



IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

  
**SINDH BANK**  
POWER TO THE PEOPLE



**First Quarterly  
Financial Statements  
March 31, 2014**

UAN: +92-21-111-333-225

200 On-Line Branches in 104 Cities

[www.sindhbankltd.com](http://www.sindhbankltd.com)

## Contents

Vision and Mission Statements .....	02
Corporate Information.....	03
Directors' Report.....	04
Condensed Interim Statement of Financial Position.....	07
Condensed Interim Profit and Loss Account .....	08
Condensed Interim Statement of Comprehensive Income.....	09
Condensed Interim Cash Flow Statement.....	10
Condensed Interim Statement of Changes In Equity.....	11
Notes to and forming Part of the Condensed Interim Financial Statements.....	12
Branch Network .....	26

## Vision & Mission Statements

### **Vision**

Our vision is to be a leading bank which would play a positive role to generate economic activities for empowering the people by meeting their financial needs for running a successful business and create employment opportunities.

### **Mission**

To develop as a leading Commercial Bank in the country by meeting its stated objectives of promoting economic development of the country in general and Province of Sindh in particular.

## Corporate Information

<b>Board of Directors</b>	Afzal Ghani Muhammad Sohail Khan Rajput Shahid Murtaza M. Naeem Sahgal Tajammal Husain Bokharee M. Naimuddin Farooqui Muhammad Bilal Sheikh	Chairman Director Director Director Director Director President & CEO
<b>Chief Financial Officer</b>	Saeed Jamal Tariq	
<b>Company Secretary</b>	Shamsuddin Khan	
<b>Auditors</b>	Anjum Asim Shahid Rahman Chartered Accountants	
<b>Legal Advisors</b>	Mohsin Tayebaly & Co	
<b>Share Registrar</b>	Central Depository Company of Pakistan Limited	
<b>Registered / Head Office</b>	3rd, Floor Federation House Abdullah Shah Ghazi Road Clifton, Karachi-75600 UAN: +92-21-111-333-225 Fax: +92-21-35870543	
<b>Bank's Registration Number</b>	0073917	
<b>Bank's NTN Number</b>	3654008-7	
<b>Website</b>	<a href="http://www.sindhbankitd.com">www.sindhbankitd.com</a>	

## Directors' Report

On behalf of the Board of Directors of Sindh Bank Limited I am pleased to present the financial results for the first quarter ended March 31, 2014. The key indicators that reflect our efforts are as follows:

(Rs. in Million)

	31-Mar-2014	31-Dec-2013	31-Mar-2013	% Growth over December 2013	% Growth over March 2013
<b>Deposits</b>	48,391	45,756	34,387	5.8	40.7
<b>Advances</b>	32,825	26,564	22,688	23.5	44.7
<b>Profit Before Tax</b>	287	953	216	20.5*	33.2
<b>No. of Accounts</b>	137,768	124,364	94,549	10.8	45.7

\*Annualized

### Financial Highlights

The first quarter ended on a positive note and all the key indicators registered consistent growth. Deposits registered an increase of 5.8% whereas there was a 10.8% growth in number of accounts over December 31, 2013. It is hoped when the branches which were opened in the last quarter of 2013 become fully operational and penetrate in their respective business areas, the rate of growth will be higher.

Advances registered a significant increase of 23.5% over December 31, 2013 and 44.7% over March 31, 2013. As the Bank is committed to offer market based customized products and services to its customers it is hoped the growth will gain further momentum during the current year.

Pre-tax profit for the quarter stood at Rs. 287.15 million whereas after tax profit amounted to Rs. 192.32 million. Summarized financial position is as follows:

(Rs. in '000')

<b>Balance Sheet</b>	<b>As on March 31, 2014</b>	<b>As on December 31, 2013</b>	<b>As on March 31, 2013</b>
<b>Paid up Capital</b>	10,000,000	10,000,000	10,000,000
<b>Equity</b>	11,894,402	11,702,080	11,197,539
<b>Deposits</b>	48,391,327	45,756,220	34,387,466
<b>Investment (net of repos)</b>	18,687,054	21,690,262	16,266,693
<b>Advances</b>	32,825,478	26,564,842	22,687,546

(Rs. in '000')

Profit & Loss Account	For the quarter ended March 31, 2014	For the year ended December 31, 2013	For the quarter ended March 31, 2013
Net mark-up/profit/interest income	745,493	2,257,738	530,468
Non mark-up/interest income	178,781	859,651	150,115
Non Mark-up expenses	637,122	2,142,155	453,937
Operating Profit	287,152	975,234	226,646
Provisions	-	21,834	11,128
Profit before Tax	287,152	953,400	215,518
Profit After Tax	192,322	665,904	160,206
Earnings per share (Rupees)	0.19	0.67	0.16

#### Change in Board of Directors

There was no change in the Board of Directors.

#### 3rd Annual General Meeting

The 3rd Annual General Meeting (AGM) of the bank was held on 25th March, 2014 at Lahore where-in audited financial statements for the year ended December 31, 2013 were adopted by the shareholders.

#### ATM Installations

Since its inception, Sindh Bank is committed to providing state of the art technology based products to its customers on consistent basis. Product features are being upgraded to make these competitive and customer friendly. ATM network is being expanded and presently we have 37 ATMs live, 68 are under installation process whereas 80 will be procured and installed within 2014 making the total 185 ATMs across Pakistan. Sindh Bank customers will be facilitated through increasing access to such Alternative Delivery Channels (ADC).

#### Relief to Thar Drought Affectees

Sindh Bank has always come forward to play its role in times of crisis and extended its support towards relief activities. Distribution of 1,000 food bags at a cost of Rs. 2 million among Thar drought affectees is another proof of fulfilling Corporate Social Responsibility.

#### Future prospects

Prospects for 2013-14 are encouraging since the Gross Domestic Product (GDP) is expected to grow by 3.5% to 4.5%. During the first nine months of the current fiscal year, home remittances amounted to \$ 11.5 billion registering 12% increase over the corresponding period of the year earlier. The KSE 100 index touched an all time high of 28,941 points, which is another positive indicator. Rupee value has also appreciated significantly during the quarter under review. Contribution of US \$ 1.5 billion to Pakistan Development Fund by a friendly country, new program of IMF and fresh commitments from international donor agencies are abundant proof of their growing confidence in Pakistan's economy. All these positive developments bode well for a sustained growth of the economy over the next few years. It is hoped with the increased economic activity the Bank will be able to improve its market share. The Bank looks forward to entering into Islamic Banking with a wide range of Sharia compliant products and services. The first Islamic Banking branch in Karachi will be operational soon. This diversification of business, market based products and services will help the bank to grow at a much faster pace.

**Acknowledgements**

On behalf of the Board of Directors, I would like to extend my thanks to our regulators i.e. SBP, SECP and SPPRA for their continued support towards smooth functioning of Sindh Bank. The Board is thankful to all our customers who have expressed confidence in our bank and reassure them of our commitment to come up to their expectations.

We extend our thanks to our executives, officers and staff who are constantly putting in their best to make this bank the fastest growing institution of the country.



**Muhammad Bilal Sheikh**  
President /CEO

Karachi April 17, 2014.

## Condensed Interim Statement of Financial Position (Un-audited) As at March 31, 2014

	Note	March 31, 2014 (Un-audited)	December 31, 2013 (Audited)
----- (Rupees in '000) -----			
<b>ASSETS</b>			
Cash and balances with treasury banks	5	5,165,102	3,518,863
Balances with other banks	6	272,325	190,823
Lendings to financial institutions	7	2,520,138	4,036,358
Investments - net	8	40,206,286	36,785,844
Advances	9	32,825,478	26,564,842
Operating fixed assets	10	1,788,118	1,766,303
Deferred tax assets		-	-
Other assets	11	2,207,427	2,169,421
		<b>84,984,874</b>	<b>75,032,454</b>
<b>LIABILITIES</b>			
Bills payable		301,409	362,522
Borrowings	12	23,673,107	16,758,368
Deposits and other accounts	13	48,391,327	45,756,220
Deferred tax liability - net		75,680	9,511
Other liabilities	14	908,199	818,946
		<b>73,349,722</b>	<b>63,705,567</b>
<b>NET ASSETS</b>		<b>11,635,152</b>	<b>11,326,887</b>
<b>REPRESENTED BY</b>			
Share capital	15	10,000,000	10,000,000
Reserves		499,111	460,647
Unappropriated profit		1,395,291	1,241,433
		<b>11,894,402</b>	<b>11,702,080</b>
(Deficit) / Surplus on revaluation of investments - net of related deferred tax	16	(259,250)	(375,193)
		<b>11,635,152</b>	<b>11,326,887</b>
<b>CONTINGENCIES AND COMMITMENTS</b>	17		

The annexed notes 1 to 26 form an integral part of this condensed interim financial information.

  
President & Chief Executive Officer

  
Chairman

  
Director

  
Director



## Condensed Interim Profit and Loss Account (Un-audited) For the Quarter Ended March 31, 2014

	Note	March 31, 2014	March 31, 2013
----- (Rupees in '000) -----			
Mark-up / return / profit / interest earned	18	<b>1,834,529</b>	1,939,711
Mark-up / return / profit / interest expensed	19	<b>1,089,036</b>	1,409,243
Net mark-up / profit / interest income		<b>745,493</b>	530,468
Provision against non-performing loans and advances		-	-
Provision for diminution in the value of investments		-	11,128
Bad debts written off directly		-	-
		-	11,128
Net mark-up / profit / interest income after provisions		<b>745,493</b>	519,340
<b>Non mark-up / interest income</b>			
Fee, commission and brokerage income		<b>37,153</b>	44,377
Dividend income		<b>44,813</b>	82,996
Income from dealing in foreign currencies		<b>29,654</b>	12,794
Gain on sale / redemption of securities		<b>66,746</b>	9,815
Unrealised gain on revaluation of investments classified as held-for-trading		-	-
Other income		<b>415</b>	133
Total non mark-up / interest income		<b>178,781</b>	150,115
		<b>924,274</b>	669,455
<b>Non mark-up / interest expense</b>			
Administrative expenses	20	<b>637,122</b>	453,937
Other provisions / write offs		-	-
Other charges		-	-
Total non mark-up / interest expenses		<b>637,122</b>	453,937
		<b>287,152</b>	215,518
Extraordinary / unusual items		-	-
<b>Profit before taxation</b>		<b>287,152</b>	215,518
Taxation - Current		<b>91,092</b>	57,951
- Deferred		<b>3,738</b>	(2,639)
		<b>94,830</b>	55,312
<b>Profit after taxation</b>		<b>192,322</b>	160,206
<b>Basic and diluted earnings per share (Rupee)</b>	21	<b>0.19</b>	0.16

The annexed notes 1 to 26 form an integral part of this condensed interim financial information.

  
 President & Chief Executive Officer

  
 Chairman

  
 Director

  
 Director

## Condensed Interim Statement of Comprehensive Income (Un-audited) For the Quarter Ended March 31, 2014

	<b>March 31, 2014</b>	<b>March 31, 2013</b>
	----- (Rupees in '000) -----	
Profit after taxation for the quarter	192,322	160,206
Other comprehensive income	-	-
Total comprehensive income / (loss) for the period transferred to equity	<u>192,322</u>	<u>160,206</u>
<b>Components of comprehensive income not reflected in equity</b>		
Surplus / (Deficit) on revaluation of Investments	<u>178,373</u>	<u>(208,439)</u>
Deferred tax on revaluation of Investments	<u>(62,430)</u>	<u>72,953</u>
	<u>115,943</u>	<u>(135,486)</u>

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 President & Chief Executive Officer

  
 Chairman

  
 Director

  
 Director

## Condensed Interim Cash Flow Statement (Un-audited) For the Quarter Ended March 31, 2014

	March 31, 2014	March 31, 2013
Note	-----	-----
	(Rupees in '000) -----	
<b>Cash flow from operating activities</b>		
Profit before taxation	287,152	215,518
Dividend income	(44,813)	(82,996)
	242,339	132,522
<b>Adjustments</b>		
Depreciation	65,287	48,737
Amortisation	5,981	4,198
Provision against non-performing advances	-	-
Provision for diminution in value of investments	-	11,128
Other provisions / write offs	-	-
Gain on disposal of fixed assets	26	(5)
	71,294	64,058
	313,633	196,580
<b>(Increase) / decrease in operating assets</b>		
Lendings to financial institutions	1,516,220	919,591
Advances	(6,260,636)	(3,405,658)
Other assets (excluding advance taxation)	(32,514)	185,670
	(4,776,930)	(2,300,397)
<b>Increase / (decrease) in operating liabilities</b>		
Bills payable	(61,113)	114,760
Borrowings	6,914,739	(15,672,066)
Deposits and other accounts	2,635,107	2,917,814
Other liabilities	89,253	(128,432)
	9,577,986	(12,767,924)
	5,114,689	(14,871,741)
Income tax paid	(77,020)	(60,806)
<b>Net cash flows from operating activities</b>	5,037,669	(14,932,547)
<b>Cash flow from investing activities</b>		
Net investment in available-for-sale securities - net	1,532,037	14,971,528
Net investment in held-to-maturity securities	(4,774,106)	160,000
Dividend income received	25,250	4,500
Investment in operating fixed assets	(93,907)	(57,944)
Sale proceeds from disposal of operating fixed assets	798	45
<b>Net cash flows from investing activities</b>	(3,309,928)	15,078,129
<b>Increase / (Decrease) in cash and cash equivalents</b>	1,727,741	145,582
Cash and cash equivalents at beginning of the period	3,709,686	2,855,098
<b>Cash and cash equivalents at end of the period</b>	5,437,427	3,000,680

The annexed notes 1 to 26 form an integral part of this condensed interim financial information.

  
 President & Chief Executive Officer

  
 Chairman

  
 Director

  
 Director

## Condensed Interim Statement of Changes in Equity (Un-audited) For the Quarter Ended March 31, 2014

	Issued, subscribed and paid up share capital	Statutory Reserve*	Unappropriated Profit	Total
	----- (Rupees in '000) -----			
<b>Balance as at January 1, 2013</b>	10,000,000	327,466	709,867	11,037,333
<b>Comprehensive Income</b>				
Profit after taxation for the quarter ended March 31, 2013	-	-	160,206	160,206
Other Comprehensive Income	-	-	160,206	160,206
<b>Transfers</b>				
Transfer to statutory reserve	-	32,041	(32,041)	-
<b>Balance as at March 31, 2013</b>	<b>10,000,000</b>	<b>359,507</b>	<b>838,032</b>	<b>11,197,539</b>
<b>Comprehensive Income</b>				
Profit after taxation for the period (nine months) ended December 31, 2013	-	-	505,698	505,698
Other Comprehensive Income	-	-	(1,157)	(1,157)
	-	-	504,541	504,541
<b>Transfers</b>				
Transfer to statutory reserve	-	101,140	(101,140)	-
<b>Balance as at December 31, 2013</b>	<b>10,000,000</b>	<b>460,647</b>	<b>1,241,433</b>	<b>11,702,080</b>
<b>Comprehensive Income</b>				
Profit after taxation for the quarter ended March 31, 2014	-	-	192,322	192,322
Other Comprehensive Income	-	-	-	-
	-	-	192,322	192,322
<b>Transfers</b>				
Transfer to statutory reserve	-	38,464	(38,464)	-
<b>Balance as at March 31, 2014</b>	<b>10,000,000</b>	<b>499,111</b>	<b>1,395,291</b>	<b>11,894,402</b>

\* Under section 21 of the Banking Companies Ordinance, 1962, an amount not less than 20% of the profit is to be transferred to create a reserve fund till such time the reserve fund equals the amount of the paid up capital.

The annexed notes 1 to 26 form an integral part of this condensed interim financial information.

  
 President & Chief Executive Officer

  
 Chairman

  
 Director

  
 Director

## Notes to and forming Part of the Condensed Interim Financial Statements For the Quarter Ended March 31, 2014

### 1. STATUS AND NATURE OF BUSINESS

- 1.1 Sindh Bank Limited (the Bank) was incorporated in Pakistan on October 29, 2010 as a public unlisted company and is engaged in Commercial Banking, Corporate and Investment related activities. The Bank is currently operating through two hundred branches including ten sub branches (2013: two hundred branches including sub branches) in Pakistan. The Bank's registered office is located at 3rd floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi.
- 1.2 The Bank is 100% owned by the Government of Sindh, through its Finance Department.
- 1.3 JCR –VIS Credit Rating Company Limited has assigned medium to long term entity rating of 'AA-' (Double A Minus) with a "Stable outlook", and short term rating of 'A-1+' (A-One plus) to the Bank.

### 2. BASIS OF PRESENTATION

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

### 3. STATEMENT OF COMPLIANCE

- 3.1 This condensed interim financial information of the Bank for the three months ended March 31, 2014 has been prepared in accordance with the requirements of International Accounting Standard 34, "Interim Financial Reporting", requirements of the Companies Ordinance 1984, the Banking Companies Ordinance, 1962 and the provisions of and directives issued by the State Bank of Pakistan (SBP) and Securities and Exchange Commission of Pakistan (SECP). In case requirements differ, the provisions of Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or the requirements of said directives shall prevail.
- 3.2 The State Bank of Pakistan vide BSD Circular No. 10 dated 26 August 2002 has deferred the applicability of International Accounting Standard 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard 40, 'Investment Property' for banking companies till further instructions. Accordingly, the requirements of these standards have not been considered in the preparation of this condensed interim financial information. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.
- 3.3 The disclosures made in this condensed interim financial information have been limited and are based on the format prescribed by the SBP vide BSD Circular Letter No. 2, dated May 12, 2004, and IAS 34 "Interim Financial Reporting", and do not include all the information required in the annual financial statements. Accordingly, this condensed interim financial information should be read in conjunction with the annual audited financial statements of the Bank for the year ended December 31, 2013.

#### 4 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- 4.1 The accounting policies adopted in the preparation of this condensed interim financial information are the same as those applied in the preparation of the audited financial statements of the Bank for the year ended December 31, 2013.
- 4.2 The financial risk management objectives and policies are consistent with those disclosed in the audited financial statements of the Bank for the year ended December 31, 2013.
- 4.3 In preparing this condensed interim financial information, the significant judgements made by management in applying the Bank's accounting policies and areas where assumptions and estimates are significant are the same as those applied to the audited financial statements as at and for the year ended December 31, 2013.

		March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)
	Note	----- (Rupees '000) -----	
<b>5. CASH AND BALANCES WITH TREASURY BANKS</b>			
<b>In hand</b>			
- Local currency	5.1	794,856	877,916
- Foreign currency		73,400	68,371
		<b>868,256</b>	946,287
<b>With State Bank of Pakistan in</b>			
- Local currency current account	5.2	3,574,315	1,779,096
- Foreign currency current account	5.3	6,965	12,185
- Foreign currency deposit account			
- Non Remunerative	5.4	111,831	78,993
- Remunerative	5.5	331,552	233,294
		<b>4,024,663</b>	2,103,568
<b>With National Bank of Pakistan in</b>			
- Local currency current account		249,455	391,275
- Local currency PLS account		22,728	77,733
		<b>272,183</b>	469,008
		<b>5,165,102</b>	3,518,863

- 5.1 This includes National Prize Bonds of Rs. 5.456 million.
- 5.2 This represents statutory cash reserve maintained by the Bank with SBP i.e. a sum not less than such percentage of its time and demand liabilities in Pakistan as may be prescribed by the SBP.
- 5.3 This represents US Dollar Settlement Account maintained with SBP.
- 5.4 This represents foreign currency cash reserve maintained with SBP equivalent to at least 5% of the Bank's foreign currency deposits mobilised under the FE-25 scheme. This is kept in a non-remunerative account.

- 5.5 This represents foreign currency special cash reserve maintained with SBP equivalent to at least 15% of the Bank's foreign currency deposits mobilised under the FE-25 scheme. This is kept in a remunerative deposit account on which the bank is entitled to earn profit which is declared by SBP on a monthly basis. During the period the SBP declared Nil return on the deposit.

	March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)
Note	----- (Rupees '000) -----	
<b>6. BALANCES WITH OTHER BANKS</b>		
<b>In Pakistan</b>		
On current account	5,235	10,721
On saving accounts	6.1 34,933	35,137
<b>Outside Pakistan</b>		
On current accounts	232,157	144,965
	<u>272,325</u>	<u>190,823</u>

- 6.1 This represents saving deposits with a commercial bank carrying profit at the rate of 7.00% per annum (2013: 7.00%).

**7. LENDINGS TO FINANCIAL INSTITUTIONS**

Call money Lendings		-	2,500,000
Term deposit receipt	7.1	1,000,000	1,000,000
Repurchase agreement lendings	7.2	1,520,138	536,358
		<u>2,520,138</u>	<u>4,036,358</u>

- 7.1 This represents term deposit account with a commercial bank carrying profit at the rate of 10.00% per annum (2013: 10.00%), with original maturity of one year.

- 7.2 These carry mark-up ranging from 10.00% to 11.14% per annum (2013: 11.15%).

**8. INVESTMENTS - NET**

	March 31, 2014 (Un-Audited)			December 31, 2013 (Audited)		
	Held by Bank	Given as collateral	Total	Held by Bank	Given as collateral	Total
----- (Rupees '000) -----						
<b>8.1 INVESTMENTS BY TYPES</b>						
<b>Available-for-sale securities</b>						
Pakistan Investment Bonds	148,417	10,668,849	10,817,266	2,589,149	12,831,647	15,420,796
Market Treasury Bills	9,453,794	11,288,053	20,741,847	15,772,887	2,614,835	18,387,722
Listed Companies (ordinary shares)	1,818,866	-	1,818,866	1,375,489	-	1,375,489
Preference Shares - Listed	250,000	-	250,000	250,025	-	250,025
Unlisted Term Finance Certificates	100,804	-	100,804	76,788	-	76,788
Mutual Funds / NIT (units / certificates)	617,756	-	617,756	367,756	-	367,756
	<u>12,389,637</u>	<u>21,956,902</u>	<u>34,346,539</u>	<u>20,432,094</u>	<u>15,446,482</u>	<u>35,878,576</u>
<b>Held-to-maturity securities</b>						
Pakistan Investment Bonds	5,118,545	-	5,118,545	334,440	-	334,440
Sukuk Certificates	425,000	-	425,000	425,000	-	425,000
Preference Shares Listed	249,961	-	249,961	249,961	-	249,961
Preference Shares Unlisted	250,000	-	250,000	250,000	-	250,000
Term Finance Certificates	234,703	-	234,703	244,702	-	244,702
	<u>6,278,209</u>	<u>-</u>	<u>6,278,209</u>	<u>1,504,103</u>	<u>-</u>	<u>1,504,103</u>
<b>Total Investments at cost</b>	<u>18,667,846</u>	<u>21,956,902</u>	<u>40,624,748</u>	<u>21,936,197</u>	<u>15,446,482</u>	<u>37,382,679</u>
Less: Provision for Diminution in value of Investments	(1,155)	-	(1,155)	(16,956)	-	(16,956)
<b>Investments (net of provisions)</b>	<u>18,666,691</u>	<u>21,956,902</u>	<u>40,623,593</u>	<u>21,919,241</u>	<u>15,446,482</u>	<u>37,365,723</u>
Surplus / (deficit) on revaluation of available-for-sale securities	20,363	(437,670)	(417,307)	(228,979)	(350,900)	(579,879)
<b>Total investments</b>	<u>18,687,054</u>	<u>21,519,232</u>	<u>40,206,286</u>	<u>21,690,262</u>	<u>15,095,582</u>	<u>36,785,844</u>

March 31, 2014  
December 31, 2013  
----- (Rupees '000) -----

**8.2 INVESTMENTS BY SEGMENTS****Federal Government Securities**

- Pakistan Investment Bonds	8.2.1	15,935,811	15,755,236
- Market Treasury Bills	8.2.2	20,741,847	18,387,722
- Sukuk Certificates	8.2.3	425,000	425,000
		<u>37,102,658</u>	<u>34,567,958</u>

**Fully Paid-up Ordinary Shares**

- Listed Companies (ordinary shares)	1,818,866	1,375,489
--------------------------------------	-----------	-----------

**Preference Shares**

- Listed Companies	499,961	499,986
- Unlisted Companies	250,000	250,000
	<u>749,961</u>	<u>749,986</u>

**Term Finance Certificates**

- Listed	234,703	244,702
- Unlisted	100,804	76,788
	<u>335,507</u>	<u>321,490</u>

**Other Investments**

- Mutual Funds (units / certificates)	617,756	367,756
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<b>Total investments at cost</b>	<u>40,624,748</u>	<u>37,382,679</u>
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Less: Provision for Diminution in value of Investments	(1,155)	(16,956)
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<b>Investments (net of provisions)</b>	<u>40,623,593</u>	<u>37,365,723</u>
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(Deficit) / Surplus on revaluation of available-for-sale securities	(417,307)	(579,879)
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<b>Total investments at market value</b>	<u>40,206,286</u>	<u>36,785,844</u>
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- 8.2.1 These securities have tenors ranging from three years to ten years. The effective yield on these investments range from 9.92% to 13.00% per annum (2013: 9.92% to 13.00%).
- 8.2.2 The effective yield on these bills range from 9.25% to 10.65% per annum with maturities ranging from three months to twelve months (2013: 9.25% to 10.50%).
- 8.2.3 This represents investment in Sukuk Certificates of WAPDA maturing on October 14, 2021. The effective rate of profit is 6 months KIBOR plus 1.75% (2013: 6 months KIBOR+1.75%) payable semi annually.

Note	March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)
	----- (Rupees '000) -----	
<b>9. ADVANCES</b>		
<b>Loans, cash credits, running finances etc.</b>		
In Pakistan	<b>29,671,420</b>	21,419,180
<b>Commodity Finance</b>		
In Pakistan	<b>2,979,168</b>	4,999,168
<b>Bills discounted and purchased (excluding market treasury bills)</b>		
Payable in Pakistan	<b>155,451</b>	115,269
Payable outside Pakistan	<b>19,439</b>	31,225
<b>Advances - gross</b>	<b>32,825,478</b>	26,564,842
Provision for non-performing advances - specific	-	-
Provision for consumer financing - general	-	-
	<b>32,825,478</b>	<b>26,564,842</b>

- 9.1 This represents commodity financing provided to Food Department, Government of Sindh, in syndication with other Commercial Banks.
- 9.2 Advances include Rs. 55.883 million (December 31, 2013: 42.587 million) which have been placed under non-performing status as detailed below:

Category of classification	March 31' 2014 (Un-audited)					December 31' 2013 (Audited)				
	Classified Advances			Provision	Provision	Classified Advances			Provision	Provision
	Domestic	Overseas	Total	Required	Held	Domestic	Overseas	Total	Required	Held
Other Assets Especially	----- (Rupees '000) -----									
Mentioned	24,663	-	24,663	-	-	12,466	-	12,466	-	-
Substandard	1,099	-	1,099	-	-	-	-	-	-	-
Doubtful	11,624	-	11,624	-	-	30,121	-	30,121	-	-
Loss	18,497	-	18,497	-	-	-	-	-	-	-
	<b>55,883</b>	<b>-</b>	<b>55,883</b>	<b>-</b>	<b>-</b>	<b>42,587</b>	<b>-</b>	<b>42,587</b>	<b>-</b>	<b>-</b>

- 9.3 The SBP vide circular No. 1 of 2011 dated October 21, 2011 has revised Forced Sale Value (FSV) benefit of eligible collaterals held against non-performing loans for calculating provisioning requirement. Accordingly the Bank has availed the benefit of Forced Sale Value (FSV) on mortgaged residential and commercial property (land and building only) held as collateral against non-performing advances on the basis of revised instructions. Had the benefit under the said circular not been taken by the Bank, the specific provision against non-performing advances would have been Rs. 25.408 million (December 31, 2013 : Rs. 15.061 million). The FSV benefit recognized will not be available for distribution as cash and stock dividend to shareholders.

	Note	March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)
----- (Rupees '000) -----			
<b>10. OPERATING FIXED ASSETS</b>			
Capital work-in-progress	10.1	75,210	65,118
Property and equipment	10.2	1,633,557	1,618,408
Intangible assets		79,351	82,777
		<u>1,788,118</u>	<u>1,766,303</u>
10.1 This represents advance payment for purchase of furniture / fixture and office equipment.			
10.2 Opening balance		1,990,212	1,506,885
Add: Additions -net		79,121	483,327
		<u>2,069,333</u>	1,990,212
Less : Accumulated Depreciation		435,776	371,804
Written Down Value		<u>1,633,557</u>	<u>1,618,408</u>
<b>11. OTHER ASSETS</b>			
Accrued income on bank deposits, investments, COIs, placements and advances		1,453,513	1,669,787
Accrued commission income		4,623	3,367
Advances, deposits, advance rent and other prepayments		488,459	390,586
Receivable against forward forex revaluation - net		137,323	-
Receivable against sale of shares		12,063	-
Dividend receivable		24,813	5,250
Insurance claim receivable against agricultural loans		22,156	15,607
Advance Tax - net		13,845	27,917
Stationery & stamps on hand		6,285	6,079
Insurance claims receivable		8,173	8,367
Other receivables		38,383	44,670
		<u>2,209,636</u>	2,171,630
Provision held against other assets		(2,209)	(2,209)
		<u>2,207,427</u>	<u>2,169,421</u>

	March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)
	----- (Rupees '000) -----	
<b>12. BORROWINGS</b>		
<b>Secured</b>		
Borrowings from State Bank of Pakistan under export refinance scheme	769,000	629,000
Repurchase agreement borrowings		
- State Bank of Pakistan	22,412,370	6,750,688
- Other Commercial Banks / DFIs	-	8,302,680
	<u>22,412,370</u>	<u>15,053,368</u>
<b>Unsecured</b>		
Call borrowings	491,737	1,000,000
Clean borrowings	-	76,000
	<u>491,737</u>	<u>1,076,000</u>
	<u>23,673,107</u>	<u>16,758,368</u>
<b>13. DEPOSITS AND OTHER ACCOUNTS</b>		
<b>Customers</b>		
Fixed deposits	16,788,087	13,524,028
Savings deposits	16,371,919	15,614,616
Current accounts - non-remunerative	12,715,111	13,782,310
Margin and other accounts - non-remunerative	313,189	742,814
	<u>46,188,306</u>	<u>43,663,768</u>
<b>Financial Institutions</b>		
Remunerative deposits	2,166,994	2,074,530
Non-remunerative deposits	36,027	17,922
	<u>2,203,021</u>	<u>2,092,452</u>
	<u>48,391,327</u>	<u>45,756,220</u>
<b>13.1 Particulars of deposits</b>		
In local currency	46,183,168	44,179,880
In foreign currency	2,208,159	1,576,340
	<u>48,391,327</u>	<u>45,756,220</u>
13.2 The above includes deposits amounting to Rs. 9,459 million (2013 : Rs. 7,891 million) received from various departments of the Government of Sindh.		
<b>14. OTHER LIABILITIES</b>		
Mark-up / return/ interest payable in local currency	536,702	447,236
Mark-up / return/ interest payable in foreign currency	8,267	3,689
Payable to Employees' Gratuity Fund	6,874	24,179
Provision for compensated absences	11,505	44,579
Payable against forward forex revaluation - net	-	20,328
Accrued expenses	107,650	58,579
Payable against purchase of shares	-	1,836
Payable against purchase of assets	83,475	119,086
Retention money - suppliers / contractors	57,991	73,242
Federal excise duty / sales tax on services payable	1,409	2,201
Withholding Tax Payable	11,744	1,638
Others	82,582	22,353
	<u>908,199</u>	<u>818,946</u>

**15 SHARE CAPITAL****15.1 Authorised Capital**

March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)		March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)
----- Number of shares -----			----- (Rupees '000) -----	
<u>1,000,000,000</u>	<u>1,000,000,000</u>	Ordinary shares of Rs. 10/- each	<u>10,000,000</u>	<u>10,000,000</u>

**15.2 Issued, subscribed and paid-up capital**

<u>1,000,000,000</u>	<u>1,000,000,000</u>	Ordinary shares of Rs. 10/- each fully paid in cash	<u>10,000,000</u>	<u>10,000,000</u>
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15.3 The Government of Sindh, through its Finance Department, owns 100% ordinary shares of the Bank.

	March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)
	----- (Rupees '000) -----	
<b>16. (DEFICIT) / SURPLUS ON REVALUATION OF INVESTMENTS</b>		
- net of deferred tax		
<b>Available-for-sale securities</b>		
Government securities	(436,526)	(498,111)
Listed companies (ordinary shares)	(8,839)	(105,245)
Mutual funds (units / certificates)	<u>28,058</u>	<u>23,477</u>
	(417,307)	(579,879)
Reversal of impairment on shares	<u>18,461</u>	<u>2,659</u>
	(398,846)	(577,220)
Related deferred taxation	<u>139,596</u>	<u>202,027</u>
	<u>(259,250)</u>	<u>(375,193)</u>

**17. CONTINGENCIES AND COMMITMENTS****17.1 Direct credit substitutes**

Includes general guarantees of indebtedness in favour of :

i) Government	<u>542,128</u>	869,454
ii) Banking companies and other financial institutions	<u>12,565</u>	12,565
iii) Others	<u>425,994</u>	895,403
	<u>980,687</u>	1,777,422

**17.2 Trade related contingent liabilities**

Others	<u>2,187,966</u>	<u>2,873,074</u>
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	March 31, 2014 (Un-Audited)	December 31, 2013 (Audited)
	----- (Rupees '000) -----	
<b>17.3 Transaction related contingent liabilities</b>		
Contingent liabilities in respect of guarantee given, favoring		
- Others	<u>56,902</u>	<u>6,700</u>
<b>17.4 Commitment in respect of forward exchange contracts</b>		
- purchase	<u>9,123,101</u>	<u>3,031,487</u>
- sale	<u>8,526,200</u>	<u>2,187,406</u>
<b>17.5 Commitment in respect of forward rate agreements - shares</b>		
- sale	<u>253,000</u>	<u>258,000</u>
<b>17.6 Commitment in respect of repo transactions</b>		
- Sale and repurchase agreements	<u>22,427,022</u>	<u>15,087,966</u>
- Purchase and resale agreements	<u>1,536,450</u>	<u>537,667</u>
	<b>March 31, 2014 (Un-Audited)</b>	<b>March 31, 2013 (Un-Audited)</b>
	----- (Rupees '000) -----	
<b>18. MARK-UP / RETURN / PROFIT / INTEREST EARNED</b>		
On loans and advances to:		
Customers	917,267	590,720
On investments in:		
Available-for-sale securities	723,233	1,247,058
Held-to-maturity securities	99,113	25,483
On deposits with financial institutions	27,241	39,215
On securities purchased under resale agreements	29,909	31,645
On call / clean lendings	<u>37,766</u>	<u>5,590</u>
	<u>1,834,529</u>	<u>1,939,711</u>
<b>19. MARK-UP / RETURN / PROFIT / INTEREST EXPENSED</b>		
Deposits	707,869	446,383
Securities sold under repurchase agreements	338,856	916,862
Other short term borrowings	<u>42,311</u>	<u>45,998</u>
	<u>1,089,036</u>	<u>1,409,243</u>

	<b>March 31, 2014 (Un-Audited)</b>	<b>March 31, 2013 (Un-Audited)</b>
	----- (Rupees '000) -----	
<b>20. ADMINISTRATIVE EXPENSES</b>		
Salaries, allowances and benefits	286,690	205,531
Contribution to defined contribution plan	7,341	6,502
Contribution to defined benefit plan	6,874	5,360
Non Executive Directors' Fee	1,400	1,550
Rent, taxes, insurance, electricity, etc.	120,641	93,360
Legal and professional charges	3,886	584
Communications	18,529	11,208
Repairs and maintenance	27,678	14,297
Stationery and printing	11,168	9,954
Security service charges	32,400	21,204
Advertisement and publicity	24,432	13,871
Donation	2,055	-
Amortization of intangible assets	5,981	4,198
Depreciation on operating fixed assets	65,287	48,737
Auditors' remuneration	1,647	938
Travelling and Conveyance	3,508	2,838
Brokerage and commission	2,322	1,489
Fees and subscription	6,879	4,923
Entertainment	4,499	4,031
Miscellaneous expense	3,905	3,362
	<u>637,122</u>	<u>453,937</u>
<b>21. BASIC AND DILUTED EARNINGS PER SHARE</b>		
Profit after tax for the period	<u>192,322</u>	<u>160,206</u>
Weighted average number of ordinary shares	<u>1,000,000,000</u>	<u>1,000,000,000</u>
Basic and Diluted earnings per share	<u>0.19</u>	<u>0.16</u>
	<b>March 31, 2014 (Un-Audited)</b>	<b>December 31, 2013 (Audited)</b>
	----- (Rupees '000) -----	
<b>22. CASH AND CASH EQUIVALENTS</b>		
Cash and balances with treasury banks	5,165,102	3,518,863
Balances with other banks	272,325	190,823
	<u>5,437,427</u>	<u>3,709,686</u>

**23. SEGMENT DETAILS WITH RESPECT TO BUSINESS ACTIVITIES**

In the present structure, the bank has defined its key business areas in various segments in a manner that each segment becomes a distinguishable component of the bank that is engaged either in providing products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments. The business segments within the bank have been broadly categorized into the following classifications of business segments in accordance with the requirements of the State Bank of Pakistan:

**(a) Business segments**

**Corporate Finance**

It includes investment banking activities such as mergers and acquisitions, underwriting, privatization, securitization, Initial Public Offerings (IPOs) and secondary private placements.

**Trading and sales**

It includes fixed income, equity, foreign exchange, commodities, credit, funding, own position securities, lending and repos, brokerage debt and prime brokerage.

**Retail banking**

Retail banking includes mortgage finance and consumer loans.

**Commercial Banking**

This includes loans, deposits and other transactions with corporate and other customers.

**(b) Geographical Segments**

**The Bank operates only in Pakistan.**

Based on above, the segment information for the quarter ended March 31, 2014 is given below:

	Quarter ended March 31, 2014				Total
	Trading and sales	Retail banking	Corporate finance	Commercial banking	
	------(Rupees in '000)-----				
Total income	1,065,882	-	-	947,428	2,013,310
Inter segment revenue - net	(540,204)	-	-	540,204	-
Total income - net	<u>525,678</u>	<u>-</u>	<u>-</u>	<u>1,487,632</u>	<u>2,013,310</u>
Total expenses	<u>(392,158)</u>	<u>-</u>	<u>-</u>	<u>(1,334,000)</u>	<u>(1,726,158)</u>
Net income / (loss) before tax	<u>133,520</u>	<u>-</u>	<u>-</u>	<u>153,632</u>	<u>287,152</u>
Segment assets	<u>47,802,337</u>	<u>-</u>	<u>-</u>	<u>37,182,537</u>	<u>84,984,874</u>
Segment liabilities	<u>22,801,102</u>	<u>-</u>	<u>-</u>	<u>50,548,620</u>	<u>73,349,722</u>

	Quarter ended March 31, 2013				Total
	Trading and sales	Retail banking	Corporate finance	Commercial banking	
	------(Rupees in '000)-----				
Total income	1,448,403	-	-	641,424	2,089,827
Inter segment revenue - net	(413,254)	-	-	413,254	-
Total income - net	1,035,149	-	-	1,054,678	2,089,827
Total expenses	(972,202)	-	-	(902,107)	(1,874,309)
Net income / (loss) before tax	62,947	-	-	152,571	215,518
Segment assets (December 31, 2013)	44,050,963	-	-	30,981,491	75,032,454
Segment liabilities (December 31, 2013)	15,986,134	-	-	47,719,433	63,705,567

#### 24. RELATED PARTY TRANSACTIONS

The related parties of the bank comprise associated undertakings, major shareholders, directors, staff retirement funds and key management personnel (including their associates).

Usual transactions with related parties includes deposits, advances and other banking services which are carried out in accordance with agreed terms. Transaction with executives are undertaken at terms in accordance with employment agreements and service rules .

Contributions to and accruals in respect of staff retirement benefit plan are made in accordance with the term of the benefit plan. Remuneration of the Chief Executive Officer and directors are determined in accordance with the terms of their appointment.

The details of balances and transactions with related parties, other than those disclosed under respective notes, during the period are as follows:



	As of March 31, 2014			
	Key management personnel	Directors	Associates/ Subsidiaries	Other related parties
	------(Rupees in '000)-----			
<b>Advances</b>				
Balance at the beginning of the year	29,523	-	-	406,250
Disbursed during the period	-	-	-	-
Adjustment for outgoing parties	(9,033)	-	-	-
Repaid during the period	(839)	-	-	-
At March 31, 2014	<u>19,651</u>	<u>-</u>	<u>-</u>	<u>406,250</u>
<b>Deposits</b>				
Balance at the beginning of the year	78,286	-	-	2,238,559
Received during the period	96,432	15,898	-	1,479,731
Adjustment for outgoing parties	(1,706)	-	-	-
Withdrawals during the period	(110,052)	(12,496)	-	(499,804)
At March 31, 2014	<u>62,960</u>	<u>3,402</u>	<u>-</u>	<u>3,218,486</u>
Sale of Government Securities	-	-	-	7,475,163
Expenses recovered under agency arrangement	-	-	-	40
Mark-up receivable	11	-	-	12,637
Profit payable	393	13	-	16,624
	<b>Period from January 01, 2014 to March 31, 2014</b>			
Mark-up / interest / return earned	183	-	-	12,612
Mark-up / interest / return expensed	932	45	-	55,327
Capital gain on sale of Government Securities	-	-	-	2,556
Remuneration paid	32,364	-	-	-
Contribution to provident fund	1,124	-	-	-
Provision for gratuity	969	-	-	-
Other staff benefits	285	-	-	-
Directors' meeting fee	-	1,400	-	-

Government of Sindh owns 100% shares of the bank and transactions with the Government comprise of commodity financing amounting to Rs. 2,979 million (note 9.1) and receipt of deposits amounting to Rs. 9,459 million (note 13.2).

As of December 31, 2013

	Key management personnel	Directors	Associates/ Subsidiaries	Other related parties
------(Rupees in '000)-----				
<b>Advances</b>				
Balance at the beginning of the year	16,340	-	-	468,750
Disbursed during the year	22,847	-	-	-
Adjustment for outgoing parties	-	-	-	-
Repaid during the year	(9,664)	-	-	(62,500)
At December 31, 2013	29,523	-	-	406,250
<b>Deposits</b>				
Balance at the beginning of the year	11,415	-	-	43,350
Received during the year	385,902	1,853	-	2,741,869
Adjustment for outgoing parties	(534)	(1,325)	-	-
Withdrawals during the year	(318,497)	(528)	-	(546,660)
At December 31, 2013	78,286	-	-	2,238,559
Purchase of Government Securities	-	-	-	5,195,316
Sale of Government Securities	-	-	-	973,170
Purchase of shares under agency arrangement	-	-	-	1,371,010
Expenses recovered under agency arrangement	-	-	-	40
Mark-up receivable	16	-	-	12,707
Profit payable	681	-	-	4,289
Other Receivable	-	-	-	8,887

Period from January 01, 2013 to March 31, 2013

Mark-up / interest / return earned	132	-	-	13,650
Mark-up / interest / return expensed	724	8	-	1,483
Capital Gain on sale of Government Securities	-	-	-	4,237
Remuneration paid	30,973	-	-	-
Contribution to provident fund	1,359	-	-	-
Provision for gratuity	833	-	-	-
Other staff benefits	503	-	-	-
Directors' meeting fee	-	1,550	-	-

25. GENERAL

25.1 Figures have been rounded off to the nearest thousand rupees.

26. DATE OF AUTHORISATION FOR ISSUE

These financial statements were authorised for issue by the Board of Directors on April 17, 2014.

President & Chief Executive Officer

Chairman

Director

Director

## Branch Network

### SINDH & BALOCHISTAN REGION

#### I.I. Chundrigar Road Branch

P&O Plaza, Opposite Muhammadi House, I.I.  
Chundrigar Road, Karachi  
Tel: +92-21-32463744-7  
FAX: +92-21-32463757

#### Court Road Branch

Court Road, Opposite Sindh Assembly Building,  
Karachi  
Tel: +92-21-35640035-36  
Fax: +92-21-35640034

#### Clifton Branch

Abdullah Shah Ghazi Road, Clifton, Karachi  
Tel: +92-21-35290334-35  
Fax: +92-21-35290333

#### Shahrah-E-Faisal Branch

Progressive Centre, Shahr-e-Faisal, Karachi.  
Tel: +92-21-34322270-74  
Fax: +92-21-34322271

#### Landhi Branch

Landhi Township Karachi.  
Tel: +92-21-35046152-3

#### Garden East Branch

Seven Star Residency, Garden East Quarters,  
Karachi  
Tel: +92-21-32243481-4

#### PIB Colony Branch

Pir Illahi Bux Co-operative Housing Society  
Limited, Karachi.  
Tel: +92-21-34860542-3  
Fax: +92-21-34860544

#### Metroville Branch

Metroville No.1, SITE Karachi.  
Tel: +92-21-36696925  
Fax: +92-21-36696926

#### Lea Market Branch

Lea Quarters, Karachi.  
Tel: +92-21-32526863-4  
Fax: +92-21-32526865

#### DHA Phase-IV

9th Commercial Street, Clifton Cantonment,  
Karachi.  
Tel: +92-21-35313005  
Fax: +92-21-35313007

#### Gulshan-e-Maymar BRANCH

Plot No.SB-016, Sector-Z, Sub-Sector-IV,  
Gulshan-e-Maymar, KDA Scheme-33, Karachi.  
Tel: +92-21-36832560-1  
Fax: +92-21-36832562

#### Shershah branch

Faisal Godown, SITE Area, Karachi.  
Tel: +92-21-32580000  
Fax: +92-21-32583259

#### Bahadurshah Zafar Market Branch

Rambagh Quarters, Gwali Lane No.1, Karachi.  
Tel: +92-21-32743514-6  
Fax: +92-21-32743517

#### Gulshan-E-Hadeed Branch

Phase-I, Gulshan-e-Hadeed, Karachi.  
Tel: +92-21-34715101  
Fax: +92-21-34715104

#### Clifton - Sub Branch

Sir Syed Hospital Branch, Korangi Road, Near  
KPT Interchange, Qayyumabad, Karachi.  
Tel: +92-21-35882591-2  
Fax: +92-21-35882594

#### Court Road - Sub Branch

Sindh Secretariat Branch, Artillery Maidan  
Quarters, Karachi.  
Tel: +92-21-32622045-46

#### Khayaban-e-Ittehad Branch

Plot No. 128-N, Muslim Commercial Area,  
Khayaban-e-Ittehad, DHA Phase-VI, Karachi.  
Tel: +92-21-35847708-09

#### Malir Cantt. Branch

Cantt. Bazar Area, Karachi.  
Tel: +92-21-34490951-4

#### West Wharf Branch

Ibrahim Building, West Wharf, Karachi.  
Tel: +92-21-32330319-20

#### Karachi Admin Society Branch

Plot No. SA/90, block-8, Opp: Shaheed-e-Millat  
Road, Karachi  
Tel: +92-21-34300432-3

#### Bufferzone Branch

Nagan Chowrangi Branch, North Karachi  
Township Scheme, Karachi.  
Tel: +92-21-36409291

#### Gulistan-e-Johar Branch

Block-18, Scheme-36, Karachi.  
Tel: +92-21-34623030-31

#### Timber Market Branch

Lawrance Quarter, Siddique Wahab Road,  
Karachi.  
Tel: +92-21-32751623, 32751625

#### University Road Branch

Block No.13-C, Scheme 24,  
Gulshan-e-Iqbal, Karachi.  
Tel: +92-21-34826534-35  
Fax: +92-21-34826536

#### Liaquatabad Branch

Block-3, Liaquatabad, Karachi  
Tel: +92-21-34856645-6  
Fax: +92-21-34856647

#### Muhammad Ali Society Branch

M.A.M.C.H. Society Karachi  
Tel: +92-21-34168110  
Fax: +92-21-34168111

#### New Karachi Branch

Sector 5-H, North Karachi, Karachi.  
Tel: +92-21-36949291-2

#### Shaheed-e-Millat Road Branch

M.S.G.P Co-operative Housing Society, Karachi.  
Tel: +92-21-34373972  
Fax: +92-21-34373974

#### Sohrab Goth Branch

Al-Asif Square, Sohrab Goth, Karachi.  
Tel: +92-21-36370520-21  
Fax: +92-21-36390523

#### Stock Exchange Branch

3rd Floor, Stock Exchange  
Building, I.I. Chundrigar Road, Karachi.  
Tel: +92-21-32467891-2

#### Tariq Road Branch

Block-2, PECHS Society, Karachi.  
Tel: +92-21-34535131-34535134  
Fax: +92-21-34535135

#### SITE Branch

S.I.T.E., Karachi.  
Tel: +92-21-36404031-2  
Fax: +92-21-36404033

#### North Napier Road Branch

Napier Quarters, Karachi  
Tel: +92-21-32526347

#### Water Pump Branch

Block-16, F.B. Area Karachi  
Tel: +92-21-36372416  
Fax: +92-21-36372419

#### Memon Goth Branch

Murad Memon Goth, Malir, Karachi  
Tel: +92-21-34562327-34562326  
Fax: +92-21-34562325

**Jamshed Quarter Branch**

Jamshed Quarters, Karachi.  
 Tel: +92-21-34911841  
 Fax: +92-21-34911843

**Dhoraji Colony Branch**

Block No.7&8, C.P.Berar Cooperative Housing Society, Dhorajee Colony, Karachi  
 TEL: +92-21-34891246-7

**North Karachi Industrial Area Branch**

Sector 12-A, North Karachi Industrial Area, Karachi.  
 Tel: +92-21-36963171-2  
 Fax: +92-21-36963173

**Gole Market Branch**

Gole Market, Nazimabad, Karachi.  
 Tel: +92-21-36614461 -2  
 Fax: +92-21-36614463

**Gizri Branch**

Lower Gizri Bazar area, Clifton Cantonment Karachi.  
 Tel: +92-21-35862711  
 Fax: +92-21-35862713

**M.A. Jinnah Road Branch**

Plot # 70/1, Native Infantry Lines, M.A. Jinnah Road, Karachi  
 Tel: +92-21-32294701  
 Fax: +92-21-32294703

**New Challi Branch**

Serai Quarters, New Challi, Karachi.  
 Tel: +92-21-32623228  
 Fax: +92-21-32623229

**Preedy Street Saddar Branch**

Preedy Street, Saddar, Karachi.  
 Tel: +92-21-32751704-5  
 Fax: +92-21-32711487

**Jodia Bazar Branch**

Jodia Bazar, Daryalal Street, Karachi.  
 Tel: +92-21-32500380  
 Fax: +92-21-32500384

**Korangi Industrial Area Branch**

Sector 16, Korangi Industrial Area, Karachi  
 Tel: +92-21-35144261-62  
 Fax: +92-21-35144263

**DHA 26th Street, Branch**

26th Street, Phase-5 Ext., DHA, Karachi.  
 Tel: +92-21-35875805-9  
 Fax: +92-21-35875807

**Gulshan-e-Iqbal Branch**

Block-5, Rashid Minhas Road, Gulshan-e-Iqbal, Karachi.  
 Tel: +92-21-34968976-7  
 Fax: +92-21-34968974

**Paper Market Branch**

Paper Market, Shahrah-e-Liaquat, Karachi,  
 Tel: +92-21-32600936-9  
 Fax: +92-21-32600940

**Hyderi Branch**

Scheme No. 2, Hayderi, North Nazimabad, Karachi  
 Tel: +92-21-36722087-88  
 FAX: +92-21-36722086

**Cloth Market Branch**

Bunder Road Quarters, Cloth Market, Karachi  
 Tel: +92-21-32424177-32413586  
 Fax: +92-21-32424175

**Mehmoodabad Branch**

MAC-II, Mehmoodabad, Karachi.  
 Tel: +92-21-35319351-2  
 Fax: +92-21-35319353

**North Nazimabad Branch**

Block-L, North Nazimabad, Karachi.  
 Tel: +92-21-36725892-94  
 Fax: +92-21-36725895

**Khayaban-e-Shahbaz Branch**

Shahbaz Lane-2, Phase-VI, DHA, Karachi.  
 Tel: +92-21-35855725-4

**Safoora Goth Branch**

Euro Heights, Plot No.SB-23, Block-7, Gulistan-e-Jauhar, Karachi.  
 Tel: +92-21-34663920-21

**PECHS Commercial Area Branch**

Dawood Apartments, Plot No.187-3A, Block-2, PECHS, Karachi.  
 Tel: +92-21-34529071-73  
 Fax: +92-21-34529072

**DHA Phase-II Branch**

Plot No.13-C, Commercial Area "A", Phase-II, DHA, Clifton Cantonment Karachi.  
 Tel: +92-21-35883711-12

**PIA Employees Co-operative Housing Society Branch Gulistan-e-Johar**

Plot No.B-44, Block-9, PIA Employees Co-operative Housing Society, Gulistan-e-Jauhar, Karachi.  
 Tel: +92-21-34161331-2  
 Fax: +92-21-34116333

**Ten Talwar Clifton Branch (Temporary Location)**

Quality heights, Block-8, Clifton, Karachi.  
 Tel: +92-21-35305041

**Hyderabad Branch**

Near Cantonment Police Station, Saddar, Hyderabad,  
 Tel: +92-22-9201460  
 Fax: +92-22-9201457

**Qasimabad Branch**

Faraz villas Housing Scheme, Qasimabad, Distract Hyderabad  
 Tel: +92-22-9240094-5  
 Fax: +92-22-9240092

**Naudero Branch**

Near Naudero Sugar Mills, Larkana Road, Naudero.  
 Tel: +92-74-4047528  
 Fax: +92-74-4047526

**Khairpur Branch**

Syed Ramzan Ali Shah Trade Center, Faujdari Road, Khairpur  
 Tel: +92-243-715405-8  
 Fax: +92-243-715407

**Dadu Branch**

Opposite Degree College, Main Dadu City Road, Dadu.  
 Tel: +92-25-9239059  
 Fax: +92-25-9200305

**Hala Branch**

Gulshan Fahim Colony, Hala, District Mitari.  
 Tel: +92-22-3331115-6  
 Fax: +92-22-3331117

**Mirpur Khas Branch**

Main Umakot Road, Mirpurkhas.  
 Tel: +92-233-876405  
 Fax: +92-233-876406

**Mithi Branch**

Sindh Bank Ltd., Mithi Branch, Opposite Hydri Hotel, Near Imam Bargah, Mithi Town, Mithi.  
 Tel: +92-232-262191-92,94  
 Fax: +92-232-262195

**Tando Adam Branch**

Tower-Hogani Colony, Hyderabad Road, Tando Adam, Distt. Sanghar  
 Tel: +92-235-571281-4  
 Fax: +92-235-571282

**Tando M. Khan Branch**

Tando Muhammad Khan Branch, Tando Muhammad Khan.  
 Tel: +92-22-3342039-4  
 Fax: +92-22-3342038

**Badin Branch**

Main Bus Stop, Hyderabad Badin Road, Badin.  
 Tel: +92-297-862034  
 Fax: +92-297-862035

**Shaheed Benazirabad Branch**

VIP Road, Near Doctor's Colony, Nawabshah, Dist. Shaheed Benazirabad.  
 Tel: +92-244-330692-4  
 Fax: +92-244-330690

**Thatta Branch**

Near Badshahi Masjid, Thatta-Sajawal Road, Thatta.  
 Tel: +92-298-550528  
 Fax: +92-298-550529

**Larkana Branch**

Raza Shah Mohalla, V.I.P. Road, Larkana.  
 Tel: +92-74-4040751-52  
 Fax: +92-74-4040753

**Sehwan Branch**

Alam Channa Mohallah, Sehwan City, District Jamshoro.  
 Tel: +92-25-4620511  
 Fax: +92-25-4620513

**Naushahro Feroz Branch**

Opp. National Saving Center, Naushahro Feroz Road, District Naushahro Feroz  
 Tel: +92-242-481551-4  
 Fax: +92-242-481553

**Sukkur Branch**

Shalimar, Minara Road, Sukkur  
 Tel: +92-71-5623961-4  
 Fax: +92-71-5623960

**Ghotki Branch**

Deviri Sahib Road, Ghotki, District Ghotki  
 Tel: +92-723-684435-4  
 Fax: +92-723-684431

**Shadadkot Branch**

Ward C, Shahdadkot, Larkana  
 Tel: +92-74-4012309  
 Fax: +92-74-4012310

**Shikarpur Branch**

Opposite Library, Station Road, Shikarpur.  
 Tel: +92-726-521645-9  
 Fax: +92-726-521647

**Kotri Branch**

River Point, Kotri, District Jamshoro  
 Tel: +92-22-3874216-18  
 Fax: +92-22-3874219

**Tando Allayar Branch**

Al-Habib Plaza, Opp. Civil Hospital, Hyderabad Road, Tando Allahyar.  
 Tel: +92-22-3890195-8  
 Fax: +92-22-3890197

**Kandhkot Branch**

Opposite Shams Petrol Pump, Kandhkot.  
 Tel: +92-722-572006-7  
 Fax: +92-722-572008

**Ratodero Larkana Branch**

Ward "B", Ratodero Bus Stand, Ratodero District Larkana.  
 Tel: +92-74-4048470-71  
 Fax: +92-74-4048478

**Matiani Branch**

Opposite NADRA Office, Matiani.  
 Tel: +92-22-2760107  
 Fax: +92-22-2760106

**Shadadpur Branch**

Station Road Shahdadpur, District Sanghar  
 Tel: +92-235-843153

**Pano Aqil**

Taluka Pano Aqil, District Sukkur  
 Tel: 071-5692007-9

**Kunri Branch**

Block-6, Deh Goraho, Main Station Road, Kunri, District Umerkot.  
 Tel: +92-238-557412-413-414  
 Fax: +92-238-557415

**Dadu (Sub-Branch)**

Dadu Sugar Mill Branch, Pyaro Goth, District Dadu.  
 Tel: 025-4030512

**Badin (Sub-Branch)**

Bawany Sugar Mill Branch, Ahmed Nagar, District Badin.  
 Tel: 0297-830084-5

**Mirpur Mathelo Branch**

Mirpur Mathelo Branch, Mirpur Mathelo, District Ghotki  
 Tel: 0723-663166-77

**Thul Branch**

Kandhkot Road, Thul, District Jacobabad.  
 Tel: +92-722-610134-35

**Kashmore Branch**

Main Kashmore-Kandhkot Road, District Kashmore.  
 Tel: 0722-576325

**Sanghar Branch**

Co-operative Housing Society, Sanghar.  
 Tel: +92-235-542680

**Daharki Branch**

Main Dharki Road, District Dharki.  
 Tel: +92-0723-641450-4

**Latifabad Hyderabad Branch**

Block-D, Unit No.7, Latifabad Hyderabad.  
 Tel: 022-3816373

**Jacobabad Branch**

Quetta Road, Jacobabad.  
 Tel: 0722-652913-14

**Badin (Sub - Branch)**

Khoski Sugar Mills Limited, District Badin.  
 Tel: 0297-710044-55

**Moro Branch**

Ward-14, Moro Road, District Naushahro Feroz.  
 Tel: 0242-410458

**Mehar Branch**

Mehar Branch, Ward-A, District Dadu.  
 Tel: 0254-730601-2  
 Fax: 0254-730603

**Rohri Branch**

Ward-B, G.T. Road Rohri, District Sukkur.  
 Tel: 071-5645001  
 Fax: 071-5645003

**Bhan Saeedabad Branch**

Main Bhan Saeedabad Road, District, Jamshoro.  
 Tel: 0254-660552-4

**Thatta (Sub-Branch)**

Thatta Cement Company Limited, Makli  
 Ghulamullah Road, Thatta.  
 Tel: 0298-555231

**Sajawal Branch**

Sajawal Branch, Sajawal, District Thatta.  
 TEL: 0298-510680

**Umerkot Branch**

Nagori Society, District Umerkot.  
 Tel: 0238-570339

**Gambat Branch**

Near Sui Gas Office, Main Gambat Road,  
 District Khairpur.  
 Tel: 0243-720430-1

**Shikarpur (Sub Branch)**

Shikarpur Rice Mill Branch, Main Jacobabad  
 Road, District Shikarpur.  
 Tel: 0726-62877

**Tando Allahyar (Sub Branch)**

Tando Allahyar Sugar Mills, Taluka Chamber,  
 District Tando Allahyar.  
 Tel: 0235-514267-68

**Qamber Shahdadkot Branch**

Near Shahi Bazar Station Road, Qambar,  
 Shahdadkot  
 Tel: 074-4211193-4

**Saeedabad Branch.**

Matiari, Taluka Saeedabad, District Matiari.  
 Tel: 022-2767380

**Digri Branch.**

Plot No.28, Mir Ghulam Hyder Town, Mirpurkhas  
 Road, Digri District Mirpurkhas  
 Tel: 0233-869589

**Gharo Branch**

Sindh Bank Ltd., Main National Highway,  
 Gharo, District Thatta.  
 Tel: 0298-760224

**Badah Branch.**

Sindh Bank Ltd., Main Road, Badah, District  
 Larkana.  
 Tel: 074-4081306

**Sakrand Branch**

Main Sakrand Road, District Shaheed  
 Benazirabad.  
 Tel: 0244-323391

**Pir Jo Goth Branch.**

Anaj Mandi, Pir Jo Goth, Taluka Kingri, District  
 Khairpur Mir's Sindh.  
 Tel: 0243-670350, 670353

**Khairpurnathan Shah Branch**

Plot C-407-A, Town and Taluka Khaipurnathan  
 Shah, District Dadu.  
 Tel: 0254-720525-7

**Military Road Sukkur Branch.**

Main Military Road, Sukkur.

**Islamkot, Branch.**

Taluka Mithi Tharparkar, Islamkot, near Jamah  
 Masjid, Islamkot, District Tharparkar.  
 Tel: 0323-263233

**Ghousepur Branch.**

Shahi Bazar, Near Shah Hussain Masjid,  
 Ghouspur, Taluka Kandhkot.  
 Tel: 072-2574407-17

**Market Area Hyderabad Branch.**

Market Road, Hyderabad.  
 Tel: 022-2610703-4

**Citizen Colony Branch.**

Royal City, Citizen Colony, Jamshoro Road,  
 Hyderabad.  
 Tel: 022-2100840

**Jamshoro Branch.**

Sindh University Employees Co-operative  
 Housing Society, Phase-I, Deh Sonvalhar,  
 Taluka Kotri, District Jamshoro, Sindh.  
 Tel: 022-2771710

**Kandiario Branch.**

Hospital Road, Taluka Kandiario, District  
 Naushahro Feroz.  
 Tel: 0242-449945

**Qazi Ahmed Branch.**

Main Qazi Ahmed Road,  
 Road District Benazirabad.  
 Tel: 0244-321585

**Ubaro Branch**

Main Ubaro Road, District Ghotki.  
 Tel: 0723-688062

**Jinnah Road Branch - Quetta**

M.A. Jinnah Road Quetta.  
 Tel: +92-81-2865680-81  
 Fax: +92-81-2865682

**Liaqat Bazar Quetta**

Najeeb Street, Quetta.  
 Tel: 0812-843432  
 Fax: 0812843429

**Chaman Branch**

Dularam Road, Chaman.  
 Tel: 0826-615415-6

**Dera Murad Jamali Branch**

Main Bazar, Dera Murad Jamali, District  
 Naseerabad.  
 Tel: 0838-710135-6

**Gawadar Branch**

Moza Thani Ward, Gawader.  
 Tel: 0864-211401-2

**Zhob Branch**

Tehsil Road, Zhob.  
 Tel: 0822-413020-21

**Hub Branch.**

International Shopping Mall,  
 Mouza Baroot, Tehsil Hub,  
 District Lasbela, Balochistan.  
 Tel: 0853-363910-11

**Sikri Road Branch.**

Plot No. C-48-A, S  
 Small Industrial Estate,  
 Sikri Road, Quetta  
 Tele: 081-2472521

**NORTH REGION****DHA 'Y' Block Branch, Lahore**

Plot No. 159/1, Y-Block, DHA, Lahore Cantt.  
 Lahore  
 Tel: +92-42-99264344-48  
 Fax: +92-42-99264342

**Bahria Town Branch, Lahore**

D-Plaza, Block-B, Bahria Town, Lahore.  
 Tel: +92-42-35340503-35340505  
 Fax: +92-42-35340506

**Johar Town Branch, Lahore**

M.A. Johar Town Scheme, Lahore  
 Tel: +92-42-35172835  
 Fax: +92-42-35172836

**Circular Road Branch, Lahore**

Circular Road, Lahore.  
 Tel: +92-42-37379403

**Allama Iqbal Town Branch, Lahore**

503 Karim Block, Commercial Area, Allama  
 Iqbal Town, Lahore.  
 Tel: +92-42-35295581-3

**Main Boulevard Gulberg Branch, Lahore**  
 Sindh Bank Ltd., Gulberg Branch,  
 61- Main Boulevard, Gulberg, Lahore.  
 Tel: +92-42-99268881  
 Fax: +92-42-99268882-83

**Village Lidhar Branch, Lahore**  
 Village Lidhar Wagha town, Lahore.  
 Tel: +92-42-37165307

**Walton Road Branch, Lahore**  
 48/E, Super Town, Walton Road, Lahore  
 Cantt.  
 Tel: +92-42-36626072

**Chung Branch, Lahore**  
 Shadab Colony, Mozoua Chung, Multan  
 Road, Lahore.  
 Tel: +92-42-37499152

**Sharah-e-Fatima Branch, Lahore**  
 Queens Center, 33-Queens Road,  
 Lahore.  
 Tel: +92-42-37590623  
 Fax: +92-42-37590625

**Kahna Branch, Lahore**  
 Hakim Ghulam Hussain Colony, Mozoua  
 Gajomata, Kahna Distt. Lahore.  
 Tel: +92-42-35270084

**Ghurki Branch**  
 Ghurki Trust Teaching Hospital, Jallo  
 More, Lahore  
 Tel: +92-42-36581845-8  
 Fax: +92-42-36581846

**Village Burki Branch**  
 Village Burki, Burki Road, Lahore Cantt.,  
 Lahore.  
 Tel: +92-42-36560431  
 Fax: +92-42-36560432

**Blue Area Islamabad Branch**  
 32, Sohrab Plaza Jinnah Avenue, Blue  
 Area, Islamabad,  
 Tel: +92-51-2206330-1  
 Fax: +92-51-2206329

**E-11 Islamabad Branch**  
 Sector E-11/3, M.P.C.H.S. Islamabad.  
 Tel: +92-51-2318103  
 Fax: +92-51-2318102

**P.W.D. Housing Society Branch, Islamabad**  
 3-Civic Center, Block-A, PWD Employees  
 Co-operative Housing Society, Islamabad.  
 Tel: +92-51-5970735/7

**Taramari Branch, Islamabad**  
 Main Lehtarar Road, Taramari, Islamabad.  
 Tel: 051-2616000-1

**Bank Road Rawalpindi Branch**  
 Kitchlew Building, Opp. Gakkhar Plaza,  
 Rawalpindi.  
 Tel: +92-51-9270151-4  
 Fax: +92-51-9270155

**Muree Road Rawalpindi Branch**  
 K-583, Ch. Mouladad Khan Road, Murree  
 Road, Rawalpindi.  
 Tel: +92-51-5781071-2

**Raja Bazar Rawalpindi Branch**  
 Raja Bazar Branch  
 Dilgi Sahoi, Rawalpindi  
 Tel: +92-51-5778507

**G.T. Road Gujranwala Branch.**  
 Adjacent Telenor Office, G.T. Road,  
 Gujranwala.  
 Tel: +92 - 55-9200991-94  
 Fax: +92 - 55-9200993

**Ashrafabad, Bhawalpur Branch.**  
 Branch, Ashraf Sugar Mills Limited,  
 Ashrafabad, Bahawalpur.  
 Tel: +92 - 62-2870091-2  
 Fax: +92-62-2870093

**Chak Ghanian, Gujrat Branch**  
 Fawara Chowk, Tehsil Sara-e-Alamgir,  
 District Gujrat.  
 Tel: +92-544-652536-7  
 Fax: +92-544-652539

**Lilla, Jehlum Branch**  
 Abad kari Scheme No.7, Lila Basira, Tehsil  
 Pind Dadan Khan.  
 Tel: +92-544-217661-2  
 Fax: +92-544-217663

**Pindi Bahaudin Branch**  
 Tehsil & District Mandi Bahauddin.  
 Tel: +92-546-600346

**Dalwal, Chakwal Branch**  
 Tehsil Choa Saidan Shah, Dist. Chakwal.  
 Tel: +92-543-582070  
 Fax: +92-543-582087

**Lala Musa Branch**  
 Lala Musa, District Gujrat  
 Tel: +92-53-7511422-4  
 Fax: +92-53-7511425

**Sargodha Branch**  
 Railway Road Sargodha.  
 Tel: +92-48-9230511-3

**Dera Ghazi Khan**  
 Branch, Opposite Medical College,  
 Jampur Road, Dera Ghazi Khan.  
 Tel: +92-64-2471301-03  
 Fax: +92-64-2471304

**Faisalabad Branch**  
 Commercial Area, Peoples Colony No.1,  
 Faisalabad.  
 Tel: 0418-711691-3

**Jandiala Dhabwala Branch**  
 G.T. Road, Near Motorway Police Office,  
 Wazirabad District Gujranwala.  
 Tel: 055-6587172  
 Fax: 055-6587171

**G.T. Road Jhelum Branch**  
 Old G.T. Road, Kohinoor Bank  
 Square, Jhelum Cantt., Jhelum.  
 Tel: 0544-622027  
 Fax: 0544-622028

**Rahim Yar Khan Branch**  
 24-Model Town, Near Town Hall, Rahim  
 Yar Khan.  
 Tel: 068-5877064

**PECO Road Branch Lahore**  
 1-C, Phase-III, Main PECO Road, Lahore.  
 Tel: 042-35970191-4

**Satgarah Okara**  
 Adda Chowk, Sat Garah, Tehsil & District  
 Okara  
 Tel: 0442-664065-66

**Harappa Branch**  
 Main G.T. Road near Harappa Railway  
 Station, Tehsil and District Sahiwal  
 Tel: 040-4431064

**Kunjah Branch**  
 Ward-3, Kunjah, Tehsil & District Gujrat.  
 Tel: 053-3383154

**Sialkot Branch**  
 Shahabpura Road, Near Masjid Tajdar-  
 e-Madina, Small Industrial Estate, Sialkot  
 TEL: 052-3242700-1

**Okara Branch**  
 Main Colony, M.A.Jinnah Road, Okara  
 Tel: 044-2511555

**Main Boulevard DHA Lahore Branch**

Mujtaba Plaza, Main Boulevard DHA, Lahore.  
 Tel: 042-36685800  
 Fax: 042-36685801

**Abdali Road Multan Branch**

Sindh Bank Ltd., Abdali Road Branch, Multan.  
 Tel: 061-4585203-5  
 Fax: 061-4585207

**Manawala Branch Sheikhupura**

Main Manawala, District Sheikhupura.  
 Tel: 056-3771151

**Mian Channu Branch**

Lakar Mandi, Mian Channu.  
 Tel: 065-2660227

**Peshawar Road Rawalpindi**

Mehrabad, Peshawar Road, Rawalpindi Cantt.  
 Tel: 051-5492992-94  
 Fax: 051-5492995

**Morr Aminabad Branch**

Main G.T. Road, Morr. Aminabad, District Gujranwala  
 Tel: 055-3263127

**Mohlawala Branch**

Main Defence Road, Village Mohlanwal, District Lahore.  
 Tel: 042-35966762

**Kaira Khasa Branch**

G.T. Road, Near Vita Fan, Kaira Khasa, District Gujrat.  
 Tel: 053-3515178

**Wapda Town Lahore Branch**

Block A-1, Valencia Housing Scheme, PECHS, Wapda Town, Lahore.  
 Tel: 042-35224695-6

**Mirpur AJK Branch**

Younus Plaza, Allama Iqbal Road, Mirpur AJK.  
 Tel: +92 - 5827-444520  
 Fax: +92 - 5827-444522

**Abbotabad Branch**

Opposite Radio Pakistan, Mansehra Road, Jhangi, Abbotabad.  
 Tel: +92-992-330391-2  
 Fax: +92-992-303393

**Peshawar Cantt, Branch**

Jasmine Arcade, Fakhr-e-Alam Road, Peshawar Cantt..  
 Tel: +92 - 91-5271951-5250601-2  
 Fax: +92 - 91-5271949

**G.T Road Peshawar Branch**

Jabran Adeel Plaza, Bilal Town, G.T. Road, Peshawar City.  
 Tel: +92 - 91-2584452-3  
 Fax: +92 - 91-2584454

**Karkhano Market Branch, Peshawar**

C-Block, Palace Plaza, Karkhano Market, Ragi Lalma, Peshawar.  
 Tel: +92-091-5893139

**Bank Road Muzaffarabad**

Bank road, Muzaffarabad  
 Tel: 05823-920620, 920630

**University Road Peshawar Branch**

Peshawar Branch, Jamrud Road Peshawar.  
 Tel: 091-5711606-7  
 Fax: 091-5711608

**Phase-6, DHA, Lahore**

15-C Main Boulevard, DHA Phase VI, Lahore.  
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**Main Bazar Chichawatni**

Ward No.B-II, Tehsil Chichawatni, Distt. Sahiwal.  
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**Raiwind Road Lahore**

Plot No. 178-A, Ali Town, Main Raiwind Road, Lahore.  
 Tel: 042-35291547-8

**Mughalpura Branch.**

Plot No.13, Street No.17, Near Lalpul, Mughalpura, Lahore.  
 Tel: 042-36524972-4

**Nankana Sahib Branch.**

Ghala Mandi Nankana Sahib.  
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**DHA Phase V, Lahore Branch.**

Plot No.39, Sector CCA, Phase 5-C, Defence Housing Authority, Lahore  
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**Toba Tek Singh Branch.**

Allama Iqbal Road, Mohalla Janj Gar Toba Tek Singh.  
 Tel: 056-2512750-2

**Chiniot Branch.**

Chah Karinawala, Chiniot.  
 Tel: 0476-332401

**Village Gagoo Mandi Branch.**

Chak No. 187/EB, Gagoo Mandi, Tehsil Burewala, District Vehari.  
 Tel: 067-3500495-7

**Ferozpur Road Branch.**

Main Ferozpur road, Lahore  
 Tel: 042-35922959-61

**Village Alipur Chatta Branch.**

Gujranwala Road, Alipur Chattha, District Gujranwala.  
 Tel: 055-6332740-2

**Wah Cantt. Branch.**

Minar Road, Lala Rukh, Wah Cantt.,  
 Tel: 0514-4531862-3

**Hayatabad Branch.**

Commercial Unit No.13, Sector D-1, Phase1, Hayatabad Peshawar.  
 Tel: 091-5823855, 5823873  
 Fax: 091-5823850

**Gilgit Branch.**

Shahrah-e-Quaid-e-Azam, Jatial, Gilgit.  
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