.48	7,772.03	-	-	454,574.22	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular

TF	Beshir Sheriff Surgical	800,000.00	406,605.12	39,833.49	34,125.03	-	-	479,763.64	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Refique Ebbakhina	1,000,000.00	695,231.75	107,368.15	89,155.77	-	-	891,755.67	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Nawaz Dye Filter	1,000,000.00	-	(0.22)	42,369.38	-	-	42,369.16	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Touheed Pudeena Sanitary and Paint House	2,000,000.00	831,182.15	35,172.43	22,188.45	-	-	888,683.03	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	The Great Music and Company	1,000,000.00	613,836.60	9,036.64	28,297.11	-	-	651,170.35	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Behar Ali Trade Suit Maker	1,000,000.00	599,551.22	214,532.59	60,034.24	-	-	874,128.05	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	M/S Electronics	2,000,000.00	406,418.58	5,506.31	215.79	-	-	412,546.68	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Acido International	2,000,000.00	1,006,461.87	17,562.89	32,470.04	-	-	1,056,494.80	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Musaffer Ahmed Mughal Saviour Maker	4,000,000.00	1,383,753.49	172,087.69	107,250.44	-	-	1,663,093.07	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
TF	Ch Fahad General Store	1,200,000.00	964,618.10	132,333.72	38,930.10	-	-	1,135,902.11	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Nawak Enterprises	1,700,000.00	1,134,249.26	99,272.07	108,405.90	-	-	1,341,927.23	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Belwatt Higher Secondary School	1,200,000.00	995,574.68	70,529.21	34,475.58	-	-	1,000,559.45	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
TF	Yasir Surgical Works	2,000,000.00	1,011,050.49	73,365.88	62,387.31	-	-	1,146,813.68	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
TF	Rig Style Salon	800,000.00	692,066.09	172,551.31	52,845.47	-	-	917,462.87	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	Mughal Brothers Saviour Maker	2,000,000.00	1,363,071.82	87,683.30	10,636.61	-	-	2,031,391.73	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
RF	Zaha Imqaz	1,500,000.00	-	173,814.73	-	5,181.00	-	178,995.73	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Pazal Traders	15,000,000.00	14,700,000.00	5,998,495.00	-	40,432.00	-	21,102,817.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	S.Mir Enterprises	500,000.00	-	435,985.40	-	9,932.00	-	445,917.40	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	SGA International	900,000.00	-	117,405.50	-	44,225.00	-	161,630.50	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Abul Cloth House	400,000.00	399,532.44	359,039.95	-	9,364.00	-	768,336.39	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Roaring Gear, Jalhot	700,000.00	-	359,149.00	-	13,446.00	-	372,815.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	M/S Bajwa Zari Services	5,000,000.00	2,018,246.80	2,487,167.42	-	53,223.00	-	4,569,437.22	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/A Nafisee CNG Filling Station	8,875,000.00	684,413.00	97,994.00	1,384,734.40	197,256.00	-	2,364,977.40	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/S Metro Stainless Steel	1,500,000.00	204,215.17	201,138.67	131,662.03	84,083.00	-	621,693.87	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/S Ishaq Wood Works	600,000.00	-	74,016.14	-	76,722.33	-	159,269.55	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/S Amir Industry	1,500,000.00	116,418.45	95,249.39	148,576.10	76,989.00	-	387,236.94	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/s Rabia Plast Ind.	5,000,000.00	240,010.24	189,855.99	221,210.44	15,555.00	-	686,701.71	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Shahid Burner Clerk	700,000.00	485,413.84	96,117.14	144,955.66	65,388.00	-	771,774.64	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Itechem Thread Works	1,500,000.00	-	0.45	9,315.99	-	-	9,316.44	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Ishaq wire traders	2,000,000.00	845,785.66	366,545.86	184,696.98	66,325.00	-	1,463,131.50	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/s Haral Picket Industrial	1,500,000.00	-	20,086.40	-	11,816.00	-	142,477.46	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/ami Steel Works	1,000,000.00	349,677.00	108,184.96	121,982.71	21,047.23	-	600,891.90	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	M/s Rabia Plast Ind.	5,000,000.00	2,139,499.00	744,816.45	571,341.63	94,989.00	-	3,550,646.08	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	M/S G.M TALDIR & UNIFORM	8,000,000.00	3,763,294.77	928,032.83	881,419.33	-	-	5,572,769.93	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard

TF	Mushtaq Industries	1,200,000.00	72,228.49	27,032.08	75,233.71	-	174,544.28	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Behnam Silk Factory	2,000,000.00	289,139.66	56,466.15	304,798.63	-	450,404.44	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	Ibbidam Thread Works	2,000,000.00	188,612.36	4,224.53	1,751.11	-	194,584.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Insat of Washing n Dryer Machine	1,500,000.00	319,515.73	133,344.15	70,097.17	-	522,957.05	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	Binnikah Engineering Works	1,700,000.00	54,216.83	4,136.01	23,282.09	-	81,634.93	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	M.D. Silk Emporium	15,000,000.00	4,967,792.53	702,808.04	708,467.96	-	6,379,068.53	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
TF	M&K Packages	2,000,000.00	299,874.06	43,605.26	19,924.87	-	363,403.19	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
TF	Goonway Traders	2,000,000.00	1,274,091.09	326,514.17	150,178.66	-	1,750,783.92	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
BNJA	Lusail Plastic Industry	2,000,000.00	95,484.60	7,898.70	2,812.12	-	106,196.42	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	MS Enterprises	1,500,000.00	767,181.09	101,566.30	62,793.61	-	931,541.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation	OEAM
TF	Shahri Metal Works	1,500,000.00	673,494.15	51,422.52	41,120.11	-	766,036.78	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Al-Masran Traders	7,000,000.00	1,834,223.71	1,389.71	-	-	1,835,613.42	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	AHMAR MELAMINE	2,000,000.00	1,321,961.29	297,528.97	117,712.31	-	1,737,202.57	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	New P&A Surgical Industry	2,000,000.00	1,287,349.76	291,818.55	58,104.34	-	1,637,272.65	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Ahmed Electrical Industry	4,500,000.00	3,329,608.83	755,555.86	252,514.24	-	4,337,678.93	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Hajj Anshad Melamine	3,000,000.00	810,712.61	85,098.28	155,370.16	-	1,051,181.05	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Najma Melamine Ware	1,200,000.00	899,107.57	195,434.28	69,159.95	-	1,164,101.80	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	A. A. and Sons	5,000,000.00	2,932,810.64	117,785.90	380,291.82	-	3,230,888.36	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Amin Industry	1,700,000.00	1,435,369.77	459,255.81	142,158.40	-	2,037,804.98	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	Waqas Bracket Industry	1,000,000.00	488,372.60	14,975.43	7,834.14	-	511,182.17	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
RF	Paros Electrical Industry	2,000,000.00	119,939.62	771,044.00	-	-	1,557,986.67	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Al Misca Machinery Store	2,000,000.00	75,010.06	365,672.90	-	-	621,771.96	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Punjab Artificial Chand House	4,000,000.00	3,999,399.45	653,934.00	-	-	5,085,160.45	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Al Rehman Auto Industry	700,000.00	423,500.00	295,558.00	-	-	795,912.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Shafiqat Metal Works	2,000,000.00	1,603,480.30	91,720.00	-	-	1,955,475.30	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Muna Liza Silk Factory	3,000,000.00	2,472,474.50	799,015.96	-	-	3,271,490.46	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
RF	Taher Electronics	4,000,000.00	3,999,968.00	1,231,424.16	-	-	5,385,921.16	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Urman Iron Store	1,000,000.00	84,966.21	93,868.66	123,666.28	-	333,427.15	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Rashid Building Material Store	800,000.00	-	37,742.60	37,218.15	-	70,070.75	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Ashique Ali & Company	4,000,000.00	1,440,301.15	138,653.74	340,514.26	-	2,036,155.15	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Amjad Loom Store	600,000.00	87,469.28	54,614.81	42,540.39	-	189,094.48	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Suehan Allah Foundry	1,200,000.00	369,198.14	788,561.04	148,379.96	-	1,306,237.34	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Asia Electric Store	800,000.00	-	(0.12)	34,316.16	-	34,315.94	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Sky Pak Enterprises	2,000,000.00	761,087.67	379,339.36	248,080.15	-	1,393,641.13	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss

TF (SRP Scheme)	Pak Melina Cold Storage	8,888,672.12	35,000,000.00	36,528,56	848,512.44	-	9,773,713.12	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Falk Weaving Factory	1,165,107.76	5,000,000.00	62,299.17	163,386.33	-	1,330,793.26	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Abdul Khalik Weaving Factory	246,010.89	2,000,000.00	35,602.21	42,121.58	-	323,792.78	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	M3 Bawat Foundry	70,105.00	2,000,000.00	2,667.76	35,368.97	-	108,141.73	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Khan Petroleum Services	-	2,000,000.00	(768.00)	10,705.34	-	9,937.34	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF (SRP Scheme)	Bhaleh Embroidery and Textile Works	2,215,921.69	5,000,000.00	30,310.57	6,252.55	-	2,252,484.81	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Saidar Iqbal Kamari Wahy	522,498.87	2,000,000.00	175,887.12	116,015.36	-	764,199.35	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Malik Abdul Latif Iron Store	2,657,607.97	6,000,000.00	10,633.84	66,183.07	-	2,734,404.88	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF (SRP Scheme)	Maksh Weaving Factory	8,568,184.05	17,000,000.00	(154,997.58)	-	-	8,413,186.47	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	M3 Zeebani Foot Wear Pvt Limited	5,952,101.80	10,000,000.00	66,858.58	35,712.66	-	6,054,673.04	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
RF	Muhammad Ashfaq Traders	88,923.00	900,000.00	51,047.00	-	39,310.00	179,280.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Siddiqui Enterprises	-	700,000.00	10,132.00	147,034.79	-	248,316.79	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	A.N.TEX	1,151,775.00	1,400,000.00	2,432,488.02	236,831.51	-	4,098,648.53	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF (SRP Scheme)	M3 Highway Cold Storage	19,941,187.67	20,000,000.00	5,889,245.60	6,860,016.27	-	33,082,987.54	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Super Developers	977,933.74	2,000,000.00	51,568.37	89,269.86	-	1,118,931.97	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Super Dream	951,727.92	2,000,000.00	39,622.99	41,858.99	-	1,033,209.90	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	MEHAK FABRICS	960,115.11	2,000,000.00	31,806.40	38,695.40	-	1,030,116.91	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	NOUMAN TOWEL STORE	915,929.66	2,000,000.00	15,070.63	-	-	935,000.29	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	ZAIN DECORATION	692,986.36	1,500,000.00	8,680.40	105.84	-	701,775.60	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
RF	Sign Communication Arts	-	1,300,000.00	349,767.00	-	-	349,767.00	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Alba-Ron (PK)	1,591,143.69	5,000,000.00	5,128,811.11	-	7,000.00	7,037,754.80	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	M/S UMAR ELECTRONICS	1,211,316.00	2,000,000.00	3,193,497.45	-	-	4,404,813.45	Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	Sindiaar Electronics	284,000.00	800,000.00	1,036,223.48	-	-	1,320,223.48	Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	R.A ASSOCIATES	2,498,948.48	2,500,000.00	3,782,645.75	-	186,450.00	6,281,044.23	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	LUCKY & CO	1,998,130.00	2,000,000.00	856,009.88	-	93,606.00	2,848,045.88	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	IMRAN TOYS	1,999,950.00	2,000,000.00	624,171.38	-	777,300.00	2,701,451.39	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	AL FABRI COMMUNICATION	1,999,182.00	2,000,000.00	711,084.15	-	89,448.00	2,799,914.15	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	VIP Pakk Brush	407,753.37	600,000.00	109,077.63	41,120.61	-	646,951.61	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Shoos.Com Event Planner	1,224,910.49	1,500,000.00	211,009.51	310,951.54	-	1,822,961.54	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	G.W.N Plastik Work	952,714.99	1,500,000.00	329,137.61	230,406.66	-	1,608,784.26	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Urool Autos	103.59	600,000.00	20.90	59,110.15	-	59,234.64	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Rhuzema Engineering Works	69,596.73	500,000.00	2,006.59	34,980.22	-	111,563.54	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	Larab Uniform	897,927.53	2,000,000.00	395,840.20	97,358.04	-	1,390,615.77	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	POWER INDUSTRIES	154,722.50	700,000.00	419,951.44	-	6,847.00	581,503.94	Hypothecation Deed, DP Note, Personal Guarantees.	Loss

RF	M/S Imtia Store	350,000.00	56,816.34	144,666.82	-	9,440.00	210,742.16	Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	FAZAL KARIM EGG MERCHANT	2,000,000.00	0.52	378,206.67	278,206.67	96,803.00	753,134.86	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	AHMED ARBANY HOUSE	1,000,000.00	160,178.87	29,200.31	106,549.61	-	296,018.79	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	LARA PAKWAP CENTRE	2,000,000.00	907,779.63	743,822.37	180,861.57	67,763.00	1,500,206.57	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	SHAHAB BROTHERS & SCRAP MERCHANT	500,000.00	256,187.66	24,959.10	12,458.96	-	293,605.72	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEEM
TF	SHAHAB BROTHERS & SCRAP MERCHANT	1,000,000.00	736,312.50	88,889.38	29,054.83	-	854,256.71	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEEM
TF	AZLAN STEEL IRON	2,000,000.00	940,304.80	111,459.62	67,275.54	-	1,127,939.96	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEEM
TF	SABIR GARMENTS	2,000,000.00	1,440,364.15	136,768.71	58,217.72	-	1,635,250.58	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEEM
TF	AL SHARI PANSAR STORE	2,000,000.00	1,491,369.98	248,105.91	104,890.17	-	1,443,956.06	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Substandard
TF	ZUBAIR ASZAL	2,000,000.00	1,127,714.19	58,745.10	39,226.14	-	1,235,185.43	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	OEEM
TF	M GARMENTS	1,000,000.00	897,487.77	124,945.60	38,199.83	-	1,060,593.20	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Substandard
RF	A J Enterprises	1,000,000.00	422,861.76	56,690.13	-	-	479,551.89	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	Mekahs Poultry Services	700,000.00	495,399.63	330,872.00	-	96,131.00	922,391.63	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
RF	FAZAL KARIM STORE	1,000,000.00	-	-	-	54,305.24	54,305.24	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Regular
TF	M/S Modern School System	24,500,000.00	-	-	2,282,082.08	-	2,282,082.08	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss
TF	M/S Modern School System	45,000,000.00	10,782,741.90	8,964,161.84	8,059,558.73	-	27,805,364.47	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.	Loss

TF	Hakeem Khan	4,000,000.00	-	15,049.74	354,320.33	65,711.00	576,671.07	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/S Modern School System	12,000,000.00	809,575.59	370,763.66	1,177,710.43	1,000.00	2,609,049.59	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/S Ghulam Ali From Merchant, Peshawar	2,000,000.00	715,650.95	523,539.22	173,098.61	7,762.00	1,432,059.78	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/S Hameed & Sons Ice Factory	7,500,000.00	-	-	579,350.48	-	579,350.48	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	M/S Ghulam Ali From Merchant, Peshawar	1,500,000.00	160,471.57	71,973.80	98,158.26	47,833.00	378,443.63	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	M/S Modern School System	20,000,000.00	299,118.00	12,544.07	1,850,644.71	-	2,202,306.78	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Kareer Trainers and Vehicle Sale Dealer	2,000,000.00	178,345.52	42,381.10	274,126.61	-	444,853.23	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Inshah Ahmed Steel Corporation	1,500,000.00	749,697.41	210,706.59	149,566.37	71,784.00	1,193,156.37	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Awan Electronics	600,000.00	263,513.87	39,415.79	92,001.59	-	394,931.25	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	M/S khana photo color lab	1,000,000.00	48,915.00	696.69	79,805.21	-	125,416.90	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF (BSP Scheme)	Encon Marble	5,000,000.00	906,686.99	447.05	-	-	907,134.04	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Hajj Mushka Ahmad Steel Enterprises	5,000,000.00	540,490.45	(46,005.21)	-	-	493,625.24	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	M/S Bhej Shies	1,200,000.00	216,470.03	34,668.01	36,449.61	-	287,787.65	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	M/S Nawvallah Khan Auto Dealer	2,000,000.00	908,748.40	215,957.47	95,532.28	-	1,234,233.15	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
TF	Moderate Public School & College, Abbottabad	50,000,000.00	29,321,015.11	(205,642.64)	858.05	-	29,116,236.52	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	M/S New Near Autos	1,500,000.00	846,453.35	10,668.74	4,299.42	-	861,221.51	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	M/S Asad Allah Froid Groh	2,000,000.00	1,221,663.28	821,048.44	248,165.90	46,324.00	2,337,801.67	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF	Golden Arrow Garments and Uniform	2,000,000.00	1,159,006.70	119,679.65	62,954.14	-	1,411,640.69	Registered Token Mortgage and Equitable Mortgage, Hypothecation	ODM
TF	M/ab & Co.	3,000,000.00	1,615,624.10	76,976.89	40,110.34	-	1,732,711.33	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	The Sulfah School	11,000,000.00	6,278,469.71	100,351.91	-	-	6,378,821.62	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Hamaan Marble Industry	2,000,000.00	420,926.00	10,006.38	1,016.46	-	523,848.84	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
RF	Manahil Printers	8,000,000.00	7,994,145.00	588,297.85	-	-	8,582,442.85	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
RF	M/S Siddiqui Traders	2,000,000.00	422,444.41	20,264.00	-	157,829.00	784,537.43	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	M/S Hameed & Sons Ice Factory	2,000,000.00	1,956,247.00	40,326.42	-	-	2,160,573.42	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Substandard
TF	Gul & Company	2,000,000.00	1,768,441.37	1,411,583.24	316,877.16	-	3,496,901.77	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
TF (BSP Scheme)	Inshah Flour Mill	40,000,000.00	15,782,878.64	90,805.46	366,172.44	-	16,239,955.54	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF (BSP Scheme)	Muzazzam Enterprises	6,950,000.00	2,306,429.00	2,099.10	-	-	2,333,428.10	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
TF	Muzazzam Enterprises	2,000,000.00	800,799.13	13,481.90	13,222.86	-	827,503.89	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Regular
RF	Tareem Enterprises	60,000,000.00	20,043,571.79	1,902,211.04	-	-	21,945,782.83	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Gul & Company	2,000,000.00	1,159,899.29	1,631,784.93	-	144,498.00	2,932,282.13	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Loss
RF	Inshah Flour Mill	70,000,000.00	25,322,678.03	431,652.00	-	-	25,754,331.03	Registered Token Mortgage and Equitable Mortgage, Hypothecation	Doubtful
	Total	1,569,746,982.00	564,705,015.71	137,122,144.59	119,448,896.65	12,052,411.65	653,238,899.60		
	No. of accounts	316	564.71	137.12	119.45	11.05	833.13		

Type of Product	Project Name	Amount Disbursed	Principal	Mark up	Penal Mark up	Others	Total	Loan Agreements	Security Documents
RF	Unique plastic work	2,000,000.00	-	311,242.61	-	169,143.35	480,385.96	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Khuram Copy House & Book Binders	1,200,000.00	57,461.00	560,535.48	-	28,237.00	646,233.48	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Amjad Pervait Weaving Factory	6,000,000.00	5,019,866.10	1,335,228.00	-	323,813.00	6,678,907.10	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	The Shop, Islamabad.	250,000.00	213,070.91	51,475.09	94,777.65	8,291.00	367,614.65	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Mazhar Ghulam Ali Lotia & Co	5,000,000.00	1,400,000.00	1,786,838.00	-	333,059.00	3,519,897.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Johar Book House & Stationers	1,800,000.00	1,798,819.90	928,047.70	-	152,909.00	2,879,776.60	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Flza Beauty Parlor, Rawalpindi	300,000.00	11,227.06	27,667.75	-	48,559.43	87,454.24	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	J.R. Steel Re-Rolling Mills	19,000,000.00	9,944,125.00	3,350,100.00	-	755,353.00	14,049,578.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/s Al Hamid Rice Mill	5,000,000.00	-	3,802,691.88	-	102,000.00	3,904,691.88	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/s Al-Rehman Rice Mill	5,000,000.00	-	4,093,306.60	-	102,000.00	4,195,306.60	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Anwar Hotel	3,000,000.00	89,989.12	492,776.00	-	311,507.00	894,282.12	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Strong Foot Wear	600,000.00	545,720.49	112,377.65	266,293.05	85,904.00	1,010,295.19	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Hag Bahoo Industries	4,500,000.00	0.65	1,927,174.00	-	532,714.00	2,459,888.65	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	IQRA RAWZATUL QURAN	1,200,000.00	574,546.29	1,007,762.47	212,532.26	-	1,794,841.02	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Musharka Timber Merchant	4,000,000.00	-	-	-	421,195.00	421,195.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	YASIN GENERAL STORE	500,000.00	251,476.70	60,872.42	-	54,178.00	366,527.12	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	TAUFIQ ENTERPRISE	1,000,000.00	-	210,397.07	263,286.80	43,831.93	517,514.80	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/s MIRZA ENGG. Works	1,500,000.00	-	731,996.00	-	374,109.00	1,106,105.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.

RF	International Traders	1,700,000.00	1,248,299.22	1,105,591.59	-	166,073.00	2,519,963.81	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S BEHMANIA GENERAL STORE - 3	3,000,000.00	-	-	2,765.64	-	2,765.64	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Muhammad Hanif Pera	2,000,000.00	1,999,447.09	492,460.00	-	136,576.00	2,628,483.09	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	FASHION SHOES INDUSTRIES	1,000,000.00	999,010.00	373,015.00	-	175,528.00	1,547,553.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Siddiqui Enterprises	500,000.00	-	167,237.00	-	122,015.00	289,252.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	AL GHOUSE INST. OF COMP. SCI. & TECH.	750,000.00	-	174,809.08	128,439.61	19,439.00	322,687.69	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	AL Qaim Engineering Works	500,000.00	-	16,214.00	-	1,305.84	17,519.84	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Asif Autos	150,000.00	48,735.23	101,847.27	28,641.60	929.00	180,153.10	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Umer Umar Beverages	400,000.00	29,455.72	51,787.36	145,368.65	54,019.00	280,630.73	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Al-Ghazal Garments	4,000,000.00	-	1,861,545.00	-	231,684.00	2,093,229.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Wood Line Industries	500,000.00	107,148.47	167,545.85	130,700.86	60,845.00	466,240.18	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	CRYSTAL EMBROIDERY	1,000,000.00	323,861.12	329,338.00	-	168,811.00	822,010.12	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Khan Book Depot	500,000.00	41,083.45	528,082.03	157,026.80	44,655.00	770,841.28	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Bismillah Karyana Store	500,000.00	19,335.97	210,377.76	117,380.67	48,020.00	395,114.40	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/S Imran Rafig and Brothers	3,000,000.00	109,989.00	1,812,261.00	-	499,807.00	2,422,057.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Nad e Ali Enterprises	500,000.00	-	244,529.00	-	41,399.00	285,928.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Safdar Traders	500,000.00	-	429,805.59	82,747.05	30,500.00	542,552.64	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Moon Star Industry	2,800,000.00	2,799,952.38	1,665,260.00	-	450,974.00	4,916,186.38	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Shahzab Customer Center Franchise Post office	400,000.00	-	103,650.00	92,493.94	36,046.00	232,189.94	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	MEHRAN ELECTRIC STORE	300,000.00	26,809.65	80,449.85	24,104.52	7,090.00	138,454.02	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Choudhry Shahid Traders	300,000.00	85,014.99	194,446.64	52,024.13	-	331,485.76	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Khalid Engg. Works	250,000.00	-	-	27,865.40	-	27,865.40	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.

TF	M/S Inman General Store	200,000.00	25,478.46	71,530.89	14,978.45	6,067.00	119,054.80	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Khalil Garments	300,000.00	-	11,885.00	65,416.15	3,940.00	81,241.15	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Sabri Paint & Hardware Store	300,000.00	-	325.00	3,388.59	2,685.00	6,398.59	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Print ERA	500,000.00	154,167.03	115,732.37	46,759.26	60,903.00	377,561.66	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	New Al-Tahir Printers	200,000.00	18,941.92	47,739.95	51,770.28	2,250.00	120,652.15	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	New Hazara Hotel	700,000.00	89,384.00	166,975.24	33,747.45	7,513.00	297,619.69	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M-R Deenam Garments	500,000.00	65,942.11	200,448.72	125,059.16	47,256.00	438,705.99	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Nouman & Arslan Trading Co.	700,000.00	-	166,283.00	-	108,658.00	274,941.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Mans Fabricating & Welding Services	1,700,000.00	-	448,679.00	-	110,423.80	559,102.80	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Nadeem General & Goods Store	500,000.00	46,694.24	138,545.95	28,551.67	6,779.00	220,570.86	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Iqbal Brothers	1,000,000.00	922,401.09	462,003.12	529,365.94	137,811.00	2,051,591.15	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	MASHALLAH GENERAL STORE	125,000.00	36,373.30	94,185.50	22,253.58	-	152,812.38	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	NOSHAHI CROCKERY STORE	300,000.00	62,566.30	91,653.21	59,855.91	41,042.00	255,117.42	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	ZAHID CLOTH HOUSE	500,000.00	28,605.28	149,088.55	174,575.25	49,338.00	401,607.08	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Rana Steel Works	200,000.00	-	34,377.44	32,082.00	35,706.39	102,165.83	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Almery Electric Store	500,000.00	-	709,863.61	163,393.78	49,250.00	922,507.39	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Hanzallah Waseem electronics & Carpets	300,000.00	10,606.19	83,442.81	82,431.95	30,648.00	207,128.95	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Khalil Cloth	500,000.00	50,069.83	130,986.13	40,082.07	38,714.00	259,852.03	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Qasim Communication	1,100,000.00	653,936.00	341,411.00	-	164,812.00	1,160,159.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Queen Traders	500,000.00	-	6,039.00	23,521.27	2,172.00	31,732.27	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	CALGARY ENTERPRISES	3,500,000.00	2,063,863.85	500,869.00	-	212,489.00	2,777,221.85	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	IPACK COMPUTERS	500,000.00	187,190.22	131,307.78	121,399.93	61,414.00	501,311.93	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	MAJOR STEEL	26,000,000.00	26,000,000.00	4,983,181.25	1,411,301.34	1,336,923.00	33,735,405.59	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Reliance Associates	1,400,000.00	-	482,064.00	-	65,646.00	547,710.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.

TF	Murram Medicos & general store	500,000.00	51,274.45	203,269.97	115,119.95	50,602.00	420,266.37	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Roshan Barble-Q Restaurant & Nan Shop	200,000.00	158,085.74	268,575.91	98,273.20	37,812.00	562,746.85	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Ahmad Paint House	500,000.00	-	143,172.47	175,420.86	47,054.00	365,647.33	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	K.H Enterprises	500,000.00	101,223.65	180,864.51	55,202.80	45,700.00	382,990.96	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/s Jaseem Rice	500,000.00	492,628.00	497,138.66	-	180,390.00	1,165,156.66	Finance Agreemtn (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	MOJIB & SONS ELECTRONICS TRADERS	5,000,000.00	-	7,194,876.46	-	-	7,194,876.46	Finance Agreemtn (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	ENGLISH ELECTRIC TRADERS	300,000.00	67,226.44	527,547.08	101,900.49	2,046.00	693,720.01	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	GOOD LUCK FASHION	500,000.00	120,789.39	548,261.20	198,516.68	53,369.00	920,936.27	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Nizam Sons	300,000.00	131,134.39	59,950.61	37,956.93	62,869.00	291,910.93	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Butt Garments	500,000.00	9,699.00	28,158.23	5,191.53	-	43,048.76	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Al-raheem General Store	400,000.00	-	-	52,062.60	-	52,062.60	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	AKMAL SHAHZAD PVC PIPE INDUSTRY	400,000.00	129,669.55	230,575.11	78,307.39	34,300.00	472,852.05	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	ALI CYCLE STORE	500,000.00	161,210.29	319,834.28	188,165.35	44,844.00	714,053.92	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Choice Garments	500,000.00	85,062.45	174,203.76	57,416.54	43,550.00	360,232.75	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Nawab Flour Shop	500,000.00	344,158.82	155,676.18	206,479.60	65,106.00	771,420.60	Finance Agreemtn (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Union Leather House	5,000,000.00	-	2,146,907.00	-	216,540.00	2,363,447.00	Finance Agreemtn (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Al-Rehman Super Store	200,000.00	76,400.62	244,168.99	63,481.23	38,236.00	422,286.84	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
RF	ZAMPAK Insutrries	2,000,000.00	-	141,635.00	-	315,596.00	457,231.00	Finance Agreemtn (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Al Mukhtar Enterprises	2,000,000.00	1,898,992.50	698,362.00	-	100,763.00	2,698,117.50	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Self Computers	500,000.00	-	271,068.00	91,815.80	13,400.00	376,283.80	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Butt Mobiles	300,000.00	136,836.40	233,183.91	84,440.23	39,500.00	493,960.54	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M.Aghar Dish Cable wire	500,000.00	117,377.95	248,713.00	102,916.17	53,046.00	523,053.12	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/s. NADYA MISTRY	2,000,000.00	1,179,000.00	325,184.00	-	88,244.00	1,596,428.00	Finance Agreemtn (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/S ASLAMI HOSIERIES	5,000,000.00	-	-	-	5,000.00	5,000.00	Finance Agreemtn (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.

TF	Kohinoor cut piece & Sale Point	500,000.00	92,672.71	221,803.24	121,144.53	1,722.00	437,342.48	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Bismillah Book & General Store	1,000,000.00	77,159.00	-	-	112,500.00	189,659.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Baba Inayat Sweet House	500,000.00	192,493.36	179,463.64	53,808.65	56,361.00	482,121.05	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Senorita Beauty Parlours	500,000.00	269,838.10	124,393.90	84,886.91	67,681.00	546,801.91	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	RIZWAN GARMENTS	500,000.00	431,972.49	7,274.91	116,866.73	63,287.00	619,401.13	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Raza Toys Sports and Stuff Toy	500,000.00	273,084.14	128,861.26	52,220.56	55,787.00	509,952.96	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Reliance Plywood Industries	34,995,081.00	-	7,776,074.00	-	1,980,996.00	9,257,070.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Welcome Ladies Home	100,000.00	27,286.06	67,511.97	15,938.81	738.00	111,474.84	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	NOSHAI ELECTRIC STORE	400,000.00	180,306.48	555,872.18	110,310.72	56,153.00	902,642.38	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	BABAR SILK CENTER	500,000.00	146,990.22	59,271.78	33,856.75	46,328.00	286,446.75	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/S Roochi Beauty Parlour	350,000.00	184,705.50	78,270.00	-	37,900.00	300,875.50	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	THE OLIVETTI	500,000.00	244,250.50	459,832.78	139,284.49	55,800.00	899,167.77	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	MD Garments	300,000.00	190,210.53	346,694.29	119,848.04	53,600.00	710,352.86	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Awan Cement Depo	500,000.00	190,990.86	132,053.00	-	25,651.00	348,694.86	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Mirza Traders	500,000.00	219,299.06	147,650.94	134,649.54	75,964.00	577,563.54	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Gul Sons Printers	300,000.00	151,031.74	342,173.52	92,300.89	713.00	586,219.15	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	A.F Trading Co	1,000,000.00	977,098.49	211,927.00	-	56,550.00	1,245,575.49	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Riaz General Store	400,000.00	246,621.40	130,840.60	96,209.19	62,646.00	536,317.19	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	NEW PERFECT ELECTRIC STORE	500,000.00	249,330.43	483,655.25	156,032.66	33,000.00	922,018.34	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	PAYARA BHAI GENERAL STORE	350,000.00	349,977.01	90,245.00	-	38,130.00	478,352.01	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	FAYYAZ BUTT TIMBER MERCHANT	300,000.00	180,656.00	319,277.03	101,256.99	40,200.00	641,390.02	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Sohail Grocery Store	500,000.00	352,718.49	179,067.51	102,165.75	51,430.00	685,381.75	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Harcoun Chemist	500,000.00	-	-	-	30,937.00	30,937.00	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	saqib garments	300,000.00	129,841.20	150,763.80	109,905.86	42,847.00	433,357.86	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	SARAS	4,500,000.00	-	958,766.98	-	583,230.00	1,541,996.98	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Figure Force Gym	100,000.00	51,563.71	116,084.12	33,655.31	819.00	202,122.14	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.

TF	RASHEED BAKERS & GENERAL STORE	500,000.00	298,605.99	200,304.41	106,050.73	76,333.00	681,294.13	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Sikander Bike Zone	700,000.00	699,849.00	145,309.00	-	70,503.00	915,661.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Birmillah Karyama & General Store	300,000.00	195,569.02	129,282.98	128,751.44	67,739.00	521,342.44	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Al-Rehman Gift Center	400,000.00	109,409.46	228,782.46	12,155.13	40,434.00	390,781.05	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Lucky Shoes	500,000.00	410,415.12	208,058.88	84,599.36	67,643.00	770,717.36	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Ali Gift Center	500,000.00	293,437.67	166,299.43	70,387.45	66,908.00	597,032.55	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Aftab Chemicals	500,000.00	223,800.42	187,123.32	188,317.53	57,265.00	656,506.27	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Rehman Cloth House	500,000.00	269,516.29	104,859.92	53,877.49	53,762.00	482,015.70	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Fahad Traders	300,000.00	141,230.14	284,951.40	86,371.05	37,300.00	549,852.59	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Hasnain Grinding Works & G M Traders	350,000.00	232,098.51	136,893.49	36,057.01	44,172.00	449,221.01	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Hafiz Garments Factory	5,000,000.00	-	1,312,514.00	-	811,986.00	2,124,500.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Nad-e-All Paper World	1,000,000.00	998,952.50	294,616.00	-	121,374.00	1,414,942.50	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Wajid Enterprises	100,000.00	78,380.39	149,763.47	46,516.32	32,100.00	306,760.18	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	RIZ MADECAL STORE	300,000.00	176,699.69	108,050.31	42,351.52	57,607.00	384,708.52	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	The Educators	500,000.00	277,763.75	170,282.25	69,547.38	62,000.00	579,593.38	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	A.S.M GARMENTS	500,000.00	393,474.50	213,073.50	81,960.70	60,858.00	749,366.70	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Niyaz Furniture Mart	2,000,000.00	1,999,716.33	375,590.00	-	94,094.00	2,469,400.33	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Ideal Young Boy Garments	200,000.00	140,095.74	81,000.26	125,694.72	48,455.00	395,245.72	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Karachi Garments	300,000.00	226,571.62	551,564.52	132,804.47	33,000.00	943,940.61	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Qalandri Cloth House	300,000.00	132,712.25	79,175.09	57,505.28	54,851.00	321,243.62	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	AM/PM Customer Service	300,000.00	-	-	8,792.71	173,990.16	182,782.87	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Noorani Crochery Centre	200,000.00	81,131.51	210,586.21	216,350.50	15,810.00	523,878.22	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Nagina Cloth House	500,000.00	311,687.04	169,064.96	79,547.91	54,870.00	615,169.91	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/S REHMANIA GENERAL STORE - 3	1,500,000.00	-	3,401,442.08	-	-	3,401,442.08	Finance Agreemtn (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Alam Home Needs Electronics	500,000.00	120,930.00	147,712.00	-	6,483.00	275,125.00	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Alamgir Homeopathic Store	300,000.00	46,741.10	115,450.76	32,107.04	1,494.00	195,792.90	Finance Agreemtn (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.

TF	Mao Electrical Corporation	500,000.00	340,880.20	694,728.51	209,057.52	47,051.00	1,286,317.23	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	PAYAARA BHAI GENERAL STORE	500,000.00	66,721.01	143,461.00	52,262.42	600.00	262,044.43	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Darogha Petroleum M/s Al Hamad Departmental store	5,000,000.00		3,467,783.00	-	1,016,064.00	4,483,847.00	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Rabia Traders	500,000.00	442,615.91	257,761.09	131,446.96	56,052.00	836,404.15	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	GLOBE TRADERS	500,000.00	383,998.83	247,932.57	296,417.89	76,799.00	1,007,148.29	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	ADEEL GARMENTS	500,000.00	381,410.39	764,189.96	236,757.53	56,101.00	1,438,458.88	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M.DIN Garments	500,000.00	464,632.31	222,406.69	88,133.28	63,291.00	838,463.28	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Younis Traders	500,000.00	427,830.45	330,286.05	260,201.66	40,350.00	1,058,868.16	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Madni Karyana and General Store	998,440.00	632,553.00			86,800.00	719,353.00	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/S Zia Garments	1,500,000.00	731,029.20	528,946.20	-	-	1,259,975.40	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Sassio Packages	4,000,000.00		1,042,277.00			1,042,277.00	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Mr. Bobby Shoes	500,000.00	386,817.39	798,140.00	238,496.13	55,939.00	1,479,394.52	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	JOYIA PRINTERS	500,000.00	312,009.64	206,140.75	96,549.23	51,959.00	668,658.62	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Mir Traders	500,000.00	448,451.35	285,201.05	91,742.73	64,410.00	889,805.13	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	CNINOUT CLASSIC FURNITURE	500,000.00	394,446.99	238,438.01	148,335.07	66,740.00	842,960.07	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Haji Mahi u din & sons	500,000.00	342,738.47	174,720.53	68,718.42	63,490.00	649,667.42	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M.S.Shoes Traders	300,000.00	221,047.07	109,661.93	40,283.94	37,419.00	408,411.94	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	HAJI MUHAMMAD YOUSAF GOLD SMITH	300,000.00	195,008.83	422,097.63	123,963.97	55,700.00	796,790.43	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S. HINA INDUSTRIES	2,000,000.00	29,638.16	75,951.84	80,683.98	32,500.00	218,773.98	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	HI-TEX ENTERPRISE NEW SEE AND SELECT GARMENTS	700,000.00		80,022.11	46,200.80	124,433.75	250,656.66	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Dawood Fabrics	500,000.00	245,355.01	148,603.30	149,290.49	52,269.00	595,517.80	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	CAVRON-5	500,000.00	85,526.10	41,782.51	47,148.96	44,811.00	219,268.57	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	ADNAN AUTO CENTER	300,000.00	221,658.78	107,578.03	94,089.14	43,750.00	467,075.95	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.

RF	Ohod Engineering Service	1,900,000.00	51,363.00	642,715.00	-	354,947.00	1,049,025.00	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	EXPRESS PIZZA	65,000.00	43,035.15	71,830.93	26,817.35	30,134.00	171,817.43	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Madina Fabrics Adnan Ahmed Chaudhry	500,000.00	399,814.10	197,963.90	93,139.87	40,017.00	730,934.87	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	HEAVEN INTERNATIONAL	500,000.00	53,143.27	122,403.30	29,086.26	65,416.00	204,632.83	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Al-Latif garments M/s Rujia Traders, Islamabad.	300,000.00	388,944.06	237,988.34	97,436.36	26,800.00	782,774.76	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	N.S. Garments	300,000.00	236,227.21	111,045.03	137,779.36	92,101.04	501,851.60	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	All Rounder Shoes	300,000.00	183,609.00	194,661.37	9,090.95	86,477.00	284,800.99	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Al Sheikh Traders	500,000.00	406,354.54	279,985.86	84,068.75	62,354.00	847,886.15	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
RF	A.R. Enterprises	500,000.00	431,415.63	194,661.37	127,972.43	2,607.00	816,403.43	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Sohail & Sons	200,000.00	52,848.17	135,567.33	155,276.54	98,976.00	346,239.04	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Ajiaz Niagara Store	1,000,000.00	600,000.00	219,740.00	-	71,532.00	891,272.00	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M.Shoes	300,000.00	278,629.73	154,881.27	47,538.92	36,604.00	517,653.92	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
RF	ROOT	5,000,000.00	-	617,668.00	-	431,182.00	1,048,850.00	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Yameen Auto Workshop	750,000.00	749,528.00	255,957.00	-	73,735.00	1,079,220.00	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Ebrahim Khan & Brothers	1,500,000.00	5,999.24	977,649.00	-	376,019.00	1,354,667.24	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Usman Soap Factory	500,000.00	79,887.94	140,102.48	32,338.40	1,000.00	251,328.82	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Usman Soap Factory	500,000.00	97,329.96	195,019.63	40,032.89	-	330,362.48	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Amanullah Filling Station	1,300,000.00	-	304,526.21	206,792.38	197,931.00	709,239.39	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	CUTEY KIDZ	5,000,000.00	4,799,524.61	801,873.00	-	192,050.00	5,793,447.61	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	KIDS STYLE	500,000.00	476,037.39	261,266.01	102,340.83	71,733.00	911,417.23	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	AL-FARID CHINA JEWELLERY	500,000.00	490,251.08	284,882.92	94,088.83	35,001.00	904,223.83	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	SUNNY COLLECTION	500,000.00	489,911.35	302,352.04	75,547.62	44,095.00	911,906.02	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Baba garments	300,000.00	202,519.40	91,631.64	129,293.11	26,285.00	449,999.15	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.

TF	Sufi Hardware	300,000.00	57,310.72	120,151.26	25,685.05	11,357.00	214,504.03	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	M/s Shama Tea Company	1,000,000.00	879,305.00	1,172,727.65	-	86,329.00	2,138,361.65	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Iera majeed knitwear	500,000.00	366,445.44	202,069.56	153,746.03	49,435.00	771,696.03	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Taimure Screen Printing	3,200,000.00	3,199,819.00	681,616.00	-	167,695.00	4,049,130.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Adeel Electric Works	450,000.00	322,839.85	167,827.28	164,474.03	55,863.00	711,004.16	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Wali Gee Dulha	350,000.00	206,580.31	401,634.00	127,603.97	41,000.00	776,838.28	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Hashmi Autos	500,000.00	389,472.00	121,281.00	-	84,789.00	595,542.00	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Ahmad Enterprises	500,000.00	377,919.13	222,799.87	154,708.17	57,457.00	812,864.17	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Tahir Aba House	500,000.00	458,022.07	442,395.13	275,474.06	45,100.00	1,220,991.26	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Abbasi General Store	100,000.00	24,446.40	64,570.82	76,252.91	511.00	165,781.13	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Naveed Printing Works	1,000,000.00	304,840.62	592,529.16	110,048.80	-	1,007,438.58	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	TASTE MASTER	300,000.00	100,782.36	235,432.13	73,244.82	-	409,459.31	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	FIT-FIGURE	500,000.00	476,172.50	289,783.90	117,850.00	66,398.00	950,204.40	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	RAWAI COLLECTION CENTRE	500,000.00	451,241.26	282,496.14	116,810.72	48,543.00	899,091.12	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	GULAHMAD FABRICS	500,000.00	500,000.00	315,126.00	106,682.75	58,989.00	980,797.75	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	MUDASIR PAPER MERCHANT & WASTE PAPER	500,000.00	402,562.96	876,977.72	256,529.61	68,995.00	1,605,065.29	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Mazhar Kiriyana Store	200,000.00	-	-	21,366.47	45,857.58	67,224.05	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Saleem Trading Co.	3,000,000.00	2,692,008.00	-	-	5,000.00	2,697,008.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Liaba Enterprises	2,000,000.00	1,997,047.00	521,798.00	-	231,921.00	2,750,766.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Sohail & Sons	400,000.00	89,549.13	44,421.76	55,426.61	600.00	189,997.59	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	PAKPATTAN SUPER STORE	500,000.00	417,019.26	917,844.26	261,034.95	50,245.00	1,646,143.47	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Shumail International	800,000.00	799,999.49	560,091.00	-	377,452.33	1,737,542.82	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Jazz Garments	500,000.00	466,854.06	310,686.94	172,847.81	72,868.00	1,023,256.81	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.

TF	HI-TEX ENTERPRISE	1,300,000.00	855,006.58	158,053.31	188,813.46	3,000.00	1,204,873.35	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Friends Traders	3,500,000.00	3,263,779.03	381,786.00	-	242,390.00	3,887,955.03	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Bismillah General Store	75,000.00	-	19,081.00	25,577.64	21,050.00	65,708.64	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Bismillah Medical Complex	2,500,000.00	900,418.30	2,004,216.30	371,711.26	114,867.00	3,391,212.86	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Super Five Star Candle Works	50,000.00	5,478.17	14,925.13	18,249.71	-	38,653.01	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Ali Shawal House	200,000.00	189,016.39	323,151.03	105,921.35	-	618,088.77	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Bakht Zada Shawal House	120,000.00	119,215.42	284,522.99	64,405.86	-	468,144.27	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Ishad Shawal House	160,000.00	159,456.23	375,574.31	86,291.34	-	621,321.88	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Shahid Shawal House	160,000.00	160,000.00	389,182.49	86,587.68	-	635,770.17	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	LIAQAT FILE CLIPS MAKER	200,000.00	39,856.96	186,427.50	260,464.13	40,650.00	527,398.59	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Goodwill Engineering Works	400,000.00	338,468.76	316,694.15	213,998.48	54,500.00	923,661.39	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Wicky Garments	70,000.00	13,943.52	63,383.54	71,386.36	-	148,713.42	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Wood Craft Kallar Swaydian	300,000.00	90,530.54	41,618.46	36,422.55	20,309.00	188,880.55	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Bhai Bhai Ansari Store	3,000,000.00	2,012,899.00	617,078.00	-	382,033.75	3,012,010.75	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	ABDUL RASHEED BROTHERS	200,000.00	2,892.22	8,736.74	15,635.41	-	27,264.37	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Al Rehman Catering & Biryani Centre	175,000.00	76,940.70	47,258.30	70,610.58	28,600.00	223,409.58	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Muhammad Aslam Power Loom	500,000.00	109,401.00	232,217.00	-	-	341,618.00	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Shahid Sabir Imitation Jewellery	250,000.00	16,013.54	47,310.46	184,231.43	39,450.00	287,006.43	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Tariq Electronics	100,000.00	-	-	871.92	5,900.00	6,771.92	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Saeed & Company	5,000,000.00	-	21,535.75	-	-	21,535.75	Finance Agreement (FA), Letter of Continuity (LOC).	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Mazhar Ali Siddiq, Sweet & Match Merchant, Pes	100,000.00	40,764.80	16,586.20	40,482.58	17,154.00	114,987.58	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Maqsood Ali Oil & Food Industries	100,000.00	17,216.79	54,107.33	58,181.27	-	129,505.39	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Muzammil Rice Traders	250,000.00	31,455.75	11,551.25	56,809.76	44,513.00	144,329.76	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Al Rehman Pakwan	200,000.00	54,795.63	38,305.37	46,663.24	24,800.00	164,564.24	Finance Agreement (FA), Letter of Continuity (LOC).	Hypothecation Deed, DP Note, Personal Guarantees.

TF	Al-Rehman Pakwan & Biryani Centre	200,000.00	19,489.44	61,939.93	66,589.81	1,100.00	149,119.18	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Babo Garments	225,000.00	25,112.21	14,681.79	26,820.54	21,400.00	88,014.54	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	snacks 5	100,000.00	3,075.39	9,631.36	12,698.80	-	25,397.55	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Mubammadi Carton	2,000,000.00	284,839.00	336,883.00	-	124,626.00	746,348.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	New Zainab Block Printing & Dyeing	250,000.00	17,552.35	53,484.63	64,519.44	-	135,556.42	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
RF	Aslam Timber	2,000,000.00	76,605.00	140,423.00	-	276,491.00	493,519.00	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	TALHA MEDICAL STORE & PCO	75,000.00	28,800.48	21,029.52	25,299.40	21,350.00	97,479.40	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	FAME INTERNATIONAL	200,000.00	53,596.79	172,834.96	176,378.42	11,732.00	414,542.17	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s All Communication, Rawalpindi.	100,000.00	52,319.61	9,331.39	4,248.74	56,463.77	122,363.51	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Rajpout Furnitures	285,000.00	74,421.30	185,465.39	32,771.23	3,560.00	296,217.92	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Al Hussaini Medical store	200,000.00	18,040.76	43,151.49	9,837.85	2,200.00	73,225.10	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
RF	Maritime Traders	2,500,000.00	2,498,000.00	433,247.50	-	248,438.13	3,179,685.63	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Shahid Brothers	250,000.00	89,052.95	66,993.05	80,068.16	30,975.00	267,089.16	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Maqbool Ali Oil Depot & Food Industries	250,000.00	153,633.80	104,101.20	128,982.25	41,150.00	427,867.25	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	MOORANI BAKERY	130,000.00	28,946.00	74,162.16	107,959.15	-	211,067.31	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	BABA ELECTRIC TRADERS	250,000.00	108,415.23	32,789.77	114,555.40	16,625.00	272,385.40	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Aura Creation	125,000.00	52,073.82	28,300.18	49,286.91	24,600.00	154,359.91	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Assian Agro Oil Ind.	4,000,000.00	-	502,119.24	171,779.28	2,200.00	676,098.52	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Tahir Shoes House	200,000.00	40,605.82	107,849.68	20,346.80	2,200.00	171,062.30	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	S.K Electronics	150,000.00	59,019.00	-	196,166.50	-	255,185.50	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Shamshad Shawal House	150,000.00	150,000.00	379,709.47	85,142.70	-	614,852.17	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Johar Shawal House	100,000.00	100,000.00	254,579.47	56,805.64	-	411,385.11	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Musaffar Shawal House	150,000.00	150,000.00	387,986.47	85,224.91	-	623,211.38	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.

TF	Saida Jan Shawi House	200,000.00	180,000.00	61,721.00	109,259.16	899.00	351,879.16	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Ideal Bakers & Super Store	200,000.00	19,873.35	65,665.26	68,781.05	-	154,319.66	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Wahdat Shawi House	150,000.00	150,000.00	390,114.47	85,274.22	-	625,388.69	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Hakeem Shawal House	150,000.00	150,000.00	389,612.47	85,274.22	-	624,886.69	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Iqbal Brothers	700,000.00	-	148,553.96	55,619.91	139,112.00	343,284.67	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Abid Brothers Agency	300,000.00	-	2,104.11	-	253,659.32	255,763.43	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Awan Milk Shop	500,000.00	62,214.98	26,349.18	39,614.52	300.00	128,478.68	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Rafiq Zarf Makers	100,000.00	-	18,009.19	6,230.95	20,652.22	44,892.36	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Ali Fashion Garments & general Store	400,000.00	90,621.82	181,584.90	40,632.78	-	312,839.50	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Rajar Fish Center	50,000.00	33,854.00	-	12,911.25	-	46,765.25	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Zahid Enterprises	125,000.00	53,844.32	36,999.68	55,263.37	21,525.00	167,631.37	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	MUHAMMADI GENERAL STORE	100,000.00	26,842.91	87,982.27	88,166.52	500.00	203,491.70	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Mazhar Kiriyana Store	490,000.00	-	-	26,469.23	118,853.00	145,322.23	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Mohammedi Dawakhana	150,000.00	61,434.89	201,990.50	208,956.86	-	472,322.25	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	RHURRAM AUTO ELECTRICIAN	100,000.00	27,734.68	90,916.05	91,737.82	-	210,388.55	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Al-Abrar Electronic Works	150,000.00	66,080.00	217,601.67	219,577.08	-	503,258.75	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M S DRY FRUIT	250,000.00	154,013.54	119,558.46	134,691.47	34,675.00	442,938.47	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Rifaq Shawal House	50,000.00	50,000.00	125,158.47	14,385.00	-	189,543.47	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Ali & Brothers Silk Centre	150,000.00	41,018.60	130,367.65	139,946.89	1,316.00	312,052.14	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Media Dimensions	150,000.00	53,331.32	176,327.57	178,960.58	-	408,619.47	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Faizur-Rehman Shawal House	100,000.00	100,000.00	264,721.47	28,122.43	-	392,843.90	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Arshad Shawal House	150,000.00	150,000.00	377,070.47	42,184.15	-	569,254.62	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Imtiaz Shawal House	150,000.00	150,000.00	396,298.47	42,184.15	-	588,482.62	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Al-Bilal Shawal House	160,000.00	160,000.00	342,759.49	44,999.56	-	547,759.05	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Westridge Beauty Parlour	150,000.00	40,095.18	7,087.59	6,587.05	50,191.20	103,961.02	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.

TF	M/s Al-Mansoor Traders & Mehran Pesticide Point	200,000.00	-	-	8,789.92	54,217.92	63,007.84	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Misaal Khan Shawal House	80,000.00	75,000.00	86,265.52	22,497.22	-	183,762.74	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Muslim Shawal House	200,000.00	200,000.00	530,760.07	57,956.44	-	788,716.51	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Nisar Shawal House	150,000.00	150,000.00	377,866.47	43,467.36	-	571,333.83	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Ayez Shawal House	100,000.00	100,000.00	257,801.47	29,038.52	-	386,839.99	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Younis Shawal House	150,000.00	118,805.00	301,211.86	34,496.49	-	454,513.35	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Musharrarf Shawal House	80,000.00	80,000.00	213,276.52	23,221.54	-	316,498.06	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Shabnum Silk Centre	250,000.00	34,474.39	97,735.05	17,527.62	4,777.00	154,504.06	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Marhaba Restaurant & Fast Food	200,000.00	38,226.51	91,765.64	15,005.15	1,000.00	145,997.30	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Nasar Shawal House	100,000.00	100,000.00	266,228.47	29,137.16	-	395,365.63	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	DAIRY KING & CATTLE FARM	250,000.00	106,908.00	21,545.37	283,907.51	-	412,360.88	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Inayat Shawal House	150,000.00	150,000.00	399,994.47	43,779.71	-	593,774.18	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Wasi Medical Centre	100,000.00	4,780.79	8,943.37	2,101.70	18,624.50	34,450.36	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Boom Cycle Store	200,000.00	22,849.72	68,283.39	12,461.60	1,338.00	104,832.71	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Birmillah Beauty Parlor & Boutique/ Training I	100,000.00	10,930.94	30,563.55	5,536.42	238.00	47,288.91	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	BOUNCE N BOUNCE	150,000.00	90,800.36	302,151.70	168,862.80	-	561,814.66	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Abdullah Shawal House	150,000.00	150,000.00	401,779.47	43,911.23	-	595,690.70	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Altaf Shawal House	175,000.00	175,000.00	467,965.20	51,229.77	-	694,194.97	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Sabz Ali Shawal House	200,000.00	200,000.00	508,249.43	58,548.28	-	765,797.71	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Aslat Shawal House	180,000.00	180,000.00	458,679.22	52,679.72	-	691,358.94	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Shamroz Khan	200,000.00	200,000.00	501,491.06	58,526.36	-	760,017.42	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Shoukat Ali Shawal House	200,000.00	185,000.00	51,512.60	56,908.81	33,359.00	326,780.41	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Pervaz Shawal House	150,000.00	140,000.00	108,830.62	42,628.63	-	291,459.25	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Maseeb Shawal House	180,000.00	180,000.00	478,449.59	52,679.72	-	711,129.31	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Ibrar Shawal House	200,000.00	200,000.00	77,764.44	58,548.28	31,127.00	367,439.72	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Umar Tent Services	100,000.00	24,005.11	-	-	-	24,005.11	Finance Agreement (FA), Letter of Continuity (LOC), Hypothecation Deed, DP Note, Personal Guarantees.	Hypothecation Deed, DP Note, Personal Guarantees.

TF	Maqsood Cloth House	300,000.00	57,724.68	143,890.00	25,285.59	2,923.00	229,833.27	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Ishfaq Traders	150,000.00	59,957.76	114,194.21	20,202.62	-	194,354.59	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Haji Zaman Shahi House	170,000.00	170,000.00	457,221.10	50,059.35	-	677,280.45	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Aurangzeb Shahi House	200,000.00	200,000.00	505,622.90	56,964.76	-	768,587.66	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Super General store	100,000.00	37,802.52	-	-	-	37,802.52	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Business Linkers	1,500,000.00	-	-	123,546.49	55,989.00	179,535.49	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Zulfiqar Electronics	100,000.00	39,244.97	95,659.79	11,710.85	-	146,615.61	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S New Faisal Cloth House	200,000.00	57,276.87	2.00	-	-	57,278.87	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Toqeer Wholesale&G.S	200,000.00	72,576.80	-	-	-	72,576.80	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Zaib Packages	800,000.00	207,327.43	254,618.99	91,739.41	142,569.79	696,255.62	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Paradise Hotel & Restaurant	400,000.00	139,733.02	-	-	-	139,733.02	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Azeem Stationery - Greeting Cards	100,000.00	34,696.99	2,874.73	12,470.96	4,940.47	54,983.15	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Asif General Store	200,000.00	95,983.83	-	-	5,422.00	101,375.83	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Madina Sanitary Store	150,000.00	82,806.61	181,287.67	32,326.69	-	256,420.97	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Younis Carpets	500,000.00	246,407.78	598,752.91	93,652.18	10,915.00	949,727.87	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Click snaps	225,000.00	55,556.61	17,499.97	15,395.06	20,837.89	109,289.53	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Jeay Latif pesticide	100,000.00	44,041.35	120,319.91	3,558.42	11,180.00	179,099.68	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Shahid News Agency	50,000.00	26,571.14	1,746.45	-	765.00	29,082.59	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Yasir Cloth House	200,000.00	99,543.61	7,995.35	-	2,427.00	109,965.96	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Dolat Shawal House	100,000.00	62,804.69	159,606.38	19,615.76	-	247,026.83	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Unique Enterprises	400,000.00	266,521.13	531,504.12	122,088.06	-	920,113.31	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Azeem Stationery - Greeting Cards	150,000.00	125,301.72	11,708.32	41,206.84	13,272.18	191,489.06	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Muzaffar Shah Shawal House	100,000.00	100,000.00	281,747.35	30,770.20	-	412,517.55	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.

TF	Taseer Shawl House	150,000.00	150,000.00	406,795.32	46,155.29	-	602,950.61	Finance Agreement (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Arab Gul Shawl House	100,000.00	100,000.00	287,051.35	30,770.20	-	412,821.55	Finance Agreement (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Idam Shawl House	100,000.00	100,000.00	282,384.86	30,770.20	-	413,155.06	Finance Agreement (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Falak Naz Shawl House	150,000.00	150,000.00	397,623.62	46,155.29	-	586,778.91	Finance Agreement (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Bakhtawar Shawl House	100,000.00	100,000.00	283,115.89	30,770.20	-	413,886.09	Finance Agreement (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Pervaiz Shawl House	100,000.00	72,799.93	176,068.32	22,576.04	-	273,444.29	Finance Agreement (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Bilal Knitting & Striching Centre	80,000.00	49,191.45	-	-	599.00	49,790.45	Finance Agreement (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Al-Karam Cloth house	150,000.00	98,220.98	3,520.84	-	9,124.97	110,866.79	Finance Agreement (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Hollands Moon light	750,000.00	159,578.68	-	27,904.45	40,050.00	227,533.13	Finance Agreement (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S JK Palace Hotel	150,000.00	59,054.08	-	-	1,166.00	60,220.08	Finance Agreement (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/s Sattar General Store	200,000.00	113,538.00	5,784.80	8,284.65	2,452.00	130,059.46	Finance Agreement (FA), Letter of Continuity (LOC),	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Kashmir Carpets	300,000.00	175,979.36	41,590.50	10,118.97	43,211.00	270,899.83	Finance Agreement (FA), Letter of Continuity (LOC),	Hypothecation Deed, DP Note, Personal Guarantees.

TF	M/S Abid Cloth Store	400,000.00	220,076.40	61,349.87	14,239.17	113,382.27	409,047.71	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Paragon Computer.	300,000.00	163,676.25	27,263.25	7,807.57	-	198,747.08	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Gagun Enterprise	100,000.00	32,649.61	10,983.07	12,276.54	238.00	148,147.22	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Areeba Glass	200,000.00	129,829.35	349,455.96	6,274.84	20,516.00	506,076.15	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Mobile Step(Pakel Point) Franchise	200,000.00	163,003.97	28,352.30	8,566.93	71,253.68	271,576.88	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	S. Ismail Kiyana Merchant.	200,000.00	160,424.73	427,872.36	7,843.47	24,106.00	620,246.56	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Fantasy Beauty Clinic	150,000.00	103,188.72	19,726.05	5,819.38	25,166.38	153,900.43	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Subaas Classic Flour & Gen. Mill.	1,200,000.00	896,132.96	97,368.85	50,851.13	3,446.00	1,047,798.94	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	Sign Chemist and Super Mart	200,000.00	185,290.00	43,199.52	8,202.29	24,849.00	260,540.81	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Insaf garments	300,000.00	281,570.00	53,422.47	12,374.84	2,694.00	350,061.11	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	Al-Rauf Rubber Lining & Parts	200,000.00	197,382.46	63,722.16	8,751.74	26,230.00	295,086.36	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Al- Rehman trade & Commerce	475,000.00	-	349,999.51	27,384.38	112,332.25	489,716.14	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Mehraz Tiles & Sanitary Store	200,000.00	175,596.00	529,604.22	7,715.28	9,209.38	722,124.88	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Hehmania Garments	100,000.00	96,055.00	16,346.93	4,219.60	1,474.25	118,095.78	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Nafees Electric Centre	150,000.00	137,855.00	38,175.41	6,060.46	17,821.00	199,911.87	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Tariq Brothers	500,000.00	459,419.00	111,235.87	20,187.42	38,650.00	629,492.29	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S S. B. Enterprises	350,000.00	333,599.00	112,310.14	14,676.82	38,730.63	499,676.59	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M. Hanif Oil & Trunk	350,000.00	350,000.00	89,048.88	15,302.32	40,328.00	494,759.20	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Shaheen Garments	100,000.00	95,878.00	311,227.42	35,925.01	1,171.30	444,201.73	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S Mashallah Tube Well Services	320,000.00	305,286.00	89,747.91	13,417.42	62,845.00	471,296.33	Finance Agreement (FA), Letter of Continuity (LOC)	Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S NR Fisheries	2,000,000.00	1,996,521.00	890,228.67	748,405.29	87,513.15	3,222,668.11	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
TF	M/S National Computer Sys.	250,000.00	244,273.00	116,412.55	10,731.86	39,913.00	411,330.41	Finance Agreement (FA), Letter of Continuity (LOC)	Registered Token Mortgage and Equitable Mortgage, Hypothecation Deed, DP Note, Personal Guarantees.
		350,323,521.00	138,165,085.22	132,015,740.03	25,206,090.74	26,453,000.00	321,839,916.01		
	No of Accounts	368	138,165	132,016	25,206	26,453	321,840		

Annexure B – Pricing Formula

PORTFOLIO ACQUISITION PRICING MECHANISM	Outstanding (millions)			Acquisition Value (millions)		
	Principal	Mark- up	Total	Principal	Mark- up	Total
Lending Portfolio						
Regular (Principal) @ 100% + Mark-up	215.98	9.22	225.20	215.98	9.22	225.20
Classified Portfolio						
OAEM (Principal) @ 100%	34.12	3.42	37.54	34.12	-	34.12
Sub-Standard (Principal) @ 50%	45.01	7.89	52.90	22.51	-	22.51
Doubtful (Principal) @ 25%	70.20	8.60	78.80	17.55	-	17.55
Loss (Principal) @ 25%	199.39	108.00	307.39	49.85	-	49.85
Charged Off Accounts @ 0%	138.17	132.02	270.19	-	-	-
Total Price Offer	-	-	-	340.00	9.22	349.22

Note: Above portfolio does not include the financing facility extended to SME Leasing Limited.

Annexure C – Split Balance Sheet of Demerged Lending Portfolio and the Retained Undertaking

SME BANK LIMITED

Proforma Split Balance Sheet (un-audited) reviewed by Statutory Auditors

As at June 30, 2024

	Before Demerged	Impact of demerged Lending Portfolio	After Demerged
	Rupees in '000		
ASSETS			
Cash and balances with treasury banks	39,421	-	39,421
Balances with other banks	581	-	581
Lendings to financial institutions	4,200,000	-	4,200,000
Investments	74,081	-	74,081
Advances	317,032	(315,550)	1,482
Fixed assets	5,763	-	5,763
Intangible assets	-	-	-
Deferred tax assets	-	-	-
Other assets	299,510	340,006	639,516
	4,936,388	24,456	4,960,844
LIABILITIES			
Bills payable	3,980,511	-	3,980,511
Borrowings	87,310	-	87,310
Deposits and other accounts	826,197	-	826,197
Liability against assets subject to finance lease	-	-	-
Sub-ordinated loans	-	-	-
Deferred tax liabilities	-	-	-
Other liabilities	10,256,948	-	10,256,948
	15,150,966	-	15,150,966
NET LIABILITIES	(10,214,578)	24,456	(10,190,122)
REPRESENTED BY			
Share capital	2,392,507	-	2,392,507
Reserves	206,526	-	206,526
Surplus on revaluation of assets	3,230	-	3,230
Unappropriated loss	(12,816,841)	24,456	(12,792,385)
	(10,214,578)	24,456	(10,190,122)

Note: Above figures reflect the 'Retained Undertaking' on the basis of assets & liabilities outstanding as on 30-06-2024 and are subject to the change in assets & liabilities outstanding as on the Pricing Date