

GUIDELINES FOR CUSTOMERS OF CONVENTIONAL BRANCHES
UNDER CONVERSION TO ISLAMIC

You will be pleased to know that, by the grace of Allah and your continued trust in us, the following conventional branches after in-principle approval of State Bank of Pakistan (SBP) has been selected for conversion into Aitemaad Islamic Banking Branches.

National Bank of Pakistan (NBP), Aitemaad Islamic Banking, has been continuously striving to provide its customers with the best services and products in accordance with Shariah principals duly approved by eminent Shariah Scholars. We believe our innovative products and services will strengthen your relationship with us and provide you with daily life convenience.

Please follow the instructions given below to convert your existing conventional NBP account to an Islamic banking account.

Current Banking Accounts are opened on Qard basis while Savings Accounts are opened on Mudarabah basis (where the customer is Rab Ulmal and Bank is Mudarib) and all terms and conditions of Mudarabah will apply. Determination of profit and its distribution, according to predetermined weightages as per (SBP) guidelines. The details about Islamic Banking and the terms and conditions for Islamic Banking accounts may be found at our website [www.nbp.com.pk/islamic].

Convertible Deposit Accounts	
PLS Saving Account Holders & NBP Choice Account Holders	Intimation Letters along with Consent Letter, Terms & Conditions (T&Cs) and Key Fact Sheets (KFS) are dispatched at your provided addresses. If you want to convert your existing savings account to into Islamic (Shariah compliant) savings account, please sign the Consent Letter, T&Cs and KFS attached to this letter and submit it to the branch ten days prior to the conversion date given below. If your consent is not received by the branch, then your account will be transferred to the respective mapping branch.
Current Account Holders Except NBP Choice Account Holders	Intimation Letters along with Consent Letter, T&Cs and Key Fact Sheets KFS are dispatched at your provided addresses. Your existing current account on the basis of implicit approval will be converted into Islamic Current account. If you do not want to convert your existing account to Islamic account send a Dissent on the Consent Letter to your respective branch ten days prior to conversion date, so that your existing account will be transferred to the respective mapping branch.

Non-Convertible Deposit Accounts	
All other Account Holders	<p>Intimation letters are being dispatched to those account holders whose account do not qualify for conversion in to Islamic Banking or transfer to another conventional branch. These accounts will be transferred to the nearest Mapping Branch. Accounts may not qualify for Conversion at present due to the following reasons: -</p> <ul style="list-style-type: none"> Dormant/Inoperative Accounts Lien Marked/ Restriction Marked Accounts Non DCS Govt. Salary/ Pension Accounts Loan Linked Accounts Deposits on Special rate Fixed Deposits and their linked accounts Foreign Currency Accounts Any other account, which are non-convertible due to operational/legal/Shariah restrictions; <p>Such customers shall visit their concerned branch for fulfilling requirements for conversion of their accounts into Islamic banking.</p>
All Loan Accounts	All the Loan Accounts will be transferred to the nearest Mapping Branch.

Customers holding Debit / ATM cards are informed that during conversion process of the branch, use of Debit / ATM cards will be suspended; Debit / ATM cards of all the converted and migrated customers will become operative within 7 working days from conversion date.

For any further details, please contact your Branch Manager.

**LIST OF 50 CONVERSION BRANCH INTO ISLAMIC FOR THE YEAR 2024
ALONG WITH DETAILS OF RESPECTIVE MAPPING BRANCHES**

Branch Closest Proximity Details				Mapping Branch	
S.No	Branch Code	Branch Name	Region	Branch Code	Branch Name
1	0856	Bakot Sharif	Abbottabad	0927	Berote
2	1470	Mirpur Village	Abbottabad	1348	Mandian Abbottabad
3	1451	Chowk Bazar Branch	Bannu	0309	Bannu city
4	1509	Sabir Abad Branch	Bannu	0451	Karak City branch
5	0865	Choti	DG Khan	1597	Basti Malana
6	0937	Vehova	DG Khan	0473	Taunsa Sharif
7	1686	Rojhan	DG Khan	0392	Rajanpur
8	1395	Dijkot Road Branch Faisalabad.	Faisalabad	0559	Abdullah Pur
9	2178	NBP Gooner Farm KKH Chilas Gilgit	Gilgit	0504	Chilas
10	2311	NBP Danyore	Gilgit	2177	KIU
11	1448	College Road Br. Gujranwala	Gujranwala	0831	Urdu Bazar
12	0647	Service Industries Gujrat	Gujrat	0335	Main Branch Gujrat
13	0145	Bela	Gwadar	0109	Uthal
14	1089	Winder	Gwadar	0109	Uthal
15	0247	Jati (Distt. Thatta)	Hyderabad	0076	Sujawal
16	1064	Commercial Area Unit No.7Latifabad	Hyderabad	091	Latifabad No.8
17	1432	Babri Banda	Peshawar	0354	Main Branch Kohat
18	0934	Lehtrar Branch	Islamabad	2067	CNTSC
19	1780	P.I.M.S. Br. Islamabad	Islamabad	1932	G-9
20	0553	Chak Jamal Branch	Jhelum	1841	Jasrota
21	0590	Lilla Town Branch	Jhelum	0432	Pind Dadan Khan
22	0347	Kamalia City.	Jhung	1734	K.B Kamalia
23	0127	Kutchery Road Br.	Karachi South	0010	Denso hall Branch
24	0049	Pib Colony Br.	Karachi West	0150	BINNORI TOWN BRANCH
25	0089	Malir City Br.	Karachi West	0103	SPIT LANDHI BRANCH
26	1664	Khudian Khas Khudian Khan Distt Kasur	Lahore East	0348	Main Br. Kasur
27	1996	Bund Road Lahore	Lahore East	1606	Multan Road Br.
28	0246	Bakrani (Distt. Larkana)	Larkana	0132	Dokri Branch
29	1374	New Darband Township	Mansehra	1349	Shergarh
30	0503	Topi	Mardan	0954	Baja
31	0828	Mayar Distt Mardan	Mardan	1320	Nodeh
32	0637	Warcha Salt Mines.	Mianwali	0610	Qaidabad Branch (0610)
33	1670	Qamrooti Br. Kotli Ak	Mirpur AK	1303	Nikyal Branch
34	2209	CHATTER KALASS	Muzaffarabad	1464	Chatter Domel Branch

35	0917	Togh Bala Distt. Kohat	Peshawar	0354	M. Br Kohat
36	1659	Rangla Br. Distt. Bagh (Ak)	Rawalakot	1716	Mallot Br. Distt. Bagh (Ak)
37	0932	Chakri Branch	Rawalpindi	0798	Chauntra
38	1506	Rawat Branch Gujar Khan	Rawalpindi	1879	Mohra Manduo Branch
39	1536	Pirwadhai Branch RWP	Rawalpindi	1625	F block Pindora
40	2014	Lalarukh Br. Basti Wah Cantt.	Rawalpindi	0415	Wah Cantt
41	0538	Haveli Br Distt. Okara	Sahiwal	0498	Depalpur
42	0711	Doonga Boonga	Sahiwal	0715	Chest Branch Haroonabad
43	0579	Chak No.46 / Sb.	Sargodha	1739	Lalian
44	1403	Bhikhi Branch Distt Skp	Sheikhupura	0401	Civil Lines Branch Skp
45	0480	Gallah Mandi Sialkot	Sialkot	0405	City Branch
46	0194	Agra (Distt. Khairpur Mirs)	Sukkur	0013	Gambat Branch
47	1092	Pano Akil Cantt. Sukkur	Sukkur	0046	Pano Akil City Branch
48	2019	Tharushah Br.	Sukkur	0093	Kandiaro Branch
49	1343	Shahpur	Swat	1934	Alpuri
50	1869	Amlook Dara	Swat	0841	M.Br Timergara