

## **AUDITORS' REPORT TO THE MEMBERS**

We have audited the annexed unconsolidated balance sheet of Habib Bank Limited as at December 31, 2006 and the related unconsolidated profit and loss account, unconsolidated cash flow statement and unconsolidated statement of changes in equity together with the notes forming part thereof (here-in-after referred to as the 'financial statements') for the year then ended, in which are incorporated the unaudited certified returns from the branches except for 82 branches which have been audited by us and 40 branches audited by auditors abroad and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit.

It is the responsibility of the Bank's Board of Directors to establish and maintain a system of internal control, and prepare and present the financial statements in conformity with approved accounting standards and the requirements of the Banking Companies Ordinance, 1962 (LVII of 1962), and the Companies Ordinance, 1984 (XLVII of 1984). Our responsibility is to express an opinion on these statements based on our audit.

We conducted our audit in accordance with the International Standards on Auditing as applicable in Pakistan. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of any material misstatement. An audit includes examining, on a test basis, evidence supporting amounts and disclosures in the financial statements. An audit also includes assessing accounting policies and significant estimates made by management, as well as, evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion and after due verification, which in the case of loans and advances covered more than 60% of the total loans and advances of the bank, we report that:

- (a) in our opinion, proper books of accounts have been kept by the Bank as required by the Companies Ordinance, 1984 (XLVII of 1984), and the returns referred to above received from the branches have been found adequate for the purposes of our audit;
- (b) in our opinion:
  - (i) the balance sheet and profit and loss account together with the notes thereon have been drawn up in conformity with the Banking Companies Ordinance, 1962 (LVII of 1962), and the Companies Ordinance, 1984 (XLVII of 1984), and are in agreement with the books of account and are further in accordance with accounting policies consistently applied, except for the change as specified in note 4.15 with which we concur;

- (ii) the expenditure incurred during the year was for the purpose of the Bank's business; and
  - (iii) the business conducted, investments made and the expenditure incurred during the year were in accordance with the objects of the Bank and the transactions of the Bank which have come to our notice have been within the powers of the Bank;
- (c) in our opinion and to the best of our information and according to the explanations given to us, the unconsolidated balance sheet, unconsolidated profit and loss account, unconsolidated cash flow statement and unconsolidated statement of changes in equity together with the notes forming part thereof conform with approved accounting standards as applicable in Pakistan, and give the information required by the Banking Companies Ordinance, 1962 (LVII of 1962), and the Companies Ordinance, 1984 (XLVII of 1984), in the manner so required and give a true and fair view of the state of the Bank's affairs as at December 31, 2006 and its true balance of the profit, its cash flows and changes in equity for the year then ended; and
- (d) in our opinion Zakat deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980), was deducted by the Bank and deposited in the Central Zakat Fund established under section 7 of that Ordinance.

The corresponding figures presented are based on unconsolidated financial statements of the Bank as of December 31, 2005 which were audited by another auditor whose report dated March 28, 2006 expressed an unqualified opinion on those statements.

**Date: February 13, 2007**  
**Karachi.**

---

**KPMG Taseer Hadi & Co.  
Chartered Accountants**

**DISCLAIMER**

The management and directors of the Bank are responsible for accurate presentation of these financial statements. The auditors M/s KPMG Taseer Hadi & Co., chartered accountants, are not responsible for errors, omissions and discrepancies in the electronic version of financial statements and their reports thereon. The auditors shall remain bound by the hard copy version of the financial statements and their reports thereon available at the registered office of the Bank.

**HABIB BANK LIMITED**  
**BALANCE SHEET**  
**AS AT DECEMBER 31, 2006**

<b>2006</b> <b>(US \$ in '000)</b>	<b>2005</b> <b>(US \$ in '000)</b>	<b>Note</b>	<b>2006</b> <b>(Rupees in '000)</b>	<b>2005</b> <b>(Rupees in '000)</b>
<b>Restated</b>			<b>Restated</b>	
<b>ASSETS</b>				
759,232	542,024	5	46,244,803	33,014,694
386,343	382,602	6	23,532,165	23,304,315
107,538	201,482	7	6,550,128	12,272,248
1,955,815	1,690,765	8	119,128,687	102,984,482
5,516,097	5,050,119	9	335,985,458	307,602,748
286,453	234,202	10	17,447,808	14,265,234
193,776	181,352	11	11,802,870	11,046,166
36,510	25,905	12	2,223,845	1,577,875
<u>9,241,764</u>	<u>8,308,451</u>		<u>562,915,764</u>	<u>506,067,762</u>
<b>LIABILITIES</b>				
91,568	93,482	13	5,577,429	5,694,018
820,568	495,165	14	49,980,794	30,160,501
7,219,247	6,839,649	15	439,724,335	416,603,030
-	-		-	-
-	-		-	-
238,412	227,866	16	14,521,645	13,879,346
-	-		-	-
8,369,795	7,656,162		509,804,203	466,336,895
<u>871,969</u>	<u>652,289</u>		<u>53,111,561</u>	<u>39,730,867</u>
<b>NET ASSETS</b>				
<b>REPRESENTED BY:</b>				
<b>Shareholders' equity</b>				
113,282	113,282	17	6,900,000	6,900,000
276,104	252,833		16,817,472	15,400,087
361,972	161,260		22,047,700	9,822,330
751,358	527,375		45,765,172	32,122,417
120,611	124,914	18	7,346,389	7,608,450
<u>871,969</u>	<u>652,289</u>		<u>53,111,561</u>	<u>39,730,867</u>
<b>CONTINGENCIES AND COMMITMENTS</b>				
		19		

The annexed notes 1 to 46 and annexures I to III form an integral part of these financial statements.

**HABIB BANK LIMITED**  
**PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED DECEMBER 31, 2006**

<b>2006</b>	<b>2005</b>		<b>Note</b>	<b>2006</b>	<b>2005</b>
(US \$ in '000)				(Rupees in '000)	
692,046	509,635	Mark-up / return / interest earned	20	42,152,520	31,041,863
205,290	110,669	Mark-up / return / interest expensed	21	12,504,236	6,740,860
486,756	398,966	Net mark-up / interest income		29,648,284	24,301,003
46,972	48,870	Provision against non-performing loans and advances - net	9.5	2,861,093	2,976,654
(746)	2,115	(Reversal) / provision against off-balance sheet obligations	16.2	(45,438)	128,851
(225)	(1,356)	Reversal of provision against diminution in value of investments	8.8	(13,697)	(82,568)
-	-	Bad debts written off directly		-	-
46,001	49,629	Net mark-up / interest income after provisions		2,801,958	3,022,937
440,755	349,337			26,846,326	21,278,066
<b>Non mark-up / interest income</b>					
59,237	44,685	Fee, commission and brokerage income		3,608,127	2,721,738
53,622	22,804	Income / gain on investments	22	3,266,086	1,389,000
18,025	21,722	Income from dealing in foreign currencies		1,097,887	1,323,063
35,698	28,569	Other income	23	2,174,369	1,740,141
166,582	117,780	Total non-mark-up / interest income		10,146,469	7,173,942
607,337	467,117			36,992,795	28,452,008
<b>Non mark-up / interest expense</b>					
239,514	219,490	Administrative expenses	24	14,588,814	13,369,154
2,011	4,089	Other provisions / write offs - net		122,510	249,033
901	1,124	Other charges	25	54,898	68,482
242,426	224,703	Total non mark-up / interest expenses		14,766,222	13,686,669
364,911	242,414			22,226,573	14,765,339
28,300	26,308	Staff retrenchment cost	29.1	1,723,771	1,602,401
336,611	216,106	<b>Profit before taxation</b>		20,502,802	13,162,938
<b>Taxation</b>					
115,158	66,248	- current	26	7,014,251	4,035,139
(1,014)	(830)	- prior years		(61,738)	(50,540)
(11,917)	4,304	- deferred		(725,836)	262,168
102,227	69,722			6,226,677	4,246,767
234,384	146,384	<b>Profit after tax</b>		14,276,125	8,916,171
0.340	0.212	Basic and diluted earnings per share	27	20.69	12.92

The annexed notes 1 to 46 and annexures I to III form an integral part of these financial statements.

**HABIB BANK LIMITED**  
**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED DECEMBER 31, 2006**

2006	2005		Note	2006	2005
		(US \$ in '000)		(Rupees in '000)	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>					
336,611	216,106	Profit before taxation		20,502,802	13,162,938
Less: Dividend income and fair value adjustment of associates and joint venture companies					
(53,171)	(7,026)			(3,238,676)	(427,946)
(450)	(15,778)			(27,410)	(961,054)
(53,621)	(22,804)			(3,266,086)	(1,389,000)
<u>282,990</u>	<u>193,302</u>			<u>17,236,716</u>	<u>11,773,938</u>
<b>Adjustment for:</b>					
15,021	12,455	Depreciation / amortisation / adjustments		914,942	758,648
(225)	(1,356)	Reversal against diminution in the value of investments		(13,697)	(82,568)
46,972	48,870	Provision against non-performing loans and advances - net of reversals		2,861,093	2,976,654
5,939	6,738	Amortisation of premium on investments		361,750	410,420
(1,207)	(717)	Gain on sale of property and equipment - net		(73,539)	(43,667)
(1,173)	(2,415)	Miscellaneous provisions		(71,469)	(147,128)
<u>65,327</u>	<u>63,575</u>			<u>3,979,080</u>	<u>3,872,359</u>
<u>348,317</u>	<u>256,877</u>			<u>21,215,796</u>	<u>15,646,297</u>
<b>(Increase) / decrease in operating assets</b>					
(223,385)	443,526	Government securities		(13,606,379)	27,015,166
93,944	(139,833)	Lendings to financial institutions		5,722,120	(8,517,209)
(512,950)	(984,517)	Loans and advances		(31,243,803)	(59,966,943)
(24,243)	(91,715)	Other assets - net		(1,476,665)	(5,586,363)
<u>(666,634)</u>	<u>(772,539)</u>			<u>(40,604,727)</u>	<u>(47,055,349)</u>
<b>Increase / (decrease) in operating liabilities</b>					
379,598	496,970	Deposits and other accounts		23,121,305	30,270,460
325,403	58,052	Borrowings from financial institutions		19,820,293	3,535,943
(1,914)	(27,337)	Bills payable		(116,589)	(1,665,115)
11,756	16,347	Other liabilities - net		716,063	995,695
<u>714,843</u>	<u>544,032</u>			<u>43,541,072</u>	<u>33,136,983</u>
<u>396,526</u>	<u>28,370</u>			<u>24,152,141</u>	<u>1,727,931</u>
<u>(142,197)</u>	<u>(15,045)</u>			<u>(8,661,207)</u>	<u>(916,393)</u>
<u>254,329</u>	<u>13,325</u>			<u>15,490,934</u>	<u>811,538</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>					
(3,315)	9,910	Net investments in securities, associates and joint venture companies		(201,914)	603,608
(3,284)	1,121	Repatriation from / (Investment in) subsidiary companies		(200,000)	68,254
12,518	4,267	Dividend income received		762,457	259,878
(29,246)	(14,322)	Fixed capital expenditure		(1,781,366)	(872,362)
1,481	993	Proceeds from sale of fixed assets		90,371	60,480
(168)	(3,400)	Exchange adjustment on translation of balances in foreign branches		(10,228)	(207,104)
<u>(22,014)</u>	<u>(1,431)</u>			<u>(1,340,680)</u>	<u>(87,246)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>					
(11,366)	(5,664)	Dividend paid		(692,295)	(345,000)
<u>(11,366)</u>	<u>(5,664)</u>			<u>(692,295)</u>	<u>(345,000)</u>
<u>220,949</u>	<u>6,230</u>			<u>13,457,959</u>	<u>379,292</u>
891,772	924,959			54,317,840	56,339,251
32,854	(6,563)			2,001,169	(399,534)
924,626	918,396			56,319,009	55,939,717
<u>1,145,575</u>	<u>924,626</u>			<u>69,776,968</u>	<u>56,319,009</u>

The annexed notes 1 to 46 and annexures I to III form an integral part of these financial statements.

**HABIB BANK LIMITED**  
**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE YEAR ENDED DECEMBER 31, 2006**

Share Capital	RESERVES				Total
	Exchange Translation Reserve	Statutory	General	Unappropriated profit	
----- (Rupees in '000) -----					
Balance as at December 31, 2004 as previously stated	6,900,000	1,746,285	6,003,860	6,073,812	2,641,184 23,365,141
Effect of change in accounting policy with respect to proposed dividend	-	-	-	-	345,000 345,000
Balance as at December 31, 2004 as restated	6,900,000	1,746,285	6,003,860	6,073,812	2,986,184 23,710,141
Cash dividend paid at Re 0.50 per share	-	-	-	-	(345,000) (345,000)
Profit for the year ended December 31, 2005	-	-	-	-	8,916,171 8,916,171
Transferred from surplus on revaluation of fixed assets	-	-	-	-	48,209 48,209
Effect of translation of net investment in foreign branches	-	(207,104)	-	-	- (207,104)
Total recognized income and expense for the year	(207,104)	-	-	-	8,964,380 8,757,276
Transferred to statutory reserves	-	-	1,783,234	-	(1,783,234) -
Balance as at December 31, 2005 as restated	6,900,000	1,539,181	7,787,094	6,073,812	9,822,330 32,122,417
Profit for the year ended December 31, 2006	-	-	-	-	14,276,125 14,276,125
Exchange translation released on disposal of investments	-	(55,709)	-	-	- (55,709)
Transferred from surplus on revaluation of fixed assets	-	-	-	-	66,858 66,858
Effect of translation of net investment in foreign branches	-	45,481	-	-	- 45,481
Total recognized income and expense for the year	(10,228)	-	-	-	14,342,983 14,332,755
Transferred to statutory reserves	-	-	1,427,613	-	(1,427,613) -
Cash dividend paid at Re 1 per share	-	-	-	-	(690,000) (690,000)
Balance as at December 31, 2006	6,900,000	1,528,953	9,214,707	6,073,812	22,047,700 45,765,172

The annexed notes 1 to 46 and annexures I to III form an integral part of these financial statements.

**President and Chief Executive Officer**

**Director**

**Director**

**Director**

**HABIB BANK LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED DECEMBER 31, 2006**

**1 STATUS AND NATURE OF BUSINESS**

Habib Bank Limited (the Bank) is incorporated in Pakistan and is engaged in commercial banking, modaraba management and asset management related services in Pakistan and overseas. The Bank's registered office is located at Habib Bank Tower, 4th Floor, Jinnah Avenue, Islamabad. The bank operates 1,437 branches (2005: 1,425) inside Pakistan and 40 branches (2005: 45) outside the country.

**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 utilized and the appropriate portion of mark up thereon.
- The US Dollar amounts shown in the financial statements are stated solely for information convenience. For the purpose of translation to US Dollars, the rate of Rs. 60.91 per US Dollar has been used for both December 31, 2006 and 2005.

**2.1 Basis of measurement**

These financial statements have been prepared under the historical cost convention except that certain fixed assets are stated at revalued amounts, trading and available for sale investments and derivative financial instruments are measured at fair value.

**2.2 Critical accounting estimates and judgments**

The preparation of financial statements in conformity with the approved accounting standards requires the use of certain critical accounting estimates. It also requires the management to exercise its judgment in the process of applying the Bank's accounting policies. Estimates and judgments are continually evaluated and are based on historical experience, including expectations of future events that are believed to be reasonable under the circumstances. The areas where various assumptions and estimates are significant to the Bank's financial statements or where judgment was exercised in application of accounting policies are as follows:

i) Classification of investments

- In classifying investments as "held-for-trading" the Bank has determined securities which are acquired with the intention to trade by taking advantage of short term market / interest rate movements and are to be sold within 90 days.
- In classifying investments as "held-to-maturity" the Bank follows the guidance provided in SBP circulars on classifying non-derivative financial assets with fixed or determinable payments and fixed maturity. In making this judgment, the Bank evaluates its intention and ability to hold such investments to maturity.
- The investments which are not classified as held for trading or held to maturity are classified as available for sale.

ii) Provision against non performing loans and advances

The Bank reviews its loan portfolio to assess amount of non-performing loans and advances and provision required there against. While assessing this requirement various factors including the delinquency in the account, financial position of the borrower, the forced sale value of the securities and requirements of Prudential Regulations are considered. The estimates of forced sale values are supported by independent valuation of the assets mortgage / pledged. For portfolio impairment provision on consumer advances, the Bank follows, the general provision requirement set out in Prudential Regulations. These provisions change due to changes in requirements and the effect is disclosed in note 9.

iii) Impairment of available for sale equity investments

The Bank determines that available-for-sale equity investments are impaired when there has been a significant or prolonged decline in the fair value below its cost. This determination of what is significant or prolonged requires judgment. In making this judgment, the Bank evaluates among other factors, the normal volatility in share price. In addition, impairment may be appropriate when there is evidence of deterioration in the financial health of the investee, industry and sector performance, changes in technology, and operational and financing cash flows.

iv) Income taxes

In making the estimates for income taxes currently payable by the Bank, the management looks, at the current income tax laws and the decisions of appellate authorities on certain issues in the past. In making the provision for deferred taxes, estimates of the Bank's future taxable profits are taken into account.

v) Fair value of derivatives

The fair values of derivatives which are not quoted in active markets are determined by using valuation techniques. The valuation techniques take into account the relevant interest rates in effect at the balance sheet date and the rates contracted.

vi) Depreciation and amortization of fixed assets

In making estimates of the depreciation / amortization method, the management uses method which reflects the pattern in which economic benefits are expected to be consumed by the Bank. The method applied is reviewed at each financial year end and if there is a change in the expected pattern of consumption of the future economic benefits embodied in the assets, the method would be changed to reflect the change in pattern. Such change is accounted for as change in accounting estimates in accordance with International Accounting Standard - 8, Accounting Policies, "Changes in Accounting Estimates and Errors".

### **3 STATEMENT OF COMPLIANCE**

#### **3.1**

These financial statements have been prepared in accordance with the approved accounting standards as applicable in Pakistan and the requirements of the Companies Ordinance, 1984, the Banking Companies Ordinance, 1962, directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards as notified under the provisions of the Companies Ordinance, 1984. Wherever, the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan differ with the requirements of these standards, the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962, or the requirements of the said directives take precedence.

The State Bank of Pakistan, vide its BSD Circular No. 10 dated August 26, 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 these financial statements. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.

During 2005, the Securities and Exchange Commission of Pakistan notified the Islamic Financial Accounting Standard 1 issued by the Institute of Chartered Accountants of Pakistan relating to accounting for Murabaha transactions undertaken by a Bank, effective from financial periods beginning on or after January 01, 2006. The standard has not been adopted by stand alone Islamic branches of conventional banks pending resolution of certain issues e.g. invoicing of goods, recording of inventories, concurrent application with other approved accounting standards in place for conventional banks, etc. Pakistan Bank Association has taken up the matter with the State Bank of Pakistan.

#### **3.2 Standards, interpretations and amendments to published approved accounting standards that are not yet effective**

The following standards, amendments and interpretations of approved accounting standards, effective for accounting periods beginning on or after January 01, 2007 are either not relevant to Bank's operations or are not expected to have significant impact on the Bank's financial statements other than certain increased disclosures:

- IAS 1- Presentation of Financial Statements - amendments relating to Capital disclosures.
- IFRS 2 - Share-Based Payments.
- IFRS 3 - Business Combinations
- IFRS 5 - Non-current assets held for sale and discontinued operations
- IFRS 6 - Exploration for and evaluation of mineral resources
- IFRIC 8 - Scope of IFRS 2 Share-Based Payments.
- IFRIC 9 - Reassessment of Embedded Derivatives
- IFRIC 10 - Interim Financial Reporting and Impairment
- IFRIC 11- Group and Treasury Share Transactions
- IFRIC 12 - Services Concession Arrangements.

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

#### **4.1 Revenue recognition**

##### **Advances and investments**

Income on loans and advances and debt security investments are recognized on a time proportion basis that takes into account effective yield on the asset. Where debt securities are purchased at a premium or discount, those premiums / discounts are amortized through the profit and loss account over the remaining maturity, using the effective yield method.

Interest or mark-up recoverable on classified loans and advances and investments is recognized on receipt basis. Interest / mark-up on rescheduled / restructured loans and advances and investments is recognized as permitted by the regulations of State Bank of Pakistan or overseas regulatory authorities of countries where the branches operate, except where in the opinion of the management it would not be prudent to do so.

Dividend income from investments is recognized when the right to receive is established.

#### **Lease financing**

Financing method is used in accounting for income from lease financing. Under this method, the unearned lease income (excess of the sum of total lease rentals and estimated residual value over the cost of leased assets) is deferred and taken to income over the term of the lease period so as to produce a constant periodic rate of return on the outstanding net investment in lease.

Unrealized lease income is suspended on classified leases, in accordance with the requirements of the Prudential Regulations of the State Bank of Pakistan. Gains / losses on termination of lease contracts, documentation charges, front-end fees and other lease income are recognized as income on receipt basis.

#### **Letters of credit and guarantees**

Commission on letters of credit and guarantees etc. is recognized on time proportion basis.

### **4.2 Taxation**

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

#### **Current**

Current taxation is the tax payable on taxable income earned from local as well as foreign operations for the year using tax rates enacted at the balance sheet date and, any adjustments to tax payable relating to prior years.

#### **Deferred**

Deferred tax is recognized using the balance sheet liability method on all temporary differences between the amounts attributed to the assets and liabilities for financial reporting purposes and amounts used for taxation purposes. Deferred tax is not recognized on differences relating to investments in subsidiaries to the extent that they probably will not reverse in the foreseeable future. Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted at the reporting date.

A deferred tax asset is recognized only to the extent that it is probable that future taxable profits will be available against which the asset can be utilized.

### **4.3 Investments**

The Bank classifies its investment portfolio into the following categories:

#### **Held-for-trading**

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

#### **Held-to-maturity**

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

#### **Available-for-sale**

These are investments that do not fall under the held-for-trading or held-to-maturity categories.

The Bank's investments in associates and joint venture companies are accounted for as "held at fair value through profit and loss account" in these separate financial statements.

Investments, including those referred to in para above, are accounted for as follows:

- Quoted securities are carried at fair value.
- Unquoted equity securities are valued at lower of cost and break-up value. Break-up value of equity securities is calculated with reference to the net assets of the investee company as per the latest available audited financial statements.
- Securities classified as held-to-maturity are carried at amortized cost.

Provision for diminution in the value of equity securities is made after considering permanent impairment, if any in their value. Provision for diminution in the value of debt securities is made as per the Prudential Regulation issued by the State Bank of Pakistan.

Any unrealized surplus / deficit arising on revaluation of investment classified as 'Held-for-Trading' are taken to the profit and loss account and unrealized surplus / deficit arising on revaluation of investment classified as 'Available-for-sale' is taken directly to "surplus / deficit on revaluation of securities" in the balance sheet.

Gain / loss on investments sold during the period are taken to the profit and loss account.

#### **4.4 Lendings to / borrowings from financial institutions**

Where securities are sold subject to a commitment to re-purchase them at a pre-determined price, they remain on the balance sheet and a liability is recorded in respect of the consideration received in "borrowings from financial institutions". Conversely, securities purchased under analogous commitments to resell are not recognized on the balance sheet and the consideration paid is recorded in "lendings to financial institutions" or "loans and advances" as appropriate.

The difference between the sale and purchase price is recognized as mark-up / return expensed or earned on time proportion basis as the case may be.

#### **4.5 Advances**

##### **Loans and advances**

Loans and advances and net investment in finance lease are stated net of provision for loan losses. Provision for loan losses of Pakistan operations including general provision is made in accordance with the requirements of the Prudential Regulations issued by the State Bank of Pakistan. Provision for loan losses of overseas branches is made as per the requirements of the respective central banks. Advances are written off when there are no realistic prospects of recovery.

##### **Finance lease receivables**

Leases where the Bank transfers substantially all the risks and rewards incidental to ownership of an asset to the lessee are classified as finance leases. A receivable is recognized at an amount equal to the present value of the lease payments including any guaranteed residual value. Finance lease receivables are included in loans and advances to customers.

#### **4.6 Operating fixed assets and depreciation**

##### **4.6.1 Tangible**

Fixed assets and capital work-in-progress, are stated at cost or revalued amount less accumulated depreciation, where applicable, and accumulated impairment losses (if any).

Cost of fixed assets of foreign branches include exchange differences arising on translation at year-end rates. Land and buildings are revalued by independent professionally qualified valuers with sufficient regularity to ensure that the net carrying amount does not differ materially from the fair value. Surplus arising on revaluation is credited to the 'surplus on revaluation of fixed assets' account (net of deferred tax). Under the provision of the Companies Ordinance, 1984, deficit arising on revaluation of fixed assets is adjusted against the balance in the above surplus account.

Surplus on revaluation of fixed assets to the extent of the incremental depreciation charged on the related assets is transferred by the Bank to un-appropriated profits (net of deferred tax).

All operating assets are being depreciated over their expected economic lives using the straight-line method from the date the assets are available for use.

Depreciation is calculated so as to write-off the assets over their expected economic lives at the rates specified in note 11.3 to these financial statements. The depreciation charge for the year is calculated after taking into account residual value, if any. The residual values, useful lives and depreciation method are reviewed and adjusted, if appropriate, at each balance sheet date.

Depreciation on addition and deletion of tangible assets during the year is charged in proportion to the period of use.

Normal repairs and maintenance are charged to the profit and loss account as and when incurred. However, renewals are capitalized.

Gain or loss arising on the disposal of fixed assets are included in income currently. Surplus on revaluation of fixed assets (net of deferred tax) realized during the year is transferred directly to un-appropriated profit.

#### **4.6.2 Intangible**

Intangible assets having a finite useful life are stated at cost less accumulated amortization and accumulated impairment losses, if any. Such intangible assets are amortized using the straight-line method over their estimated useful lives. Amortization is charged at the rate stated in note 11.2. Amortization on additions and deletions of intangible asset during the year is charged in proportion to the period of use. The useful life and amortization method are reviewed and adjusted, if appropriate at each balance sheet date. Intangible assets having an indefinite useful life are stated at acquisition cost.

#### **4.7 Employee benefits**

The Bank operates the following post retirement schemes for its employees:

- i) For those who did not opt for the pension scheme of 1977 and for new employees, the Bank operates:
  - Approved funded provident fund (defined contribution scheme)
  - Approved funded gratuity scheme (defined benefit scheme)

Liability under the gratuity scheme is determined on the basis of actuarial advice under the Projected Unit Credit method.

- ii) For those who opted for the pension scheme introduced in 1977, the Bank operates:

- Approved funded pension scheme (defined benefit scheme) for services up to March 31, 2005
- Contributory gratuity and provident fund schemes in lieu of pension fund, for services subsequent to March 31, 2005.

Liability under the pension scheme is determined on the basis of actuarial advice using the Projected Unit Credit method.

#### **Post retirement medical benefits**

The Bank also provides post retirement medical benefits to its clerical employees and pensioners retiring before December 31, 2005. Provision is made in the financial statements for this benefit based on actuarial advice using the Projected Unit Credit method.

#### **Other post retirement benefits**

The Bank provide cash benefit on retirement which are estimated as per the actuarial advice.

#### **Employees' compensated absences**

The Bank also makes provision in the financial statements for its liabilities towards compensated absences. This liability is estimated on the basis of actuarial advice under the Projected Unit Credit method.

#### **Benevolent fund**

The Bank operates funded benevolent schemes for its executives / officers and clerical / non-clerical employees. Under this scheme, the employees of the Bank are entitled to receive defined grants during their service and after retirement. The benevolent fund plan covers all the employees of the Bank.

#### **Surplus / deficit on retirement funds / scheme**

Any surplus / deficit arising on actuarial valuation of these schemes (including actuarial gains / losses) available to / payable by the Bank is recognized in the year in which it arises.

#### **4.8 Foreign currency**

##### **Foreign currency transactions**

Transactions in foreign currencies are translated to Pakistani rupees at the exchange rates ruling on the transaction date. Monetary assets and liabilities in foreign currencies are expressed in rupee terms at the rates of exchange ruling on the balance sheet date. The fair value of forward cover taken from the State Bank of Pakistan for foreign currency deposits is added / deducted from value of foreign currency deposits. Forward foreign exchange contracts and foreign bills purchased are valued at forward rates applicable to their respective maturities.

#### **Foreign operations**

The assets and liabilities of foreign operations are translated to Pakistani rupees at exchange rates prevailing at the balance sheet date. The results of foreign operations are translated at average rate of exchange for the year.

#### **Translation gains and losses**

Translation gains and losses are included in the profit and loss account, except those arising on the translation of net investment in foreign operations (foreign branches, joint ventures or associates) which are taken to equity under "Exchange Translation Reserve" and on disposal are recognized in profit or loss account.

#### **Commitments**

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at forward rates applicable to their respective maturities. Contingent liabilities / commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in rupee terms at the rates of exchange ruling on the balance sheet date.

#### **4.9 Cash and cash equivalents**

Cash and cash equivalents include cash and balances with banks in current and deposit accounts.

#### **4.10 Off setting**

Financial assets and financial liabilities are set-off and the net amount is reported in the financial statements when there is a legally enforceable right to set-off and the Bank intends either to settle on a net basis, or to realize the assets and to settle the liabilities simultaneously.

#### **4.11 Impairment**

The carrying amount of the Bank's assets (other than deferred tax asset) are reviewed at each balance sheet date to determine whether there is any indication of impairment. If such indication exists, the recoverable amount of the relevant asset is estimated. An impairment loss is recognized whenever the carrying amount of an asset exceeds its recoverable amount. Impairment losses are recognized in profit and loss account. An impairment loss is reversed if the reversal can be objectively related to an event occurring after the impairment loss was recognized.

#### **4.12 Provision for guarantee claim**

Provision for guarantee claim is recognized when intimated and reasonable certainty exists that the Bank will settle the obligation. Expected recoveries are recognized by debiting customer's account. Charge to profit and loss account is stated net of expected recoveries.

#### **4.13 Other provisions**

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

#### **4.14 Derivative financial instruments**

Derivative financial instruments are initially measured at fair value and subsequently remeasured at fair value. The significant gain or loss on remeasurement to fair value is recognized in profit and loss account.

#### **#REF! Dividend distribution**

During the period the Institute of Chartered Accountants of Pakistan issued a Circular No. 06-2006 dated June 19, 2006 which requires that all declarations of dividends to holders of equity instruments consistent with / in accordance with IAS-10, Events after the Balance Sheet Date, including declaration of bonus issues and other appropriations except appropriations which are required by law after the balance sheet date, should not be recognized as liabilities or change in reserves at the balance sheet date. Previously all declarations of dividend to holders of equity instruments and transfers to reserves relating to profit for the year although declared subsequent to year end, were accounted for in the year to which those relates. This change has been applied retrospectively and comparatives have been restated. The change in accounting policy had following impact on these financial statements:

	<b>December 31, 2006</b>	<b>December 31, 2005</b>
----- (Rupees in '000) -----		
Decrease in other liabilities	1,380,000	690,000
Increase in unappropriated profit	1,380,000	690,000

#### **4.16 Segment reporting**

A segment is a distinguishable component of the Bank that is engaged in providing product or services (business segment), or in providing products or services within a particular economic environment (geographical segment), which is subject to risk and rewards that are different from those of other segments. The Bank's primary format of reporting is based on business segments.

##### **Business segments**

- Retail banking  
Consists of retail lending, deposits and banking services to private individuals and small businesses.
- Corporate / commercial banking  
Consists of Corporate customers and investment banking, includes advices and placements to corporate mergers and acquisitions, underwriting, privatisations and securitisation.
- Treasury  
Involves the businesses of proprietary trading, fixed income, equity and foreign exchanges.
- International Banking Group  
It represents Group's operations at 26 countries and is considered a separate segment for monitoring purposes.
- Head Office  
This includes balances held at Head Office level for regulatory requirements or other operational reasons and includes some non performing loans (not managed by other business segments), statutory liquidity and shareholders equity related balances and their associated cost / income.

##### **Geographical segments**

The Bank operates in five geographic regions, being:

- Pakistan
- Asia Pacific (including South Asia)
- Europe
- North America
- Middle East
- Others

Note	2006	2005
	(Rupees in '000)	

## 5. CASH AND BALANCES WITH TREASURY BANKS

In hand including National Prize Bonds

Local currency	5,398,703	4,104,428
Foreign currency	1,203,325	1,089,668
	<hr/> <hr/>	<hr/> <hr/>
	6,602,028	5,194,096

With State Bank of Pakistan in

Local currency current account	25,596,991	16,886,791
Foreign currency deposit account	4,526,739	5,493,077
	<hr/> <hr/>	<hr/> <hr/>
	30,123,730	22,379,868

With other Central Banks in

5.1	3,993,679	3,421,714
	3,599,553	518,001
	<hr/> <hr/>	<hr/> <hr/>
	7,593,232	3,939,715

With National Bank of Pakistan in

Local currency current account	1,925,813	1,501,015
	<hr/> <hr/>	<hr/> <hr/>
	46,244,803	33,014,694

The above balances include remunerative accounts amounting to Rs 8,294.267 million (2005: Rs 5,518.113 million).

- 5.1 This includes balances held with the Central Banks of the respective countries in accordance with the requirements of the local statutory / Central Bank regulations.

Note	2006	2005
	(Rupees in '000)	

## 6. BALANCES WITH OTHER BANKS

In Pakistan

On current account	301,197	410,182
--------------------	---------	---------

Outside Pakistan

6.1	4,578,886	2,798,945
	18,652,082	20,095,188
	<hr/> <hr/>	<hr/> <hr/>
	23,230,968	22,894,133
	<hr/> <hr/>	<hr/> <hr/>
	23,532,165	23,304,315

- 6.1 This includes remunerative current account balance amounting to Rs 320.944 million (2005: Rs 399.244 million)

Note	2006	2005
	(Rupees in '000)	

## 7. LENDINGS TO FINANCIAL INSTITUTIONS

Call money lendings

600,000 500,000

Repurchase agreement lendings (reverse repo)

7.2 5,950,128 11,772,248

---

---

6,550,128 12,272,248

### 7.1 PARTICULARS OF LENDING

In local currency

6,550,128 12,272,248

---

---

6,550,128 12,272,248

7.2 <b>Securities held as collateral against lendings to financial institutions</b>	<b>2006</b>			<b>2005</b>		
	<b>Held by bank</b>	<b>Further given as collateral</b>	<b>Total</b>	<b>Held by bank</b>	<b>Further given as collateral</b>	<b>Total</b>
	<b>(Rupees in '000)</b>					
Market treasury bills	3,900,128	-	3,900,128	11,772,248	-	11,772,248
Pakistan investment bonds	2,050,000	-	2,050,000	-	-	-
	<b>5,950,128</b>	<b>-</b>	<b>5,950,128</b>	<b>11,772,248</b>	<b>-</b>	<b>11,772,248</b>

Market value of securities held as collateral against lendings to financial institutions as at December 31, 2006 amounted to Rs 5,891.147 million (2005: Rs 11,918.331 million)

8. INVESTMENTS	Note	<b>2006</b>			<b>2005</b>		
		<b>Held by bank</b>	<b>Given as collateral</b>	<b>Total</b>	<b>Held by bank</b>	<b>Given as collateral</b>	<b>Total</b>
		<b>(Rupees in '000)</b>					
8.1 Investments by type							
<b>Held to Maturity securities (HTM)</b>	8.3						
<i>Federal Government Securities</i>							
- Pakistan investment bonds	8.9 / 8.11	14,782,250	-	14,782,250	15,866,815	-	15,866,815
<i>Overseas Government securities</i>		224,382	-	224,382	2,212,674	-	2,212,674
<i>Debentures and Corporate Debt Instruments</i>		121,825	-	121,825	281,905	-	281,905
		<b>15,128,457</b>	<b>-</b>	<b>15,128,457</b>	<b>18,361,394</b>	<b>-</b>	<b>18,361,394</b>
<b>Available-for-sale securities (AFS)</b>							
<i>Federal Government Securities</i>							
- Market treasury bills	8.9 / 8.11	35,891,929	21,337,072	57,229,001	32,233,586	3,144,679	35,378,265
- Pakistan investment bonds		987,349	-	987,349	809,736	-	809,736
- Government of Pakistan Guaranteed bonds		20,196,055	-	20,196,055	23,689,206	-	23,689,206
- WAPDA bonds		-	-	-	599,991	-	599,991
- Government of Pakistan bonds (US Dollar / Euro)		864,805	-	864,805	852,254	-	852,254
<i>Overseas Government securities</i>		6,163,192	-	6,163,192	7,844,127	-	7,844,127
<i>Fully paid-up ordinary shares:</i>							
- Listed companies		1,662,002	-	1,662,002	1,434,839	-	1,434,839
- Unlisted companies		455,613	-	455,613	449,055	-	449,055
<i>Debentures and Corporate Debt Instruments</i>							
- Listed securities		510,926	-	510,926	559,851	-	559,851
- Unlisted securities		6,826,795	-	6,826,795	6,729,921	-	6,729,921
<i>NIT units</i>	8.12	30,208	-	30,208	27,180	-	27,180
<i>Preference shares</i>		171,667	-	171,667	260,983	-	260,983
<i>Other investments</i>		183,414	-	183,414	171,885	-	171,885
		<b>73,943,955</b>	<b>21,337,072</b>	<b>95,281,027</b>	<b>75,662,614</b>	<b>3,144,679</b>	<b>78,807,293</b>
<b>Investment in subsidiary companies</b>	8.4	2,752,080	-	2,752,080	2,552,080	-	2,552,080
<b>Investment in associates and joint venture companies</b>	8.5	5,967,123	-	5,967,123	3,263,715	-	3,263,715
		<b>97,791,615</b>	<b>21,337,072</b>	<b>119,128,687</b>	<b>99,839,803</b>	<b>3,144,679</b>	<b>102,984,482</b>

## 8.2 Investments by segments

	Note	2006 (Rupees in '000)	2005 (Rupees in '000)
Federal Government Securities			
- Market treasury bills		57,321,723	35,426,037
- Pakistan investment bonds		15,912,056	16,813,295
- Government of Pakistan Guaranteed bonds		20,196,055	23,689,206
- WAPDA bonds		-	599,991
- Government of Pakistan bonds (US Dollar / Euro)		864,805	852,254
Overseas Government securities		6,387,574	10,056,801
Fully paid-up ordinary shares			
- Listed companies		1,632,701	1,178,342
- Unlisted companies		485,828	493,381
Debentures and Corporate Debt Instruments			
- Listed securities		519,093	559,851
- Unlisted securities		7,314,967	7,439,386
NIT units		11,112	3,537
Preference shares		175,547	264,863
Other investments		86,792	86,792
Investment in subsidiary companies		2,752,080	2,552,080
Investment in associates and joint venture companies	8.5	5,967,123	3,263,715
		119,627,456	103,279,531
less: Provision for diminution in value of Investments	8.8	(518,932)	(562,065)
Investment at cost (net of provision)		119,108,524	102,717,466
Surplus on revaluation of available for sale securities	18.2	20,163	267,016
		119,128,687	102,984,482

8.3 The market value of securities classified as "held-to-maturity" amounted to Rs 12,538.391 million (2005: Rs 13,835.408 million) as at December 31, 2006.

	Note	2006 (Rupees in '000)	2005 (Rupees in '000)
8.4 Investment in subsidiary companies			
Habib Allied International Bank Plc - Holding 90.5% (2004: 90.5%)		2,000,469	2,000,469
Habib Finance (Australia) Limited - wholly owned		62,967	62,967
Habib Finance International Limited, Hong Kong - wholly owned		356,144	356,144
Habib Bank Financial Services (Private) Limited - wholly owned		32,500	32,500
Habib Currency Exchange (Private) Limited - wholly owned		200,000	100,000
HBL Asset Management Limited		100,000	-
		2,752,080	2,552,080

## 8.5 Investment in associates and joint venture companies

Himalayan Bank Limited, Nepal - Holding 20% (2005: 20%)		837,535	682,334
PlatinumHabib Bank Plc, Nigeria - Holding 15% (2005: 15%)		2,426,182	2,426,182
Diamond Trust Bank Ltd., Kenya - Holding 3% (2005: 0%)	8.5.1	227,568	-
Add: Fair value adjustment		3,491,285	3,108,516
		2,475,838	155,201
		5,967,123	3,263,717

8.5.1 The Bank has significant influence because of Aga Khan Fund for Economic Development's holding (Parent of Bank) in Diamond Trust Bank Limited. The investment was made during the last quarter of 2006.

## 8.6 Summary of financial information on associates and joint venture companies

		2006				
	Based on the financial statements as on	Assets	Liabilities	Equity	Revenue	Profit / (loss)
		(Rupees '000)				
Himalayan Bank Limited, Nepal	July 15, 2006	27,239,253	25,516,495	1,722,758	1,722,138	187,827
PlatinumHabib Bank Plc., Nigeria	June 30, 2006	73,929,018	60,427,378	13,501,640	6,148,128	1,144,791
Diamond Trust Bank Limited, Kenya	September 30, 2006	16,885,905	15,241,985	1,643,920	1,477,722	286,963
		2005				
	Based on the financial statements as on	Assets	Liabilities	Equity	Revenue	Profit / (loss)
		(Rupees '000)				
Himalayan Bank Limited, Nepal	July 15, 2005	23,083,252	21,805,144	1,278,108	1,459,604	255,560
PlatinumHabib Bank Plc., Nigeria	June 30, 2005	24,001,123	18,120,383	5,880,740	3,092,798	326,317
Diamond Trust Bank Limited, Kenya	December 31, 2005	13,584,324	12,214,457	1,369,867	1,451,298	244,251

## 8.7 Investment in associated undertakings - as per statute

	2006		2005	
	Fair value / cost (Rupees in '000)	Holding %	Fair value / cost (Rupees in '000)	Holding %
Central Depository Company	6,346	9.83%	6,346	8.25%
First Women Bank Limited	63,300	26.78%	63,300	26.78%
Investment Corporation of Pakistan	36,474	19.98%	36,474	19.98%
Khushali Bank	300,000	17.60%	300,000	17.60%
National Institution Facilitation Technologies (Private) Limited	1,527	9.07%	1,527	9.07%
The Resource Group (Pak) Limited	140,149	7.02%	212,225	7.02%
TMT PKIC Incubation Fund	25,000	10.00%	17,343	12.50%
	<b>572,796</b>		<b>637,215</b>	

8.7.1 The Bank does not have significant influence over these entities either due to insignificant holdings or influence of the Government / major shareholders. Accordingly these investments are accounted for as normal investments.

## 8.8 Particulars of provision held against diminution in value of investments

The balances above are stated net of specific provision held. The analysis of total provision held is as follows:

	2006	2005
	(Rupees in '000)	
Opening balance	562,065	655,870
Reversed during the year	(13,697)	(82,568)
Amount written off	(29,436)	(11,237)
Closing balance	<b>518,932</b>	<b>562,065</b>

## 8.8.1 Particulars of Provision in respect of Type and Segment

## Available-for-sale securities (AFS)

## Fully paid-up ordinary shares

- Listed companies	118,490	86,299
- Unlisted companies	30,215	44,326
Debentures and Corporate Debt Instruments	366,347	427,560
Preference shares	3,880	3,880
	<b>518,932</b>	<b>562,065</b>

8.9 Investments held for maintaining the liquidity requirements of the State Bank of Pakistan amounted to Rs 72,304 million as at December 31, 2006 (2005: Rs 56,404 million).

8.10 Investments include Rs 543.500 million as at December 31, 2006 (2005: Rs 543.500 million) pledged with State Bank of Pakistan and National Bank of Pakistan against TT/DD discounting facilities and demand loan facilities.

8.11 Investments include Rs 10 million as at December 31, 2006 (2005: Rs 10 million) pledged with the Controller of Military Accounts in lieu of Regimental Fund Accounts being maintained at various branches of the bank.

8.12 NIT units of Rs 3,537 million as at December 31, 2006 are pledged with Multan High Court.

8.13 Information relating to investments including credit ratings in shares of listed and unlisted companies, redeemable capital and bonds, required to be disclosed as part of the financial statements by the State Bank of Pakistan, is given in Annexure 'I' and is an integral part of these financial statements.

	Note	2006	2005
		(Rupees in '000)	
<b>9. ADVANCES</b>			
Loans, cash credits, running finances, etc.			
In Pakistan		291,263,669	272,535,496
Outside Pakistan		24,889,593	28,216,747
		<b>316,153,262</b>	<b>300,752,243</b>
Net investment in finance lease - in Pakistan	9.2	10,722,288	11,498,509
- outside Pakistan		-	-
		<b>10,722,288</b>	<b>11,498,509</b>
Bills discounted and purchased (excluding Government treasury bills)			
Payable in Pakistan		9,843,364	12,352,640
Payable outside Pakistan		18,079,105	10,841,541
		<b>27,922,469</b>	<b>23,194,181</b>
Provision against non-performing advances	9.5	(18,812,561)	(27,842,185)
		<b>335,985,458</b>	<b>307,602,748</b>
<b>Fully provided non-performing advances classified as loss for more than five years</b>			
In Pakistan		6,622,757	-
Outside Pakistan		493,578	-
		<b>7,116,335</b>	<b>-</b>
Provision	9.5.1	(7,116,335)	-
		<b>-</b>	<b>-</b>
<b>9.1 Particulars of advances</b>			
9.1.1 In local currency		288,730,437	268,875,478
In foreign currency including foreign currency financing by domestic branches amounting to Rs 18,858. million (2005: Rs 14,466.506 million)		47,255,021	38,727,270
		<b>335,985,458</b>	<b>307,602,748</b>

9.1.2 Short term (for upto one year)	216,171,786	212,658,710
Long term (for over one year)	119,813,672	94,944,038
	<u>335,985,458</u>	<u>307,602,748</u>

## 9.2 Net investment in finance lease

	2006			2005		
	Not later than one year	Later than one and less than five years	Total	Not later than one year	Later than one and less than five years	Total
	----- (Rupees in '000) -----					
Lease rentals receivable	655,463	9,695,381	10,350,844	3,301,754	7,523,585	10,825,339
Residual value	135,378	2,002,037	2,137,415	75,592	1,971,188	2,046,780
Gross investment in finance lease	790,841	11,697,418	12,488,259	3,377,346	9,494,773	12,872,119
Unearned finance income	44,681	1,721,290	1,765,971	165,763	1,207,847	1,373,610
Net investment in finance lease	<u>746,160</u>	<u>9,976,128</u>	<u>10,722,288</u>	<u>3,211,583</u>	<u>8,286,926</u>	<u>11,498,509</u>

9.3 Advances include Rs. 26,921.974 million (2005: 35,623.139) which have been placed under non-performing status, other than those accounts classified as loss and fully provided for more than five years which have been placed in separate category as referred to in note 9.4 are detailed below:

Category of Classification	2006					
	Non-performing advances			Provision required and held		
	Domestic	Overseas	Total	Domestic	Overseas	Total
----- (Rupees in '000) -----						
<b>Specific Provision</b>						
Other assets especially mentioned	656,589	-	656,589	-	-	656,589
Substandard	2,843,777	674,394	3,518,171	507,320	-	2,336,457
Doubtful	2,775,895	88,498	2,864,393	801,877	44,248	846,125
Loss	14,234,592	5,648,229	19,882,821	10,772,592	5,382,638	16,155,230
	<u>20,510,853</u>	<u>6,411,121</u>	<u>26,921,974</u>	<u>12,081,789</u>	<u>5,426,886</u>	<u>17,508,675</u>
<b>General Provision</b>	-	-	-	1,173,890	129,996	1,303,886
	<u>20,510,853</u>	<u>6,411,121</u>	<u>26,921,974</u>	<u>13,255,679</u>	<u>5,556,882</u>	<u>18,812,561</u>
				8,429,064	-	984,235
				-	-	-
				9,413,299	-	-

9.3.1 Classification of overseas non-performing advances and provision there against has been made in accordance with the accounting policy as referred in note 4.5.

9.4 During the year, the Bank has separated non-performing loans classified as loss for more than five years and fully provided as a separate category for monitoring purposes. The total loans and advances so classified and the provisions there against amounts to Rs 7.12 billion. This category is not included in note 9.3.

9.4.1 The State Bank of Pakistan vide BSD Circular 7 dated November 1, 2005 has withdrawn the benefit relating to FSVs conducted in respect of non-performing loans and advances where the outstanding principal amount is Rs 10 million (2005:Rs 5 million) or less.

Had the provision against non-performing loans and advances been determined in accordance with the previous requirements of the State Bank of Pakistan by considering the benefit of FSV where the outstanding amount is between Rs 5 million and 10 million, the specific provision against non-performing loans and advances would have been lower and consequently profit before taxation and advances (net of provision) as at December 31, 2006 would have been higher by Rs 182,611 million.

## 9.5 Particulars of provision against non-performing advances

Note	2006			2005		
	Specific	General	Total	Specific	General	Total
	----- (Rupees in '000) -----					
Opening balance	26,395,473	1,446,712	27,842,185	26,330,758	975,856	27,306,614
Exchange adjustment and other movement	58,897	(22,376)	36,521	259,720	(1,602)	258,118
Charge for the year	3,089,097	34,465	3,123,562	2,650,454	472,680	3,123,134
Reversals	(107,554)	(154,915)	(262,469)	(146,258)	(222)	(146,480)
Amounts written off	2,981,543	(120,450)	2,861,093	2,504,196	472,458	2,976,654
Transferred to over 5 years category	9.6	(4,810,903)	-	(4,810,903)	(2,699,201)	(2,699,201)
Closing balance	9.5.1	(7,116,335)	-	(7,116,335)	-	-
In local currency	17,508,675	1,303,886	18,812,561	26,395,473	1,446,712	27,842,185
In foreign currency	12,081,789	1,173,890	13,255,679	19,312,552	1,297,569	20,610,121
	5,426,886	129,996	5,556,882	7,082,921	149,143	7,232,064
	<u>17,508,675</u>	<u>1,303,886</u>	<u>18,812,561</u>	<u>26,395,473</u>	<u>1,446,712</u>	<u>27,842,185</u>

2006            2005  
(Rupees in '000)

**9.5.1 Particulars of provision against fully provided non-performing advances classified as loss for more than five years**

Opening balance	-	-
Transferred during the year	7,116,335	-
Write off / recovery	-	-
	<u>7,116,335</u>	<u>-</u>

**9.6 Particulars of write-offs**

9.6.1 Against provisions	4,810,903	2,699,201
Directly charged to profit and loss account	-	-
	<u>4,810,903</u>	<u>2,699,201</u>

**9.6.2 Analysis of write-offs**

Rs 500,000 and above in Pakistan (Note 9.7)	2,754,149	1,820,476
Below Rs 500,000 in Pakistan and overseas	2,056,754	878,725
	<u>4,810,903</u>	<u>2,699,201</u>

**9.7 Details of loan write-off of Rs 500,000 and above**

The statement in respect of written-off loans or any other financial relief of five hundred thousand rupees or above allowed to a person(s) during the year ended December 31, 2006 is given in Annexure II required under sub-section (3) of Section 33A of the Banking Companies Ordinance, 1962.

**9.8 Particulars of loans and advances to directors, associated companies, etc.**

	2006				2005			
	Balance outstanding	Maximum total amount of loans and advances including temporary advances outstanding	Limit sanctioned during the year	Loan repaid during the year	Balance outstanding	Maximum total amount of loans and advances including temporary advances outstanding	Limit sanctioned during the year	Loan repaid during the year
----- (Rupees in '000) -----								

Debts due by directors or executives of the Bank or any of them either severally or jointly with any other persons								
- in respect of directors								
- in respect of executives *	253,864	333,004	196,000	148,877	206,741	213,920	50,000	42,830
- in respect of key management personnel	184,427	184,427	106,400	47,337	125,364	125,364	27,000	-

Debts due by companies or firms in which the directors of the bank are interested as directors, partners or in the case of private companies as members								
	-	292,000	-	-	292,000	392,000	-	-

Debts due by								
- Retirement benefit funds	1,389,612	2,520,733	-	-	1,877,816	2,165,061	2,740,700	-

The disclosure of the year-end balance, limit/ amount sanctioned and the highest amount outstanding during the year is considered the most meaningful information to represent the amount of the transactions and the amount of outstanding balances during the year.

\* (These represent staff loans given by the Bank to its executives as per their terms of employment)

\*\* (Maximum amount has been arrived at by reference to month end balance)

10. OTHER ASSETS	Note	2006		2005	
		(Rupees in '000)			
Income / mark-up accrued in local currency			8,179,778		6,736,303
Income / mark-up accrued in foreign currency			714,016		439,050
Advances, deposits, advance rent and other prepayments			663,996		552,134
Advance taxation (payments less provisions)			1,683,120		-
Receivable from defined benefit plans	30.2.3		4,835,017		4,245,070
Stationery and stamps on hand			164,568		159,119
Accrued fee income			129,600		-
Due from Government of Pakistan	10.2		295,353		328,620
Unrealised gain on forward foreign exchange contract - net			92,415		-
Non-banking assets acquired in satisfaction of claims (market value Rs 36.336 million)			30,000		-
Others			659,945		1,804,938
			<u>17,447,808</u>		<u>14,265,234</u>

				2006	2005						
				(Rupees in '000)							
10.1	<b>Provision against other assets</b>										
	Opening balance			882,071	689,026						
	(Reversal) / charge for the year - net			<u>(151,106)</u>	193,045						
	Closing balance			<u>730,965</u>	<u>882,071</u>						
10.2	This represents residual amount recoverable from the Government of Pakistan on account of payments made to retrenched employees under the Voluntary Separation Scheme (VSS) offered by the Bank during 2001. All payments made under this scheme are recoverable from the Government of Pakistan as grant to the Bank										
11.	<b>OPERATING FIXED ASSETS</b>		<b>Note</b>	<b>2006</b>	<b>2005</b>						
	Capital work-in-progress		11.1	394,720	62,916						
	Intangible assets		11.2	434,861	301,613						
	Operating fixed assets		11.3	<u>10,973,289</u>	<u>10,681,637</u>						
				<u>11,802,870</u>	<u>11,046,166</u>						
11.1	<b>Capital work-in-progress</b>										
	Civil works			267,515	38,220						
	Equipment			1,332	14						
	Others			<u>125,873</u>	<u>24,682</u>						
				<u>394,720</u>	<u>62,916</u>						
11.2	<b>Intangible assets</b>										
		<b>COST</b>		<b>AMORTISATION</b>							
		As at January 1, 2006	Additions / (deletions) during the year	As at December 31, 2006	As at January 1, 2006	Charge for the year (Amortisation on deletions)	As at December 31, 2006	As at December 31, 2006	Book value as at December 31, 2006	Rate of amortisation	
		----- Rupees in 000 -----									
	Computer Software	329,032	273,368	187,212	787,532	27,419	171,676	155,637	352,671	434,861	33.33
		<u>(2,080)</u>				<u>(2,061)</u>					
		<b>COST</b>		<b>AMORTISATION</b>							
		As at January 1, 2005	Additions / (deletions) during the year	As at December 31, 2005	As at January 1, 2005	Charge for the year (Amortisation on deletions)	As at December 31, 2005	As at December 31, 2005	Book value as at December 31, 2005		Rate of amortisation
		----- Rupees in 000 -----									
	Computer Software	-	329,032	-	329,032	-	27,419	-	27,419	301,613	33.33

## 11.3 Operating fixed assets

Description	COST / REVALUATION				DEPRECIATION				Book value as at December 31, 2006	Rate of depreciation %
	As at January 1, 2006	Additions/ (deletions) / Adjustments during the year	Surplus/ (deficit) on revaluation during the year	As at December 31, 2006	As at January 1, 2006	Charge for the year/ (depreciation on deletions) / adjustments	Surplus/ (deficit) on revaluation during the year	As at December 31, 2006		
	----- Rupees in 000 -----									
Land	6,407,082	71,472 (5,175) (7,487)	124,128	6,590,020	-	-	-	-	6,590,020	-
Building including related machinery	3,367,995	140,120 - (6,736)	8,003	3,509,382	547,755	142,640 - (5,986)	(8,703)	675,706	2,833,676	2.5-10
Furniture, fixture and office equipment	4,412,204	740,946 (187,538) (154,940)	-	4,810,672	3,134,645	540,789 (182,525) (129,425)	-	3,363,484	1,447,188	20-33
Vehicles	565,737	53,013 (262,186) (34,321)	-	322,243	388,981	59,837 (197,322) (31,658)	-	219,838	102,405	20
<b>2006</b>	<b>14,753,018</b>	<b>1,005,551 (454,899) (203,484)</b>	<b>132,131</b>	<b>15,232,317</b>	<b>4,071,381</b>	<b>743,266 (379,847) (167,069)</b>	<b>(8,703)</b>	<b>4,259,028</b>	<b>10,973,289</b>	

Description	COST / REVALUATION				DEPRECIATION				Book value as at December 31, 2005	Rate of depreciation %
	As at January 1, 2005	Additions/ (deletions) during the year	Adjustments	As at December 31, 2005	As at January 1, 2005	Charge for the year/ (depreciation on deletions)	Adjustments	As at December 31, 2005		
	----- Rupees in 000 -----									
Land	6,406,830	304 (183)	131	6,407,082	-	-	-	-	6,407,082	-
Building including related machinery	3,272,245	113,007 (8,175)	(9,082)	3,367,995	384,010	152,573 (2,622)	13,794	547,755	2,820,240	2.5-10
Furniture, fixture and office equipment	3,954,499	654,964 (193,362)	(3,897)	4,412,204	2,835,398	489,536 (188,945)	(1,344)	3,134,645	1,277,559	20-33
Vehicles	546,484	83,150 (73,979)	10,082	565,737	382,601	63,363 (67,319)	10,336	388,981	176,756	20
<b>2005</b>	<b>14,180,058</b>	<b>851,425 (275,699)</b>	<b>(2,766)</b>	<b>14,753,018</b>	<b>3,602,009</b>	<b>705,472 (258,886)</b>	<b>22,786</b>	<b>4,071,381</b>	<b>10,681,637</b>	

11.4 The Bank's domestic properties were revalued by independent professional valuers as on December 31, 2004. These properties were revalued by Iqbal A. Nanjee & Co., professional valuers on the basis of market value. The revaluation has resulted in increasing the surplus on revaluation of fixed assets by Rs. 4,055.522 million. The Bank's properties of Sri Lanka and Singapore branches were revalued on August 10, 2005 and September 5, 2006 by A. Y. Daniel & Son and CB Richard Ellis (Private) Limited respectively, licenced valuers, on market value basis. These revaluations have resulted in a surplus of Rs 140.834 million and the same has been recorded in the books in 2006. Had there been no revaluation, the carrying amount of revalued assets would have been as follows:

	(Rupees in '000)
Land	466,613
Building including related machinery	967,470

The movement in surplus on revaluation of properties is given in note 18.1 to these financial statements.

#### 11.5 Details of disposal of fixed assets

The information relating to disposal of fixed assets in aggregate having book value exceeding Rs. 250,000 or cost exceeding Rs 1 million (whichever is lower) is required to be disclosed as part of the financial statements by the State Bank of Pakistan is given in Annexure III and is an integral part of these financial statements.

11.6 At December 31, 2006 carrying value of temporarily idle properties and equipment and those retired from active service and held for disposal purposes amounted to Rs 121.573 million (2005: Rs 198.729 million) and Rs 99.945 million (2005: Rs 214.037 million), respectively. Gross carrying amount of fully depreciated properties and equipment that are still in the Bank's use, as at the above date, amounted to Rs 1.6 million (2005: Rs 1.605 million).

	2006	2005
	Note	(Rupees in '000)

#### 12. DEFERRED TAX ASSET

##### Deductible temporary differences on

- provision against investments	127,886	153,341
- provision against doubtful debts	2,886,695	1,705,775
- provision against others	247,175	446,226
On revaluation of investments	(8,503)	65,519
	<u>3,253,253</u>	<u>2,370,861</u>

##### Taxable temporary differences on

- fixed assets	(488,994)	(502,632)
- others	(540,414)	(290,354)
	<u>(1,029,408)</u>	<u>(792,986)</u>
<b>Net deferred tax asset recognised by the Bank</b>	<b><u>2,223,845</u></b>	<b><u>1,577,875</u></b>

#### 13. BILLS PAYABLE

In Pakistan	13.1	5,110,162	5,025,906
Outside Pakistan		467,267	668,112
		<u>5,577,429</u>	<u>5,694,018</u>

13.1 It includes an amount of Rs 4,060.611 million held in inter-branch transitory accounts.

#### 14. BORROWINGS FROM FINANCIAL INSTITUTIONS

In Pakistan	46,633,171	28,002,258
Outside Pakistan	3,347,623	2,158,243
	<u>49,980,794</u>	<u>30,160,501</u>

##### 14.1 Particulars of borrowings from financial institutions

In local currency	46,633,171	28,002,258
In foreign currency	3,347,623	2,158,243
	<u>49,980,794</u>	<u>30,160,501</u>

##### 14.2 Details of borrowings from financial institutions

###### Secured

Borrowings from State Bank of Pakistan under	14.3	15,678,110	14,525,086
- Export refinance scheme		9,145	9,638
- Locally manufactured machinery refinance scheme		8,213,632	276,327
- Long term finance - export oriented projects		<u>21,285,463</u>	<u>3,141,207</u>
Repurchase agreement borrowings		45,186,350	17,952,258

###### Unsecured

In Pakistan	1,446,821	10,050,000
Outside Pakistan	937,139	367,460
	<u>2,410,484</u>	<u>1,790,783</u>
	3,347,623	2,158,243
	<u>4,794,444</u>	<u>12,208,243</u>
	<u>49,980,794</u>	<u>30,160,501</u>

14.3 Borrowings from State Bank of Pakistan (SBP) under the export, locally manufactured machinery and export oriented projects refinance schemes of SBP are secured by the bank's cash and security balances held by SBP.

	Note	2006	2005
		(Rupees in '000)	
<b>15. DEPOSITS AND OTHER ACCOUNTS</b>			
<b>Customers</b>			
Fixed deposits		120,890,875	89,957,605
Savings chequing account		168,057,000	164,877,000
Other savings account		51,054,296	53,675,757
Current accounts - non-remunerative		87,555,494	101,889,146
		<u>427,557,665</u>	<u>410,399,508</u>
<b>Financial institutions</b>			
Remunerative deposits		8,732,019	3,617,049
Non-remunerative deposits		3,434,651	2,586,473
		<u>12,166,670</u>	<u>6,203,522</u>
		<u>439,724,335</u>	<u>416,603,030</u>

**15.1 Particulars of deposits**

In local currency		359,339,363	343,201,749
In foreign currencies {including foreign currency deposits of domestic branches of Rs 33,147.443 million (2005: Rs 31,686.565 million)}		80,384,972	73,401,281
		<u>439,724,335</u>	<u>416,603,030</u>

**16. OTHER LIABILITIES****Restated**

Mark-up / return / interest payable in local currency		4,160,445	2,391,879
Mark-up / return / interest payable in foreign currency		419,907	383,247
Security deposits against leases		2,137,415	2,046,780
Accrued expenses		1,293,942	613,306
Unrealised loss on forward foreign exchange contracts - net		-	115
Unclaimed dividends		-	2,295
Provision for employees' compensated absences	30.3	1,297,901	1,260,440
Provision for post retirement medical benefits	30.2.3	1,660,083	1,891,523
Provision against off-balance sheet obligations	16.2	474,457	519,895
Provision for contingencies	16.3	807,754	839,702
Branch adjustment account		1,089,989	2,277,833
Payable to defined benefit plan	30.2.3	15,769	234,891
Provision for taxation - net of payments		-	25,574
Others		1,163,983	1,391,866
		<u>14,521,645</u>	<u>13,879,346</u>

- 16.1 On recommendation of Directors, declaration of proposed dividend for the year 2005 was deferred by shareholders in the AGM until August 24, 2006 as stipulated in clause 4 A3 of Share Purchase Agreement dated February 26, 2004. The liability has been restated in line with the change in accounting policy as referred in note 4.15 to these financial statements.

**16.2 Provision against off-balance sheet obligations**

2006	2005
(Rupees in '000)	

Opening balance		519,895	391,044
(Reversals) / charge for the year		(45,438)	128,851
Closing balance		<u>474,457</u>	<u>519,895</u>

2006	2005
(Rupees in '000)	

**16.3 Provision for contingencies**

Opening balance	839,702	655,077
(Reversal) / charge for the year	(36,193)	184,395
Exchange adjustment	4,245	230
Closing balance	<u>807,754</u>	<u>839,702</u>

**17. SHARE CAPITAL**

**17.1 Authorised Capital**

2006	2005	2006	2005
Number of shares in '000		(Rupees in '000)	
1,380,000	<u>1,380,000</u>	Ordinary shares of Rs. 10 each	<u>13,800,000</u>

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

2006	2005	Ordinary shares of Rs. 10 each
Number of shares in '000		Number of shares in '000
690,000	<u>690,000</u>	Fully paid in cash
<u>690,000</u>	<u>690,000</u>	<u>6,900,000</u>

**17.3 Exchange translation reserve**

This comprises all foreign currency differences arising from the translation of financial statements of foreign operations.

**17.4 Statutory reserves**

The holding company is required to transfer 10% of its profits to a statutory reserve after the reserve equals share capital. This reserve is not available for distribution.

**17.5 Dividends**

The following dividends were declared and paid by the Bank

Re 1 per share in cash. 690,000

After December 31, 2006 the following dividends were proposed by the Directors for 2006. The dividends have not been provided for and there are no income tax consequence.

Rs 2 per share in cash. 1,380,000

**18. SURPLUS ON REVALUATION OF ASSETS - net of deferred tax**

	Note	2006	2005
(Rupees in '000)			
Surplus arising on revaluation of:			
- fixed assets	18.1	7,334,729	7,275,915
- investments	18.2	<u>11,660</u>	<u>332,535</u>
Surplus on revaluation of assets - net of deferred tax		<u>7,346,389</u>	<u>7,608,450</u>

**18.1 Surplus on revaluation of fixed assets**

Surplus on revaluation of fixed assets as at January 1	7,950,982	8,027,572
Surplus / (adjustment) on revaluation during the year	131,519	(95)
Surplus realised on disposal of revalued properties during the year	(18,517)	(2,057)
Transferred to accumulated profit in respect of incremental depreciation charged during the year - net of deferred tax	(48,341)	(46,152)
Related deferred tax liability of incremental depreciation charged during the year	(26,030)	(28,286)
Surplus on revaluation of fixed assets as at December 31	7,989,613	7,950,982
 Less: related deferred tax liability on:		
- revaluation as at January 1	675,067	703,687
- revaluation of bank's properties recognised / (adjusted) during the year	5,847	(33)
- incremental depreciation charged during the year transferred to profit and loss account	(26,030)	(28,286)
- disposal of revalued properties reversed during the year	-	(301)
	654,884	675,067
	<u>7,334,729</u>	<u>7,275,915</u>

**18.2 Surplus / (deficit) on revaluation of investments**

Market treasury bills	(92,722)	(47,772)
Pakistan Investment Bonds	(142,457)	(136,744)
Listed securities	147,791	342,796
NIT units	19,096	23,643
Other investments	88,455	85,093
(Less) / add: related deferred tax (liability) / asset	20,163	267,016
	(8,503)	65,519
	11,660	332,535

**19. CONTINGENCIES AND COMMITMENTS****19.1 Direct credit substitutes - financial guarantees**

10,934,318      25,098,266

**19.2 Transaction-related contingent liabilities**

Guarantees in favour of:		
- Government	721,858	9,936,359
- Financial institutions	844,157	374,609
- Others	29,631,964	2,662,069
	31,197,979	12,973,037

**19.3 Trade-related commitments**

Credit cash	101,933,596	78,061,343
Credit documentary acceptances	12,342,582	10,675,069
Credit acceptances	6,164,470	9,512,380
	120,440,648	98,248,792

**19.4 Other contingencies**

Claims against the Bank not acknowledged as debts      44,310,527      39,669,246

**19.5 Commitments in respect of forward lending**

The bank makes commitments to extend credit in the normal course of its business but none of these commitments are irrevocable and do not attract any significant penalty or expense if the facility is unilaterally withdrawn.

**19.6 Commitments in respect of forward foreign exchange contracts**

Purchase	52,873,507	32,053,081
Sale	44,960,985	28,514,593

**Commitments in respect of foreign currency options**

Purchase	1,470,566	1,785,500
Sale	1,470,566	1,785,500

The above commitments have maturities falling within one year.

**19.7 Commitments for acquisition of operating fixed assets / intangibles** 587,277      249,052

**20. MARK-UP / RETURN / INTEREST EARNED**

*On loans and advances to*

- Customers	31,538,329	22,060,367
- Financial institutions	65,465	76,172

*On investments*

- Available for sale	6,850,684	6,340,585
- Held to maturity	928,524	1,418,043

On deposits with financial institutions

On deposits with financial institutions	1,002,062	739,112
On lendings to financial institutions	1,767,456	407,584
	<hr/> <u>42,152,520</u>	<hr/> <u>31,041,863</u>

**21. MARK-UP / RETURN / INTEREST EXPENDED**

Deposits	10,075,579	5,577,804
Securities sold under repurchase agreement borrowings	367,962	336,172
Other short term borrowings	1,982,880	824,569
Long term borrowings	77,481	1,138
Others	334	1,177
	<hr/> <u>12,504,236</u>	<hr/> <u>6,740,860</u>

**22. INCOME / GAIN ON INVESTMENTS**

**22.1 GAIN / (LOSS) ON SALE OF SECURITIES**

*Federal Government Securities*

- Market Treasury Bills	(10,832)	8,838
- Pakistan Investment Bonds	5,583	532
- Other Federal Government Securities	25,295	-
<i>Shares</i>		
- Listed	2,316	762,686
- Unlisted	5,048	188,998
	<hr/> <u>27,410</u>	<hr/> <u>961,054</u>

**22.2 INCOME ON INVESTMENTS**

Dividend income	762,838	261,507
Fair value adjustment of associated and joint venture companies	2,475,838	166,439
	<hr/> <u>3,238,676</u>	<hr/> <u>427,946</u>
	<hr/> <u>3,266,086</u>	<hr/> <u>1,389,000</u>

**23. OTHER INCOME**

Incidental charges	816,325	661,488
Rent on lockers	103,403	91,895
Gain on sale of property and equipment	73,539	43,667
Rent on property	68,702	71,525
Net gain on disposal of branches	142,259	-
Miscellaneous earnings	<u>970,141</u>	<u>871,566</u>
	<u><u>2,174,369</u></u>	<u><u>1,740,141</u></u>

**24. ADMINISTRATIVE EXPENSES**

Salaries, allowances, etc.	9,126,978	8,255,316
Charge for defined benefit plan and other benefits - net	30.2.2 / 30.3	98,964
Contribution to defined contribution plan		225,162
		324,126
Non-executive directors' fees, allowances and other expenses	46	54
Brokerage and commission	15,404	11,372
Rent, taxes, insurance, electricity, etc.	954,914	901,496
Legal and professional charges	354,258	183,504
Communications	232,655	150,165
Repairs and maintenance	387,342	313,302
Stationery and printing	278,052	257,479
Auditors' remuneration	24.1	51,194
Advertisement and publicity	24.2	255,357
Amortization	11.2	171,676
Depreciation	11.3	743,266
Entertainment		55,814
Travelling		221,655
Conveyance and motor car		76,783
Training		124,123
Security charges		289,123
Remittance charges		219,732
Donations	24.4	1,975
Others		<u>704,341</u>
		<u><u>14,588,814</u></u>
		<u><u>13,369,154</u></u>

**24.1 Auditors' remuneration**

Audit fee	2,200	2,000
Fee for interim audit	2,093	1,820
Fee for audit of local branches of the Bank	4,200	4,431
Special certifications / examinations and sundry advisory services	800	800
Tax services	3,123	-
Out of pocket expenses	<u>1,500</u>	<u>1,500</u>
	<u><u>13,916</u></u>	<u><u>10,551</u></u>
Overseas branches	<u>37,278</u>	<u>37,218</u>
	<u><u>51,194</u></u>	<u><u>47,769</u></u>

24.2 During the year the bank restricted its expenditure on marketing as it has undertaken the review of corporate identity. This will be formally launched in February 2007.

24.3 The Bank operates a short term employee benefit scheme which includes cash award / special bonus for all employees. Under this scheme, the bonus for all Executives, including the Chief Executive Officer is determined on the basis of employees' evaluation and the Bank's performance during the year. The aggregate amount determined for the eligible employees in respect for the above scheme for the year 2005 relating to all Executives and for the Key Management Personnel of the Bank amounted to Rs 308.806 million (2004 scheme: Rs 181.724 million) and Rs 213.00 million (2004 scheme: Rs 127.662 million) respectively. The corresponding amount for 2006 scheme have not yet been determined.

24.4 Donations were not made to any donee in which Habib Bank Limited, Directors or their spouse had any interest.

	Note	2006	2005
		(Rupees in '000)	
<b>25. OTHER CHARGES</b>			
Penalties imposed by State Bank of Pakistan		<u>54,898</u>	<u>68,482</u>
<b>26. TAXATION</b>			
For Pakistan - for the year - current		6,266,908	690,616
For Pakistan - for the year- deferred		(841,411)	261,545
For Pakistan - prior year - current		(61,738)	-
For Pakistan - prior year- deferred		115,575	623
For Overseas - for the year - current		747,343	3,344,523
For Overseas - for the year- deferred		-	-
For Overseas - prior year - current		-	(50,540)
For Overseas - for the year - deferred		-	-
		<u>6,226,677</u>	<u>4,246,767</u>

For the purpose of taxation overseas include the Bank's branches in Azad Jammu & Kashmir region.

<b>26.1 Relationship between tax expense and accounting profit</b>			
Accounting profit for the current year		<u>20,502,802</u>	<u>13,162,938</u>
Tax on income @ 35% (2005: 38%)		7,175,981	5,001,916
- Exempted income		(693,086)	(364,155)
- Reduced rate income		(262,813)	(86,297)
- Others		6,595	(304,697)
Tax charge for the current year		<u>6,226,677</u>	<u>4,246,767</u>

<b>27. BASIC AND DILUTED EARNINGS PER SHARE</b>			
Profit for the year attributable to equityholders of the Bank		<u>14,276,125</u>	<u>8,916,171</u>
		<b>(Number)</b>	
Weighted average number of ordinary shares		<u>690,000,000</u>	<u>690,000,000</u>
		<b>(Rupees)</b>	
Basic and diluted earnings per share		<u>20.69</u>	<u>12.92</u>

<b>28. CASH AND CASH EQUIVALENTS</b>			<b>(Rupees)</b>
Cash and balance with treasury banks	5	46,244,803	33,014,694
Balance with other banks	6	<u>23,532,165</u>	<u>23,304,315</u>
		<u>69,776,968</u>	<u>56,319,009</u>

<b>29. STAFF STRENGTH</b>			<b>(Number)</b>
Permanent		14,304	16,098
Others		184	130
Total Staff Strength		<u>14,488</u>	<u>16,228</u>

29.1 During the year 2,367 (2005: 2,202) employees were retrenched. The bank has paid in addition to payments under the staff retirement funds, an amount of Rs 1,724 million (2005: Rs 1,602 million) under the scheme.

29.2 Subsequent to the year end, 900 employees have been retrenched as per Bank's Human Resource policy with effect from January 13, 2007. The bank has committed to pay, in addition to payments under the staff retirement funds, an amount of Rs. 641 million under the retrenchment scheme.

## 30. DEFINED BENEFIT PLANS AND OTHER BENEFITS

## 30.1 Principal actuarial assumptions

The latest actuarial valuation for pension and gratuity schemes was carried out as at December 31, 2006 using the Projected Unit Credit Actuarial Cost method and assuming that no indexation of pension will take place. The following significant assumptions were used for the valuation of these schemes:

	Per Annum
Valuation discount rate	10.00%
Expected rate of increase in salary level	8.00%
Expected rate of return on funds invested	10.00%

## 30.2 Pension, gratuity and benevolent fund schemes

30.2.1 Fair value of plan assets and present value of defined benefits obligations of these schemes as at December 31, 2006 are as follows:

	Pension		Gratuity		Benevolent		Post-employment medical benefits	
	2006	2005	2006	2005	2006	2005	2006	2005
(Rupees in '000) -----								
Fair value of plan assets	9,677,005	9,497,442	731,530	699,096	1,349,964	1,074,684	-	-
Present value of defined benefit obligation	(5,105,937)	(5,491,521)	(467,581)	(459,947)	(1,615,281)	(1,600,716)	-	-
Surplus / (Deficit)	4,571,068	4,005,921	263,949	239,149	(265,317)	(526,032)	-	-
Present value of unfunded obligation	-	-	-	-	-	-	(1,770,489)	(2,020,330)
Unrecognised past service cost	-	-	-	-	249,548	291,141	110,406	128,807
Asset / (provision) recognised in the balance sheet	4,571,068	4,005,921	263,949	239,149	(15,769)	(234,891)	(1,660,083)	(1,891,523)

30.2.2 The following amounts have been charged / (credited) to the profit and loss account in respect of the above-referred schemes:

Note	Pension		Gratuity		Benevolent		Post-employment medical benefits	
	2006	2005	2006	2005	2006	2005	2006	2005
(Rupees in '000) -----								
Current service cost	35,105	134,546	264	6,869	25,556	29,920	25,102	61,757
Mark-up cost	549,152	518,617	45,995	41,417	160,072	113,801	202,033	190,281
Expected return on plan assets	(1,063,872)	(717,165)	(69,910)	(65,280)	(145,154)	(114,103)	-	-
Other movements	30.2.2.1 (85,532)	79,544	(1,149)	111,305	539,424	243,779	(139,258)	(289,695)
Contributions - employees	-	-	-	-	(16,325)	(19,253)	-	-
Charge / (reversal) for the year	(565,147)	15,542	(24,800)	94,311	563,573	254,144	87,877	(37,657)

Charge for the year is included in administrative expenses (note 24 to the financial statements) under 'Charge for defined benefit plans and other benefits' account head. A sensitivity analysis to estimate the impact of increase in medical costs has not been carried out and is not likely to have a material impact on Bank's financial statements.

30.2.2.1 It represents net impact of actuarial gain / (loss), past service cost, curtailment gain and assets recognized in current period.

## 30.2.3 Movement in amounts (receivable from) / payable to defined benefit plans

	Pension		Gratuity		Benevolent		Post-employment medical benefits	
	2006	2005	2006	2005	2006	2005	2006	2005
(Rupees in '000) -----								
Opening balance	(4,005,921)	(3,250,778)	(239,149)	(333,460)	234,891	-	1,891,523	2,279,646
Charge / (credit) for the year	(565,147)	15,542	(24,800)	94,311	563,573	254,144	87,877	(37,657)
Contributions during the year	-	(770,685)	-	-	(782,695)	(19,253)	-	-
Benefits paid	-	-	-	-	-	-	(319,317)	(350,466)
Closing balance	(4,571,068)	(4,005,921)	(263,949)	(239,149)	15,769	234,891	1,660,083	1,891,523

30.2.4 The significant portion of the assets comprises of debt securities.

## 30.2.5 Movement of present value of defined benefit obligation

	Pension		Gratuity		Benevolent		Post-employment medical benefits	
	2006	2005	2006	2005	2006	2005	2006	2005
(Rupees in '000) -----								
Opening balance	(5,491,521)	(6,259,884)	(459,947)	(427,571)	(1,600,716)	(885,670)	(2,020,330)	(2,279,646)
Current service cost	(35,105)	(134,546)	(264)	(6,869)	(25,556)	(29,920)	(25,102)	(61,757)
Interest cost	(549,152)	(518,617)	(45,995)	(41,417)	(160,072)	(113,801)	(202,033)	(190,281)
Benefits paid	743,701	1,257,316	61,726	78,290	603,726	568,658	319,317	350,466
Other movements	226,140	164,210	(23,101)	(9,207)	(432,663)	(366,238)	157,659	496,867
Past service cost - vested	-	-	-	(53,173)	-	(482,604)	-	(207,172)
Past service cost - non vested	-	-	-	-	-	(291,141)	-	(128,807)
Closing balance	(5,105,937)	(5,491,521)	(467,581)	(459,947)	(1,615,281)	(1,600,716)	(1,770,489)	(2,020,330)

## 30.2.6 Movement of fair value of plan assets

	Pension		Gratuity		Benevolent		Post-employment medical benefits	
	2006	2005	2006	2005	2006	2005	2006	2005
(Rupees in '000) -----								
Opening balance	9,497,442	9,510,662	699,096	761,031	1,074,684	1,554,015		
Expected return on plan assets	1,063,872	717,165	69,910	65,280	145,154	114,103		
Interest cost on overdraft	(112,840)	-	-	-	(51,905)	-		
Employer contributions	-	770,685	-	-	782,695	19,253		
Employee contributions	-	-	-	-	16,325	19,253		
Benefits paid	(743,701)	(1,257,316)	(61,726)	(78,290)	(603,726)	(568,658)		
Actuarial gain / (loss) on plan assets	(27,768)	(243,754)	24,250	(48,925)	(13,263)	(63,282)		
Closing balance	9,677,005	9,497,442	731,530	699,096	1,074,684	1,554,015		

## 30.2.7 Actual return on plan assets

	Pension		Gratuity		Benevolent		Post-employment medical benefits	
	2006	2005	2006	2005	2006	2005	2006	2005
(Rupees in '000) -----								
Expected return on plan assets	1,063,872	717,165	69,910	65,280	145,154	114,103		
Actuarial (loss) / gain on plan assets	(27,768)	(243,754)	24,250	(48,925)	13,263	(63,282)		
Actual return on plan assets	1,036,104	473,411	94,160	16,355	158,417	50,821		

**30.3 Other benefits - Employee compensated absences**

The liability of the Bank in respect of employee compensated absences is based on actuarial valuation carried out as at December 31, 2006, amounted to Rs 1,297.901 million (2005: Rs 1,260.440 million). Provision for this balance is held by the Bank.

The charge for the year amounting to Rs 37.461 million (2005: 196.363 million) is included in administrative expenses (note 24 to the financial statements) under 'Charge for defined benefit plans and other benefits' account head.

**31. DEFINED CONTRIBUTION PLAN**

**31.1 Provident Fund**

For new employees and for those employees who did not opt for the Bank's pension scheme introduced in 1977, the bank operates an approved provident fund under which both the Bank and employees contribute at 5% of basic salary. The staff who are covered by the Bank's pension plan (now closed) are also eligible to join the provident fund by contributing 5% of their basic pay. However, the bank does not contribute for these employees.

The total assets of the Fund were Rs 6,559.024 million as at December 31, 2005 (2004: Rs 6121.988 million) as per latest available audited financial statements.

**32. REMUNERATION OF DIRECTORS AND EXECUTIVES**

	<b>President</b>		<b>Directors</b>		<b>Executives</b>	
	<b>2006</b>	<b>2005</b>	<b>2006</b>	<b>2005</b>	<b>2006</b>	<b>2005</b>
----- <b>(Rupees in '000)</b> -----						
Fees	-	-	46	54	-	-
Managerial remuneration (including allowances)	10,320	11,183	-	-	843,066	671,503
Contribution to provident and benevolent fund	900	900	-	-	23,057	15,979
Medical	120	121	17	-	11,832	12,540
House maintenance	196	483	132	-	-	-
Utilities	185	196	236	-	-	-
Conveyance	291	294	-	-	-	-
Others	-	-	-	-	-	-
	<b>12,012</b>	<b>13,177</b>	<b>431</b>	<b>54</b>	<b>877,955</b>	<b>700,022</b>
Number of persons	<b>1</b>	<b>1</b>	<b>6</b>	<b>7</b>	<b>371</b>	<b>218</b>

The Chairman, Bank's President / Chief Executive Officer and Executives are provided with free use of the Bank's maintained cars and club membership in accordance with their entitlement.

In addition to the above, all Executives, including Chief Executive Officer of the Bank are also entitled to certain short term employee benefits which are disclosed in note 24.3 to these financial statements. Prior year figures have been restated. Prior year figures for Executive remuneration have also been restated to include remuneration of Executives at overseas branches which were previously not included.

**33. RELATED PARTY TRANSACTIONS**

Aga Khan Fund for Economic Development holds 51% share of the Bank. The Bank has related party relationship with its subsidiaries, associated undertakings, joint venture company (refer note 8.4 & 8.5), employee benefit plans (refer note 4.7) of the Bank or of any related party, and members of the Key Management Personnel of the Bank or of any related party, including both Executive and Non-Executive Directors and Executive officers.

Banking transactions with the related parties are executed substantially on the same terms, including mark-up rates and collateral, as those prevailing at the time for comparable transactions with unrelated parties and do not involve more than normal risk (i.e. under the comparable uncontrolled price method) other than those under terms of employment. Details of loans and advances to the companies or firms in which the directors of the Bank, are interested as directors, partners or in case of private companies, as members, are given in note 9.8 to these financial statements.

Contributions to and accruals in respect of staff retirement and other benefits plans are made in accordance with the actuarial valuation / terms of the contribution plan. There are no transactions with key management personnel other than under their terms of employment.

Details of transactions with related parties and balances with them as at the year-end were as follows:

	<b>Note</b>	<b>2006</b>	<b>2005</b>
		<b>(Rupees in '000)</b>	
<b>Balances outstanding as at the year end</b>			
- Borrowings / Deposits from			
- Joint Venture and Associates		2,497,800	1,548,957
- Subsidiary companies		729,904	26,906
- Retirement benefit funds		235,383	277,361
- Companies in which Directors are interested		148,199	144,289
- Key Management Personnel		13,816	3,941
- Receivable from defined benefit plan	30.2.3	4,835,017	4,245,070
- Payable to defined benefit plan	30.2.3	15,769	234,891
- Acceptances during the year		5,766	23,998
- Other contingencies and commitments		2,354	3,756
- Placements with			
- Subsidiary companies		2,949,279	1,314,580
<b>Profit / Expense for the year</b>			
- Interest paid			
- Joint Venture and Associates		75,416	107,711
- Subsidiary companies		2,739	1,629
- Retirement benefit funds		5,066	1,820
- Companies in which Directors are interested		196	-
- Interest income			
- Subsidiary companies		38,575	52,478
- Retirement benefit funds		123,517	29,811
- Companies in which Directors are interested		17,707	22,464
- Key Management Personnel		5,533	3,761
- Modarba management fees		4,640	8,000
- Other expense - Subsidiaries and Joint ventures		7,772	8,789

**33.1 Key Management Personnel**

Key Management Personnel comprises Members of Management Committee, Regional Management, Country Managers and Senior Executives.

Managerial remuneration (including allowances)	540,298	457,456
Contribution to provident and benevolent fund	14,292	11,969
Medical	7,225	6,808
	<b>561,815</b>	<b>476,233</b>

Number of persons

**171**

**166**

In addition, Key Management Personnel are paid short-term employee benefits which are disclosed in note 24.3.

#### 34. RISK MANAGEMENT FRAMEWORK

Risk taking is central to banking activity. The Bank evaluates business opportunities in terms of the risk-reward relationship. The risks that Bank takes on are reasonable, controlled, within its financial resources and credit competence.

The diversity of our business requires us to identify, measure and manage risks effectively. At HBL, the risk is managed through a framework, organisational structure, risk management and monitoring processes that are closely aligned with the activities of the Group and in line with the guidelines given by State Bank of Pakistan.

##### **Risk Management Principles**

The following key principles form part of Bank approach to risk management

- The Board, through its subcommittee, oversees risk management, reviews and approves risk management policies and tolerance limits wherever required.
- Various committees at functional level oversee the implementation of risk management policies.
- Market and liquidity risks are managed by a well-represented ALCO, whose members are President and CEO, Heads of business groups, Chief Risk Officer, Chief Financial Officer and Head of market risk.
- Risk Management group is headed by Chief Risk Officer, who is the secretary of the Board subcommittee on risk management.
- Credit policy committee and Operational risk committee are responsible for defining and implementation of respective policies.
- The Management Risk Committee represented by Heads of various risk groups allows the Bank to manage Credit, Market and Operational risk on an integrated basis.
- The structure of Risk Management Bank is closely aligned with the structure of Bank's business group.
- The risk management function is independent of business groups / divisions.
- Independent risk review function is conducted by our Business Risk Review department operating under Audit which reports directly to the Board audit committee.

The Bank, in line with the preparation for the implementation of Basel II in collaboration of external consultant has initiated a major project to further improve the risk management framework and processes.

##### **Credit Risk Management**

Credit risk is the risk of loss due to the failure of a borrower to meet its credit obligations in accordance with agreed contract terms.

Credit risk makes up the largest part of Bank's risk exposures. Habib Bank's credit process is guided by centrally established credit policies, rules and guidelines continuing a close-to-the-market approach with an aim to maintain a well-diversified portfolio of credit risk which produces a reliable and consistent return.

Credit risk policies are established by the Credit Policy Committee and approved by the Board through its Risk Management Committee. The Bank has a system of checks and balances in place around the extension of credit that are:

- an independent risk management function
- multiple credit approvers
- an independent audit and risk review function.

The Credit Risk Strategy reflects HBL's tolerance for risk i.e. credit risk appetite and the level of expected profitability. This, as a minimum, reflects HBL's strategy to grant credit based on various products, economic sectors, client segments etc, target markets giving due consideration to risks specific to each target market.

Salient features of our Risk approval process is delineated below.

- Every extension of credit to any counterparty requires approval by The pre-defined level of authority
- All business groups must apply consistent standards in arriving at their credit decisions.
- Every material change to a credit facility requires approval at the appropriate / pre-defined level
- credit approval authority is assigned to individuals according to their qualifications and experience.

Certain groups of exposures / facilities are managed under product programs which are approved by various level of approving authorities as defined in the credit policy manual. Each product program contains detailed credit criteria, regulatory, compliance and documentation requirement.

The Bank uses risk rating system to supplement the credit risk measurement procedure for exposures exceeding a certain threshold. Risk rating of counterparties is an essential requirement of credit approval process. Risk management group validates the individual risk rating. Going forward the system will be upgraded substantially to align it with the Basel II IRB guidelines.

Stress testing on the credit portfolio is performed according to the guidelines issued by State Bank of Pakistan at defined frequency.

The disbursement, administration and monitoring of credit facilities are managed by Credit Administration Departments (CAD) linked to various business units operates under the Risk Management group. CAD is also responsible for collateral / documents

The Bank monitors its credit portfolio on continuing basis. Procedures are in place to identify, at an early stage, credit exposures for which there may be a risk of loss. The objective of an early warning system is to address potential problems while various options may still be available. Early detection of problem loans is a tenet of our credit culture and is intended to ensure that greater attention is paid to such exposure. The Bank has an established Asset Remedial Division to focus on expediting recoveries from problem credits. The division negotiates with problem borrowers and recommends restructuring and rescheduling of stuck up loans to the senior management. Cases where the possibilities of economically viable means of recovery are exhausted, legal proceedings are initiated.

The Bank follows the guidelines of SBP or the Regulators under which it is operating in other countries for the classification / write off procedures relating to problem loans.

#### **Country Risk**

The Bank has established limits for Cross Border Transfer Risk (CBTR) based on the ratings assigned by internationally recognised rating agencies. CBTR arises from exposure to counterparties in Countries other than the country where exposure is located. We define transfer risk as arising where an otherwise solvent and willing debtor is unable to meet its obligation due to the imposition of Governmental or regulatory controls restricting its ability to perform under its obligation towards its foreign liabilities .

#### **Market Risk Management**

It is the risk of loss due to adverse movements in market rates or prices, such as foreign exchange rates, interest rates and equity prices. It emanates from the trading activities mainly carried out by Treasury and Investments/ structural positions housed in banking book.

The Bank carries a limited amount of Market risk and the bulk is located in the banking book stemming from the mismatches in structural assets and liabilities position . Market risk is managed by the risk management Bank under the supervision of Asset and Liabilities Committee (ALCO ).Two units i.e. Treasury middle office (TMO) responsible for market risk generated by Treasury and the other responsible for the market risk on the banking book ,represents the market risk group. These two units reports to a market risk manager who is a member in ALCO .

Market risk at HBL is managed by the Risk Management Group under the supervision of Asset and Liabilities Committee (ALCO) supported by Treasury Middle Office (TMO).

The Bank carries a limited amount of Market risk and the bulk is located in the banking book stemming from the mismatches in structural assets and liabilities positions.

Tolerance limits for market risk are approved by the BOD. The limit is further allocated to banking and Trading book that are monitored at pre defined frequencies. Risk measurement is currently based on sensitivity analysis and stress testing. Going forward the Bank intends to use more sophisticated models and is currently evaluating various tools which would allow it to use Value at Risk (VAR) methodologies.

#### **Derivatives**

State Bank of Pakistan (SBP) has granted permission to financial institutions for dealing in Derivatives. Transactions currently permitted include Foreign currency Options, Forward Rate Agreements and Interest Rate Swaps. At present the Bank is only dealing in Foreign Exchange Currency Options (FXCO) on a very limited scale and purely on a back to back basis without carrying any open position in its books. Policies in line with SBP instructions have been formulated and are operative. Total notional amount equivalent to PKR 686.5 million was outstanding as at December 31, 2006.

#### **Interest Rate Risk**

Interest rate risk is the risk that an investment value will change due to a change in the absolute level of interest rates i.e. the spread between two rates, in the shape of the yield curve, or in any other interest rate relationship.

Substantial part of the Bank's assets and liabilities are subject to floating rates hence are re-priced simultaneously. However, the Bank is exposed to interest rate risk as a result of mismatches on a relatively small portion of its assets and liabilities. The major portion related to this risk is reflected in the banking book owing to the retail activities and investments qualifying for statutory reserve requirements. The overall potential impact of the mismatches on the earnings in short term and economic value of the portfolio in the long term is not material and is being managed with in the tolerance limits approved by the Board.

The Bank uses simulation and duration gap models to measure and monitor the interest rate sensitivity on the potential earnings and Bank's economic value.

#### **Foreign Exchange Risk**

The Bank's assets are typically funded in the same currency as that of the business transacted to eliminate foreign exchange exposure. However, the Bank is obliged to maintain a reasonable open position in various currencies resulting from the sizeable trade related transactions handled across the Bank.

Foreign Exchange risks are controlled and monitored through the limits approved by ALCO with in the overall limits advised by SBP. The regulatory limit for Foreign exchange is relatively small compared to the size of the Bank; hence the risk generated through foreign exchange activities is insignificant.

End of the day positions are marked to market daily according to the guidelines of SBP and sensitivity is conducted in line with the internal market risk policy of the Bank. The intra-day positions are managed by Treasury / dealing room through stop loss / dealers limits. Going forward the Bank will adopt VAR approaches to measure and monitor foreign exchange risk.

#### **Liquidity Risk Management**

Liquidity Risk is the risk that the Bank will be unable to meet its cash flow obligations as they become due, because of an inability to liquidate assets, or to obtain adequate funding.

The Asset Liability Committee (ALCO) has the responsibility for the formulation of overall strategy and oversight of the asset liability management function.

The Bank follows a comprehensive liquidity risk management policy duly approved by ALCO and Board. The policy stipulates maintenance of various ratios, funding preferences and evaluation of Bank's liquidity under normal and crisis situation (stress testing). To comply with the policy, the Bank has also conducted a behavioural study on its core deposits to evaluate their stickiness, which may not reflect in their maturity profile. Such evaluation forms part of liquidity management process to realistically project the reliance on such funding sources. As a result of close monitoring and strict policy towards reliance on core deposits, the Bank has been able to avoid concentration / reliance on volatile deposits in its books.

#### **OPERATIONAL RISK**

Operational risk management policy has been approved by the Board. The policy covers the core governing principles for operational risk management and provides guidelines to identify, control, monitor, measure and report operational risk in a consistent manner across the Bank. Recently, external consultants as part of the diagnosis project have submitted a detailed gap analysis report and work is in progress to have a comprehensive operational risk management framework.

#### **35. CAPITAL ADEQUACY**

The risk weighted assets to capital ratio, calculated in accordance with the State Bank's guidelines on capital adequacy was as follows:-

	2006 (Rupees in '000)	2005 (Rupees in '000)
<b>35.1 Regulatory Capital Base</b>		
<i>Tier I Capital</i>		
Shareholders' capital / assigned capital	6,900,000	6,900,000
Capital and other reserves	15,288,519	13,860,906
Accumulated profit	22,047,700	9,822,330
	44,236,219	30,583,236
Less: Deficit on account of revaluation of AFS investments - net of deferred tax	(243,682)	(118,997)
Less: Investment in subsidiary companies not consolidated in the balance sheet	(2,752,080)	(2,552,080)
<b>Total Tier I Capital</b>	<b>41,240,457</b>	<b>27,912,159</b>
<i>Tier II Capital</i>		
General provisions subject to 1.25% of total risk weighted assets	1,303,886	1,446,712
Revaluation reserve (upto 50%)	3,667,365	3,637,958
Surplus on revaluation of securities - eligible upto 50%	127,671	225,766
Effect of translation of net investment in foreign branches	1,528,953	1,539,181
Sub-ordinated debt (upto 50% of total Tier I Capital)	-	-
<b>Total Tier II Capital</b>	<b>6,627,875</b>	<b>6,849,617</b>
<i>Eligible Tier III Capital</i>	-	-
<b>Total Regulatory Capital</b>	<b>47,868,332</b>	<b>34,761,776</b>

#### **Committed Tier II Capital**

IFC has committed to disburse a sub-ordinated debt amounting to Rs. 3,000 million.

## 35.2 Risk-Weighted Exposures

	2006	2005		
	Book value	Risk adjusted value	Book value	Risk adjusted value
----- (Rupees in '000) -----				
<b>Credit Risk</b>				
<i>Balance Sheet Items:</i>				
Cash and other liquid assets	44,318,990	-	31,513,679	-
Balance with other banks	25,457,978	5,091,596	24,805,330	4,961,066
Money at call	6,550,128	120,000	12,272,248	100,000
Investments	119,128,687	13,922,179	102,984,482	11,422,528
Loans and advances	331,748,576	278,412,443	301,299,630	253,695,546
Fixed assets	11,802,870	11,802,870	11,046,166	11,046,166
Other assets	19,671,653	17,544,959	15,843,109	14,488,284
	558,678,882	326,894,047	499,764,644	295,713,590
<i>Off Balance Sheet items:</i>				
Loan repayment guarantees	26,060,919	20,059,836	39,270,462	37,958,302
Performance bonds etc	29,992,287	14,705,044	7,320,986	3,471,806
Stand By Letters of Credit	97,122,891	10,638,141	77,255,832	11,853,605
Outstanding foreign exchange contracts				
-Purchase	52,873,507	205,750	32,053,081	121,035
-Sale	44,960,985	179,843	28,514,593	114,058
	251,010,589	45,788,614	184,414,954	53,518,806
<b>Credit risk-weighted exposures</b>		<u>372,682,661</u>		<u>349,232,396</u>
<i>Market Risk</i>				
General market risk	27,353	27,353	13,321	13,321
Specific market Risk	62,581	62,581	66,481	66,481
<b>Market risk-weighted exposures</b>		1,124,175		997,525
<b>Total risk-weighted exposures</b>		<u>373,806,836</u>		<u>350,229,921</u>
<b>Total capital adequacy ratio</b>		<b>12.81%</b>		<b>9.93%</b>

## 36. CURRENCY RISK

	2006			
	Assets	Liabilities	Off-balance sheet items	Net foreign currency exposure
----- (Rupees '000) -----				
Pakistan Rupee	472,271,970	432,180,972	(7,912,522)	32,178,476
United States Dollar	39,429,084	39,523,612	3,239,561	3,145,033
Great Britain Pound	4,306,337	5,330,972	3,366,593	2,341,958
UAE Dirham	10,822,164	9,671,511	-	1,150,653
Japanese Yen	253,752	108,449	(78,296)	67,007
Euro	4,254,877	3,753,573	1,435,809	1,937,113
Other currencies	31,577,580	19,235,114	(51,145)	12,291,321
	<u>562,915,764</u>	<u>509,804,203</u>	<u>-</u>	<u>53,111,561</u>
	2005			
	Assets	Liabilities	Off-balance sheet items	Net foreign currency exposure
----- (Rupees '000) -----				
Pakistan Rupee	415,999,314	388,944,676	(3,538,489)	23,516,149
United States Dollar	45,926,051	41,748,758	3,195,964	7,373,257
Great Britain Pound	7,691,297	5,893,469	483,848	2,281,676
UAE Dirham	4,772,141	7,924,324	(62,393)	(3,214,576)
Japanese Yen	949,033	640,819	(320,295)	(12,081)
Euro	4,645,382	4,007,128	403,449	1,041,703
Other currencies	26,084,544	17,177,721	(162,084)	8,744,739
	<u>506,067,762</u>	<u>466,336,895</u>	<u>-</u>	<u>39,730,867</u>

## 37. MATURITIES OF ASSETS AND LIABILITIES

	Total	2006								
		Upto one month	Over one to three months	Over three to six months	Over six months to one year	Over one to two years	Over two to three years	Over three to five years	Over five to ten years	Over ten years
	Rupees in '000									
<b>Assets</b>										
Cash and balances with treasury banks	46,244,803	45,934,992	188,306	-	121,505	-	-	-	-	-
Balances with other banks	23,532,165	14,405,013	5,171,577	3,955,575	-	-	-	-	-	-
Lendings to financial institution:	6,550,128	2,689,105	635,118	3,225,905	-	-	-	-	-	-
Investments	119,128,687	5,416,501	4,189,786	20,910,128	46,419,618	4,142,596	5,687,101	16,979,514	8,570,297	6,813,146
Loans and advances	335,985,458	80,120,206	57,183,296	50,074,141	28,794,143	14,914,426	25,959,894	51,495,317	14,830,078	12,613,957
Other assets	17,447,808	9,596,760	3,237,879	2,454,261	2,158,908	-	-	-	-	-
Operating fixed assets	11,802,870	171,159	243,635	316,113	533,548	869,738	826,251	1,739,476	4,348,690	2,754,260
Deferred tax asset	2,223,845	8,243	20,607	(36,575)	(40,697)	764,787	721,115	441,859	344,506	-
	562,915,764	158,341,979	70,870,204	80,899,548	77,987,025	20,691,547	33,194,361	70,656,166	28,093,571	22,181,363
<b>Liabilities</b>										
Bills payable	5,577,429	5,086,149	491,280	-	-	-	-	-	-	-
Borrowings from financial institution:	49,980,794	10,958,685	27,627,598	9,391,087	1,240,933	762,491	-	-	-	-
Deposits and other accounts - note 37.1	439,724,335	348,226,909	43,812,552	22,008,611	10,990,430	347,144	4,163,682	4,266,479	5,590,632	317,896
Other liabilities	14,521,645	6,948,863	1,876,722	485,661	811,840	1,099,175	1,368,591	1,930,793	-	-
Deferred tax liability	-	-	-	-	-	-	-	-	-	-
	509,804,203	371,220,606	73,808,152	31,885,359	13,043,203	2,208,810	5,532,273	6,197,272	5,590,632	317,896
<b>Net gap</b>	<b>53,111,561</b>	<b>(212,878,627)</b>	<b>(2,937,948)</b>	<b>49,014,189</b>	<b>64,943,822</b>	<b>18,482,737</b>	<b>27,662,088</b>	<b>64,458,894</b>	<b>22,502,939</b>	<b>21,863,467</b>
Share capital	6,900,000									
Reserves	16,817,472									
Unappropriated profit	22,047,700									
Surplus on revaluation of assets - net of tax	7,346,389									
	<b>53,111,561</b>									

37.1 Expected maturity dates do not differ significantly from the contract dates except for the maturity of Rs 297.981 billion of deposits representing retail deposit accounts considered by the Bank as stable core source of funding of its operations.

	Total	2005								
		Upto one month	Over one to three months	Over three to six months	Over six months to one year	Over one to two years	Over two to three years	Over three to five years	Over five to ten years	Over ten years
	Rupees in '000									
<b>Assets</b>										
Cash and balances with treasury banks	33,014,694	30,363,945	-	516,835	1,033,671	207,516	207,516	622,547	62,664	-
Balances with other banks	23,304,315	10,246,445	12,878,800	-	-	179,070	-	-	-	-
Lendings to financial institutions	12,272,248	400,000	11,872,248	-	-	-	-	-	-	-
Investments	102,984,482	1,108,423	6,060,502	4,865,559	34,766,123	3,849,371	4,204,562	26,243,906	20,315,920	1,570,116
Loans and advances	307,602,748	98,232,440	56,566,379	30,418,714	27,441,177	8,483,291	16,987,036	48,223,095	15,547,294	5,703,322
Other assets	14,265,234	7,175,353	1,304,457	513,451	1,026,903	849,014	849,014	2,547,042	-	-
Operating fixed assets	11,046,166	54,269	108,539	162,809	325,617	379,303	379,303	1,137,907	1,896,513	6,601,906
Deferred tax asset	1,577,875	8,188	16,376	2,725	5,449	213,588	213,588	640,766	477,195	-
	506,067,762	147,589,063	88,807,301	36,480,093	64,598,940	14,161,153	22,841,019	79,415,263	38,299,586	13,875,344
<b>Liabilities</b>										
Bills payable	5,694,018	5,694,018	-	-	-	-	-	-	-	-
Borrowings from financial institutions	30,160,501	13,780,724	13,191,204	970,749	1,941,497	276,327	-	-	-	-
Deposits and other accounts - note 37.2	416,603,030	337,301,801	29,361,816	13,839,923	17,590,759	6,388,142	6,433,388	4,665,261	959,889	62,051
Other liabilities	13,879,346	2,147,180	4,294,360	811,109	1,622,221	528,101	1,584,302	2,363,972	-	-
Deferred tax liability	-	-	-	-	-	-	-	-	-	-
	466,336,895	358,923,723	46,847,380	15,621,781	21,154,477	7,192,570	6,961,489	6,249,563	3,323,861	62,051
<b>Net gap</b>	<b>39,730,867</b>	<b>(211,334,660)</b>	<b>41,959,921</b>	<b>20,858,312</b>	<b>43,444,463</b>	<b>6,968,583</b>	<b>15,879,530</b>	<b>73,165,700</b>	<b>34,975,725</b>	<b>13,813,293</b>
Share capital	6,900,000									
Reserves	15,400,087									
Unappropriated profit	9,822,330									
Surplus on revaluation of assets - net of tax	7,608,450									
	<b>39,730,867</b>									

37.2 Expected maturity dates do not differ significantly from the contract dates except for the maturity of Rs 313 billion of deposits representing retail deposit accounts considered by the Bank as stable core source of funding of its operations.

### 38. YIELD / INTEREST RATE RISK

#### 38.1 Interest rate risk management

A high proportion of loans and advances portfolio of the Bank comprises of working capital finances which are re-priced on a three monthly basis. The Bank's interest / mark-up rate risk is limited since the majority of customers deposits are retrospectively re-priced on a six monthly basis on the profit and loss sharing principle

Effective yield / interest rate	Total		Exposed to yield / interest risk								Not exposed to yield / interest risk
	Upto one month	Over one to three months	Over three to six months	Over six months to one year	Over one to two years	Over two to three years	Over three to five years	Over five to ten years	Over ten years		
<b>On-balance sheet assets:</b>											
<b>Financial Assets</b>											
Cash and balances with treasury banks	6.24%	46,244,803	4,526,739	-	-	-	-	-	-	-	41,718,064
Balances with other banks		23,532,165	18,037,842	1,163,747	115,890	-	-	-	-	-	4,214,686
Lendings to financial institution:	8.75%	6,550,128	2,689,105	635,118	3,225,905	-	-	-	-	-	
Investments	9.13%	114,887,084	3,770,359	9,767,131	22,603,696	48,769,926	10,153,918	2,772,271	665,610	8,669,120	622,487
Advances	9.68%	335,985,458	81,448,349	90,656,349	27,814,963	77,991,781	3,735,150	12,296,984	21,067,021	5,308,817	6,810,418
Other assets		8,893,794	8,893,794	-	-	-	-	-	-	-	8,855,626
	536,093,432	119,366,188	102,222,345	53,760,454	126,761,707	13,889,068	15,069,255	21,732,631	13,977,937	7,432,905	61,880,942
<b>Financial Liabilities</b>											
Bills payable		5,577,429	-	-	-	-	-	-	-	-	5,577,429
Borrowings from financial institution:	6.63%	49,980,794	10,802,515	26,977,255	9,334,196	1,259,115	835,375	-	-	-	772,338
Deposits and other accounts	2.84%	439,724,335	29,364,056	43,812,552	249,881,319	10,990,430	347,144	4,163,682	4,266,479	5,590,632	90,990,145
Other liabilities		4,580,352	4,580,352	-	-	-	-	-	-	-	317,896
	499,862,910	44,746,923	70,789,807	259,215,515	12,249,545	1,182,519	4,163,682	4,266,479	5,590,632	317,896	97,339,912
<b>On-balance sheet gap</b>		36,230,522	74,619,265	31,432,538	(205,455,061)	114,512,162	12,706,549	10,905,573	17,466,152	8,387,305	7,115,009
<b>Non - financial net asset:</b>		16,881,039	-	-	-	-	-	-	-	-	
<b>Total Net assets</b>		53,111,561									
<b>Cumulative Yield / Interest Risk Sensitivity Gap</b>		74,619,265	106,051,803	(99,403,258)	15,108,904	27,815,453	38,721,026	56,187,178	64,574,483	71,689,492	36,230,522

Effective yield / interest rate	Total		Exposed to yield / interest risk								Not exposed to yield / interest risk
	Upto one month	Over one to three months	Over three to six months	Over six months to one year	Over one to two years	Over two to three years	Over three to five years	Over five to ten years	Over ten years		
<b>On-balance sheet assets:</b>											
<b>Financial Assets</b>											
Cash and balances with treasury banks	2.27%	33,014,694	4,899,545	-	106,010	212,020	57,799	57,799	173,398	11,542	-
Balances with other banks		23,304,316	7,436,561	12,878,800	-	-	179,071	-	-	-	2,809,884
Lendings to financial institution:	7.21%	12,272,248	400,000	11,872,248	-	-	-	-	-	-	
Investments		97,169,345	10,865,976	4,791,898	5,175,441	45,693,604	3,729,984	2,664,189	6,293,261	14,040,274	1,570,117
Advances	7.83%	307,602,748	98,232,441	125,497,793	7,908,213	15,816,426	9,342,910	28,028,732	4,205,657	-	9,227,666
Other assets		9,793,986	-	-	-	-	-	-	-	-	9,793,986
	483,157,337	121,834,523	155,040,739	13,189,664	61,722,050	13,309,764	12,064,898	34,495,391	18,257,473	1,570,117	51,672,718
<b>Financial Liabilities</b>											
Bills payable	-	5,694,018	-	-	-	-	-	-	-	-	5,694,018
Borrowings from financial institution:	3.80%	30,160,501	12,331,717	13,191,204	970,749	1,941,497	276,327	-	-	-	1,449,007
Deposits and other accounts	1.63%	416,603,030	10,656,376	29,516,715	236,009,729	17,600,702	6,388,142	6,433,388	4,501,081	959,889	62,046
Other liabilities		13,879,346	-	-	-	-	-	-	-	-	104,474,962
	466,336,895	22,988,093	42,707,919	236,980,478	19,542,199	6,664,469	6,433,388	4,501,081	959,889	62,046	125,497,333
<b>On-balance sheet gap</b>		16,820,442	98,846,430	112,332,820	(223,790,814)	42,179,851	6,645,295	5,631,510	29,994,310	17,297,584	1,508,071
<b>Non - financial net asset:</b>		22,911,084	-	-	-	-	-	-	-	-	
<b>Total Net assets</b>		39,731,526									
<b>Cumulative Yield / Interest Risk Sensitivity Gap</b>		98,846,430	211,179,250	(12,611,564)	29,568,287	36,213,582	41,845,092	71,839,402	89,136,986	90,645,057	16,820,442

### 39. FAIR VALUE OF FINANCIAL INSTRUMENTS

The fair value of traded investments are based on quoted market prices and unquoted investments including investments in subsidiaries, joint venture and associates are estimated using the best available market based information. Fair value of these investments has been disclosed in note 8

Fair value of fixed term loan, other assets and other liabilities can not be calculated with sufficient reliability due to absence of current and active market for such assets and liabilities and reliable data regarding market rates for similar instruments. The provision for impairment of loans and advances has been calculated in accordance with the Bank's accounting policy as stated in note 4

The maturity and repricing profile and effective rates are stated in notes 37 and 38 respectively

In the opinion of the management, the fair value of the remaining financial assets and liabilities are not significantly different from their carrying values since assets and liabilities are either short-term in nature or in the case of customer loans and deposits are frequently repriced

**40. CONCENTRATION OF CREDIT AND DEPOSITS**

**40.1 Concentration of credit risk**

Out of the total financial assets of Rs 536,093 million, financial assets which were subject to credit risk amounted to Rs 529,491 million. The Bank's major credit risk is concentrated in the textile sector.

The following financial assets are guaranteed by the Federal / overseas Governments or State Bank of Pakistan / other Central Banks and enterprises owned / controlled by the Government:

	<b>2006</b> <b>(Rupees in '000)</b>
Guaranteed by the Government of Pakistan	
- Investments	97,296,831
- Loans and advances	20,814,348
- Mark-up receivable on Government guaranteed financial assets	678,135
	118,789,314
Financial assets receivable from enterprises owned/controlled by Government	17,502,803
Guaranteed by overseas Governments	7,005,744
Financial assets receivable from State Bank of Pakistan	30,534,491
Financial assets receivable from other Central Banks	7,593,232
	181,425,584

## 40.2 Segment by class of business

	2006					
	Gross advances		Deposits		Contingencies and commitments	
	Rupees in '000	Percent	Rupees in '000	Percent	Rupees in '000	Percent
Chemical and pharmaceuticals	13,525,024	3.81	818,963	0.19	3,129,229	1.92
Agribusiness	28,741,089	8.10	4,838,276	1.10	9,489,123	5.84
Textile	67,345,331	18.98	1,133,272	0.26	10,857,986	6.68
Cement	11,634,842	3.28	302,671	0.07	3,560,984	2.19
Sugar	3,008,195	0.85	89,290	0.02	1,510,910	0.93
Shoes and leather garments	2,227,085	0.63	98,033	0.02	565,033	0.35
Automobile and transportation equipment	5,966,209	1.68	3,839,601	0.87	674,488	0.41
Financial	2,294,774	0.65	3,259,586	0.74	8,799,706	5.41
Insurance	544	-	53,687	0.01	4,862,353	2.99
Electronics and electrical appliances	4,106,177	1.16	2,244,790	0.51	2,027,789	1.25
Production and transmission of energy	9,723,078	2.74	410,191	0.09	15,030,395	9.25
Communication	10,053,207	2.83	480,620	0.11	-	-
Food, tobacco and beverages	12,442,520	3.51	553,813	0.13	1,356,256	0.83
Metal and allied	14,092,624	3.97	1,359,052	0.31	5,099,471	3.14
General traders	9,892,396	2.79	6,140,992	1.40	4,195,499	2.58
Public / Government - note 40.2.1	36,788,782	10.37	52,376,773	11.91	63,645,071	39.15
Individuals	57,027,398	16.07	139,654,563	31.76	-	-
Others	65,928,744	18.58	222,070,162	50.50	27,768,652	17.08
	354,798,019	100.00	439,724,335	100.00	162,572,945	100.00

	2005					
	Gross advances		Deposits		Contingencies and commitments	
	Rupees in '000	Percent	Rupees in '000	Percent	Rupees in '000	Percent
Chemical and pharmaceuticals	7,765,594	2.32	839,981	0.20	4,472,515	3.28
Agribusiness	24,713,622	7.37	278,582	0.07	7,188,071	5.27
Textile	87,019,168	25.94	2,505,707	0.60	11,164,761	8.19
Cement	15,825,769	4.72	651,297	0.16	3,198,670	2.35
Sugar	2,811,858	0.84	51,256	0.01	435,076	0.32
Shoes and leather garments	2,146,467	0.64	392,937	0.09	317,633	0.23
Automobile and transportation equipment	4,357,184	1.30	3,768,174	0.90	2,169,015	1.59
Financial	4,671,919	1.39	6,202,507	1.49	8,653,737	6.35
Insurance	1,362,781	0.41	272,601	0.07	2,856	-
Electronics and electrical appliances	5,432,616	1.62	1,142,881	0.27	2,256,887	1.66
Production and transmission of energy	382,455	0.11	715,009	0.17	5,147,108	3.78
Communication	9,393,230	2.80	-	-	-	-
Food, tobacco and beverages	8,303,222	2.48	1,013,558	0.24	841,120	0.62
Metal and allied	5,073,795	1.51	461,772	0.11	1,035,149	0.76
General traders	7,242,829	2.16	5,833,795	1.40	5,416,051	3.97
Public / Government - note 40.2.1	31,694,243	9.45	59,660,726	14.32	62,787,277	46.06
Individuals	66,091,810	19.70	114,802,491	27.56	-	-
Others	51,156,371	15.24	218,009,756	52.34	21,234,169	15.57
	335,444,933	100.00	416,603,030	100.00	136,320,095	100.00

## 40.2.1 Public / Government sector

	2006					
	Gross advances		Deposits		Contingencies and commitments	
	Rupees in '000	Percent	Rupees in '000	Percent	Rupees in '000	Percent
Chemical and Pharmaceuticals	-	-	53,667	0.10	-	-
Agribusiness	-	-	219,012	0.42	-	-
Automobile and transportation equipment	3,325,078	9.04	167,485	0.32	623,640	0.98
Financial	-	-	3,546,076	6.77	-	-
Insurance	-	-	5,307,321	10.13	-	-
Electronics and electrical appliances	-	-	2,176,151	4.15	-	-
Production and transmission of energy	12,210,699	33.19	-	-	12,397,062	19.48
Communication	16,170	0.04	-	-	-	-
Food, tobacco and beverages	16,643,909	45.24	-	-	-	-
Metal and allied	1,940,738	5.28	-	-	2,021	-
General traders	-	-	324,582	0.62	110,603	0.17
Others	2,652,188	7.21	40,582,479	77.49	50,511,745	79.37
	36,788,782	100.00	52,376,773	100.00	63,645,071	100.00

	2005					
	Gross advances		Deposits		Contingencies and commitments	
	Rupees in '000	Percent	Rupees in '000	Percent	Rupees in '000	Percent
Chemical and Pharmaceuticals	-	-	37,153	0.06	72	-
Agribusiness	-	-	104,635	0.18	-	-
Textile	-	-	36,528	0.06	-	-
Cement	-	-	11	-	-	-
Automobile and transportation equipment	1,824,102	5.76	1,797,532	3.01	4,290,331	6.83
Financial	100,000	0.32	1,015	-	70,746	0.11
Insurance	-	-	3,743,375	6.27	3,281	0.01
Electronics and electrical appliances	-	-	216,939	0.36	-	-
Production and transmission of energy	11,611,154	36.63	13,978,506	23.43	16,054,235	25.57
Communication	-	-	336,844	0.56	-	-
Food, tobacco and beverages	12,232,427	38.60	338,226	0.57	3,070	-
Metal and allied	1,940,739	6.12	638,671	1.07	711,761	1.13
General traders	-	-	1,135	-	3,503,831	5.58
Others	3,985,821	12.57	38,430,156	64.42	38,149,950	60.77
	<b>31,694,243</b>	<b>100.00</b>	<b>59,660,726</b>	<b>99.99</b>	<b>62,787,277</b>	<b>100.00</b>

	2006					
	Gross advances		Deposits		Contingencies and commitments	
	Rupees in '000	Percent	Rupees in '000	Percent	Rupees in '000	Percent
Public / Government	36,788,782	10.37	52,376,773	11.91	63,645,071	39.15
Private	318,009,237	89.63	387,347,562	88.09	98,927,874	60.85
	<b>354,798,019</b>	<b>100.00</b>	<b>439,724,335</b>	<b>100.00</b>	<b>162,572,945</b>	<b>100.00</b>

  

	2005					
	Gross advances		Deposits		Contingencies and commitments	
	Rupees in '000	Percent	Rupees in '000	Percent	Rupees in '000	Percent
Public / Government	31,694,243	9.45	59,660,726	14.32	62,787,277	46.06
Private	303,750,690	90.55	356,942,304	85.68	73,532,818	53.94
	<b>335,444,933</b>	<b>100.00</b>	<b>416,603,030</b>	<b>100.00</b>	<b>136,320,095</b>	<b>100.00</b>

#### 40.3 Details of non-performing advances and specific provisions by class of business segment

	2006		2005	
	(Rupees in '000)		(Rupees in '000)	
	Classified advances	Specific provisions held	Classified advances	Specific provisions held
Chemical and pharmaceuticals	104,215	92,496	314,433	198,656
Agribusiness	1,864,905	788,670	1,556,994	1,008,134
Textile	10,372,606	7,379,147	12,905,783	6,354,972
Cement	200,980	9,792	313,192	96,460
Sugar	433,635	191,923	808,560	432,110
Shoes and leather garments	516,918	147,149	147,656	109,040
Automobile and transportation equipment	230,837	198,656	334,647	299,742
Financial	11,599	5,350	33,287	33,293
Electronics and electrical appliances	146,054	136,714	157,904	92,890
Production and transmission of energy	-	-	21,931	21,930
Food, tobacco and beverages	953,316	640,894	1,399,927	765,756
Metal and allied	120,354	95,533	543,817	500,634
General traders	875,189	403,178	1,915,101	1,724,731
Public / Government	667,108	-	174,430	74,430
Individuals	383,327	-	1,116,134	275,476
Others	10,040,933	7,419,175	13,879,343	14,407,220
	<b>26,921,976</b>	<b>17,508,677</b>	<b>35,623,139</b>	<b>26,395,474</b>

## 41. Segment details with respect to business activities

	2006					
	Retail banking	Corporate / commercial banking	Treasury	International banking group	Head Office / support services	Total
----- Rupees in million -----						
Net interest and non-markup income	26,381	6,557	522	5,924	411	39,795
Total expenses including provision	11,190	2,964	143	2,775	2,220	19,292
Net income (loss)	15,191	3,593	379	3,149	(1,809)	20,503
Segment assets (gross)	94,211	236,439	80,215	72,659	99,454	582,978
Segment non-performing loans	5,901	7,413	-	6,905	6,703	26,922
Segment provision required including general provision	4,587	4,072	-	6,050	4,104	18,813
Segment liabilities including equity	343,772	79,790	24,055	67,507	47,792	562,916
Segment return on net liability / asset	5.98%	1.55%	0.47%	4.69%	-1.91%	-
Segment cost of funds (%)	9.44%	9.44%	9.19%	9.44%	9.44%	-
-----						
	2005					
	Retail banking	Corporate / commercial banking	Treasury	International banking group	Head Office / support services	Total
----- Rupees in million -----						
Net interest and non-markup income	20,716	6,224	584	3,684	267	31,475
Total expenses including provision	9,480	2,160	222	2,867	3,583	18,312
Net income (loss)	11,236	4,064	362	817	(3,316)	13,163
Segment assets (gross)	104,866	191,848	77,036	65,515	96,089	535,354
Segment non-performing loans	3,163	3,251	-	8,325	20,884	35,623
Segment provision required including general provision	4,161	2,727	-	7,229	13,725	27,842
Segment liabilities including equity	326,268	68,820	14,118	63,739	33,123	506,068
Segment return on net liability / asset	4.98%	2.15%	0.47%	1.40%	-4.07%	-
Segment cost of funds (%)	6.54%	6.54%	6.29%	6.54%	6.54%	-

## 42. TRUST ACTIVITIES

The Bank is not engaged in any significant trust activities. However, the Bank acts as security agent for some of the term finance certificates it arranges and distributes on behalf of its customers.

## 43. GEOGRAPHICAL SEGMENT ANALYSIS

	2006			
	Profit before taxation	Total assets employed	Net assets employed	Contingencies and commitments
----- (Rupees '000) -----				
Pakistan	16,696,253	483,142,984	32,743,110	145,671,738
Asia Pacific (including South Asia)	572,116	23,591,136	4,894,099	5,609,936
Europe	6,277	7,293,127	3,944,723	2,737,943
North America	165,849	3,492,732	923,935	176,996
Middle East	520,501	31,613,862	3,351,992	8,186,138
Others	2,541,806	13,781,923	7,253,702	190,194
	<u>20,502,802</u>	<u>562,915,764</u>	<u>53,111,561</u>	<u>162,572,945</u>
-----				
	2005			
	Profit before taxation	Total assets employed	Net assets employed	Contingencies and commitments
----- (Rupees '000) -----				
Pakistan	11,738,638	436,754,629	23,859,984	124,506,149
Asia Pacific (including South Asia)	638,107	22,201,021	3,754,462	3,282,822
Europe	(35,536)	6,085,224	3,681,289	3,326,156
North America	138,239	1,889,726	748,751	425,052
Middle East	275,910	28,494,163	3,239,288	4,567,053
Others	407,580	10,642,999	4,447,093	212,863
	<u>13,162,938</u>	<u>506,067,762</u>	<u>39,730,867</u>	<u>136,320,095</u>

**44. ISLAMIC BANKING BRANCH**

Financial figures of the Islamic Banking Branch, which are included in these financial statements, are as follows:

	<b>2006</b>	<b>2005</b>
	(Rupees in '000)	
<b>ASSETS</b>		
Cash and balances with treasury banks	10,052	37,807
Murabaha	34,800	8,050
Ijara	26,070	10,169
Other assets	4,358	6,677
	75,280	62,703
<b>LIABILITIES</b>		
Bills payable	-	7
Deposit and other accounts	9,259	11,358
Other liabilities	24,011	72
	33,270	11,437
<b>NET ASSETS</b>	<u>42,010</u>	<u>51,266</u>
<b>REPRESENTED BY</b>		
Islamic Banking Fund	50,000	50,000
Reserves	-	-
Accumulated (loss) / profit	(7,990)	1,266
	<u>42,010</u>	<u>51,266</u>

The commitment in respect of letters of credit of Islamic Banking branch of Habib Bank Ltd. amounted to Rs. 0.053 million (2005: Rs. 6.813 million).

**45. DATE OF AUTHORISATION FOR ISSUE**

These financial statements were authorised for issue in the Board of Directors meeting held on \_\_\_\_\_ 2007.

**46. GENERAL**

These financial statements have been prepared in accordance with the revised format for financial statements of banks issued by the State Bank of Pakistan through BSD Circular No. 4 dated February 17, 2006.

**President and Chief Executive Officer**

**Director**

**Director**

**Director**

**HABIB BANK LIMITED**  
**DETAILS OF INVESTMENTS**  
**AS AT DECEMBER 31, 2006**

**ANNEXURE I**

**1.1 DETAIL OF INVESTMENTS**

Particulars of investments held in listed companies

**1.1.1 Ordinary shares**

Investee	Number of shares held	Paid-up value per share (Rupees)	Total paid-up value (Rupees)	Market value (Rupees)	Credit Ratings Short Term
UTP Growth Fund	13,381,363	10	133,813,630	173,957,719	N/A
PICIC investment fund	11,684,508	10	116,845,080	169,425,366	N/A
Meezan Balannced fund	2,500,000	10	25,000,000	21,500,000	N/A
First Dawood Mutual fund	1,742,250	10	17,422,500	11,063,288	N/A
CDC-Trustee Alfalah GHP Value fund	100,985	50	5,049,250	5,778,362	N/A
AKD Index Tracker fund	500,000	10	5,000,000	4,950,000	N/A
Nafa Cash Fund	5,095,000	10	50,950,000	53,599,400	N/A
Pak int. Ele Islamic fund	1,000,000	50	50,000,000	47,870,000	N/A
Pakistan Strategic Allocation Fund	7,500,000	10	75,000,000	63,750,000	N/A
TRG Pakistan Ltd.	16,017,000	10	160,170,000	140,148,750	N/A
Dawood Lawrencepur Limited	384,604	10	3,846,040	19,480,193	N/A
HUB CO	18,073,561	10	180,735,610	487,986,147	N/A
Fauji Fertilizer Co.	1,315,149	10	13,151,490	138,813,977	N/A
SEARLE Pakistan	61,125	10	611,250	1,564,800	A-3
First Habib Bank Mudaraba	197	10	1,970	1,675	A-1+
Pakistan Capital Market Fund	52,862	10	528,620	605,270	N/A
Pakistan Premier Fund	130,013	10	1,300,130	1,690,169	N/A
PICIC Growth Fund	253,453	10	2,534,530	7,134,702	N/A
Askari Commercial Bank	90,608	10	906,080	9,509,310	A1+
Escorts Investment Bank	134,597	10	1,345,970	1,830,519	A-1
MCB	89,828	10	898,280	22,106,671	A1+
NBP	68,779	10	687,790	15,423,691	A-1 + (A - 1 +)*
Faysal Bank Limited	192,678	10	1,926,780	11,657,019	A-1 +
PICIC Commercial Bank	42,996	10	429,960	1,446,815	A-1
Prime Commercial Bank	56,775	10	567,750	2,756,426	A1
Saudi Pak Commercial Bank	20,487	10	204,870	347,255	A-2
Brothers Textile Mills	134,652	10	1,346,520	336,630	N/A
Sahrish Textile Mills	107,948	10	1,079,480	161,922	N/A
Khurshid Spinning Mills	60,600	10	606,000	96,960	N/A
Taj Textile Mills	44,600	10	446,000	122,650	N/A
Yousuf Weaving Mills	21,793	10	217,930	119,862	N/A
Kohinoor Industries Limited	88,892	10	888,920	964,478	N/A
Mohammad Farooq Textile	41,342	10	413,420	233,582	N/A
Pakistan Synthetics	22,739	10	227,390	159,173	N/A
Mirza Sugar Mills	43,905	10	439,050	125,129	N/A
Bawany Sugar Mills	35,400	10	354,000	254,880	N/A
Fauji Cement Company	41,848	10	418,480	631,905	N/A
Lucky Cement Limited	58,670	10	586,700	3,514,333	N/A
Dadabhoi Cement Industries Limited	137,900	10	1,379,000	827,400	N/A
KAPCO	79,900	10	799,000	3,251,930	N/A
Sothern Electric Power	111,567	10	1,115,670	663,824	N/A
Pakistan Oilfield Limited	51,726	10	517,260	18,091,169	N/A
Pakistan Petroleum Limited	25,568	10	255,680	5,931,776	N/A
Worldcall Telecom	29,336	10	293,360	315,362	A1
Fauji Fertilizer Bin Qasim	160,078	10	1,600,780	4,562,223	N/A
BOC Pakistan Limited	36,608	10	366,080	5,167,219	N/A
			Holding		

Pakistan PTA Limited	70,561	10	705,610	345,749	N/A
OGDC	85,977	10	859,770	9,861,562	N/A
Bank Alfalah Limited	26,633	10	266,330	1,113,000	A1+
Investec Modaraba First	22,092	10	220,920	43,079	N/A
PICIC	1,542,433	10	15,424,330	96,324,941	A1+
PICIC Insurance Limited	51,999	10	519,990	974,981	N/A
P.N.S.C.	103,407	10	1,034,070	4,301,731	N/A
PIA (Ordinary Shares) Class A	100	10	1,000	705	N/A
Bank Of Punjab	131,920	10	1,319,200	13,356,900	A1+
PSO	162,175	10	1,621,750	47,679,450	A1+
PTCL	305,588	10	3,055,880	13,537,548	N/A
			<b>887,307,150</b>	<b>1,342,185,114</b>	

#### 1.1.2 Preference Shares

Investee	Terms of Redemption	Number of Shares Held	Paid-up value per share (Rupees)	Total Paid-up value (Rupees)	Market value (Rupees)	Credit Ratings Short Term
Chenab Limited (preference shares)	Redeemable	10,000,000	10	100,000,000	71,500,000	N/A
Masood Textile Mills Ltd. (preference shares)	Redeemable	10,000,000	10	100,000,000	100,000,000	N/A
				<b>200,000,000</b>	<b>171,500,000</b>	

#### 1.1.3 Units

Investee	Number of units held	Paid-up value per unit (Rupees)	Total paid-up value (Rupees)	Market value (Rupees)	Credit Ratings Short Term
National Investment Trust	673,546	10	6,735,460	30,208,538	N/A
Pakistan Stock Market Fund	922,742	50	46,137,100	76,236,944	N/A
Pakistan Income Fund	410,658	50	20,532,900	21,637,570	N/A
Al Meezan Islamic Fund	505,677	50	25,283,850	30,113,065	N/A
Faysal balanced Growth Fund	347,177	100	34,717,700	34,985,026	N/A
Atlas Stock Market Fund	36,972	500	18,486,000	20,441,079	N/A
			<b>151,893,010</b>	<b>213,622,223</b>	

#### 1.1.4 Term finance certificates

Investee	Number of certificates held	Paid-up value per certificate (Rupees)	Total paid-up value (Rupees)	Market value (Rupees)	Credit Ratings Short Term
Bank Al Habib	15,000	5,000	75,000,000	68,944,800	N/A
Bank Al falah	10,000	5,000	50,000,000	49,212,176	N/A
Askari Commercial Bank	16,990	5,000	84,950,000	82,368,539	N/A
Tele Card	50,000	5,000	250,000,000	234,275,000	N/A
Azgard Nine Limited	150,000	500	75,000,000	76,125,000	N/A
			<b>534,950,000</b>	<b>510,925,515</b>	

## ANNEXURE I

### 1.2 Particulars of investment held in unlisted companies

#### 1.2.1 Ordinary shares

Investee	Percentage of holding	Number of Shares Held	Paid-up value per share (Rupees)	Total Paid-up value (Rupees)	Break up value (Rupees)	Based on accounts as at	Name of Chief Executive	Credit Ratings Short Term
SME Bank Limited	1.33%	1,987,501	10.00	19,875,010	29,589,703	December 31, 2005	Mr. Mansur Khan	A-2
First Women Bank	26.78%	7,596,000	10.00	75,960,000	194,603,548	December 31, 2005	Ms. Zarine Aziz	A1+
Khushali Bank (Micro Finance Bank)	17.60%	300	1,000,000.00	300,000,000	307,778,768	December 31, 2005	Mr. M. Ghafib Nishtar	A-1
Pakistan Export Finance Guarantee Agency	10.55%	1,139,916	10.00	11,399,160	7,611,867	December 31, 2005	Mr. S. M. Zaem	N/A
N I T Shares	8.33%	52,800	100.00	5,280,000	182,647,002	June 30, 2006	Mr. Tariq Iqbal Khan	N/A
Investment Corporation Of Pakistan	19.98%	399,500	100.00	39,950,000	83,806,111	November 30, 2006	Mr. Abdul Latif Uqaili	A1+
Equity Participation Fund	1.74%	27,000	100.00	2,700,000	14,859,964	June 30, 2006	Mr. Naem Iqbal	N/A
Central Depository Company of Pakistan Ltd.	9.84%	1,278,719	10.00	12,787,190	89,790,203	June 30, 2006	Mr. Muhammad Hanif Jhakura	N/A
National Inst. Facilitation Technologies (PVT)	9.07%	662,584	10.00	6,625,840	29,911,595	June 30, 2006	Mr. M. M. khan	N/A
TMT- PKIC Incubation Fund Limited	10.00%	2,500,000	10.00	25,000,000	25,326,962	June 30, 2006	Mr. Kashif Shamim	N/A
South Asia Regional Fund	3.21%	5,000	60.91	304,550	141,874,128	December 31, 2005	Mr. Kandiah Belendra	N/A
				<b>499,881,750</b>	<b>1,107,799,851</b>			

#### 1.2.2 Preference Shares

Investee	Terms of Redemption	Number of Shares Held	Paid-up value per share (Rupees)	Total Paid-up value (Rupees)	Break up value	Based on accounts as at	Name of Chief Executive	Credit Ratings Short Term
South Asia Regional Fund (Preference shares)	Redeemable	3	60.91	183	141,874,128	December 31, 2005	Mr. Kandiah Belendra	N/A

#### 1.2.3 Term finance certificates

Investee	No. of certificates	Paid-up value per certificate (Rupees)	Total Paid-up value (Rupees)	Name of Chief Executive	Credit Ratings Short Term
Pak Kuwait Investment Co.	400,000	5,000	2,000,000,000	Mr. Istaqbal Mahdi	N/A
Bosicor Pakistan Limited	50,000	5,000	250,000,000	Mr. Wasi Khan	N/A
Pakistan International Airlines	700,000	5,000	3,500,000,000	Mr. Tariq Kirmani	N/A
Dewan Cement	1	30,000,000	30,000,000	Mr. Dewan Yousuf	N/A
Allied Bank Limited	14,277	5,000	71,385,000	Khalid A. Sherwani	N/A
Faysal Bank Limited	15,000	5,000	75,000,000	Farook Bengali	N/A
Pak Arab Fertilizer	65	10,000,000	650,000,000	Mr. Fawad Ahmed Sheikh	N/A
			<b>5,780,000,000</b>		

\* It includes in the break-up value of Ordinary shares of South Asia Regional Fund

**ANNEXURE I**

**1.3 Particulars of investments held in bonds and debentures & Government Loans**

Bonds and Debentures	Terms of Redemption			Principal Rupees in '000
	Principal	Interest / Profit	Rate of Interest / Profit	
<b>1.3.1 Government guaranteed bonds - denominated in Pak Rupees</b>				
Low Yield Bonds	Repayable in full on maturity	Semi - Annual	Annual weighted average of six months T-Bills of the preceding year.	3,523,940
Saindak Metals Ltd. Bond	Annual	Semi - Annual	Federal Investment Bond rate at the time of issuance of Bond	254,300
Rice Export Corporation of Pakistan Bond	Annual	Semi - Annual	Average of last six months Federal Investment Bond rate	511,106
Trading Corporation of Pakistan Bond	Annual	Semi - Annual	Average of last six months Federal Investment Bond rate	178,237
Ghee Corporation of Pakistan Bond	Annual	Semi - Annual	Average of last six months Federal Investment Bond rate	396,000
Government of Pakistan Bond (A/C HEC, USC & PODB)	Semi - Annual	Semi - Annual	Mark-up rate of 3 years' PIB + 30 bps	262,954
CBR GOP Bonds	Repayable in full on maturity	Semi - Annual	Mark-up rate of 3 years' PIB + 30 bps	9,804,500
				<b><u>14,931,037</u></b>
<b>1.3.2 Government guaranteed bonds- denominated in US Dollars</b>				
Government of Pakistan - SML / RDC Bonds	Semi Annual	Semi Annual	6 Months Libor +2%	367,595
Government of Pakistan - GOP Construction Bonds	Annual	Annual	3 Months Libor +1%	2,170,649
Government of Pakistan - Sukuk Bonds	Repayable in full on maturity	Semi Annual	6 Months Libor +2.2%	2,726,772
				<b><u>5,265,016</u></b>
<b>1.3.3 Government of Pakistan bonds (US Dollar / Euro)</b>				
Government of Pakistan US Dollar / Euro bonds	Annual	Semi Annual	6.75%	<b><u>864,805</u></b>
<b>1.3.4 Debentures - Government Guaranteed</b>				
Cold Storage (Haripur)	10	100,000	12.5%	1,000,000
Cold Storage (Haripur)	30	10,000	12.5%	300,000
Cold Storage (Mardan)	1	91,308	12.5%	91,308
KDA - I	-	-	12.5%	-
KDA - II	-	-	15.0%	-
Leather Tanneries (Jhangira)	6	124,000	12.5%	744,000
				<b><u>2,135,308</u></b>
				<b><u>159,129,355</u></b>

**DETAILS OF DISPOSAL OF OPERATING  
FIXED ASSETS** as at December 31, 2006  
**HOLDING**

**ANNEXURE III**

Amounts in 000

Particulars	Original cost	Accumulated depreciation	Book value	Sale proceeds	Mode of disposal	Particular of buyers
<b>Building including land</b>						
Land	<b>5,175</b>	-	<b>5,175</b>	<b>8,650</b>		
Building	5,175	-	5,175	8,650	Tender	Mr. Muhammad Rafique
	-	-	-	-		
<b>Motor Vehicle</b>						
	<b>95,220</b>	<b>39,905</b>	<b>55,314</b>	<b>56,641</b>		
	939	621	318	318	On Retirement	Mr. M.Arif Zia
	785	494	291	291	On Retirement	Mr. M. Amin Sharfuddin
	939	369	570	570	On Retirement	Mr. Baber Ahmed
	785	388	397	420	On Retirement	Mr. Izhar Ahmed Azhar
	939	473	466	466	On Retirement	Mr Haroon Rashid Khawaja
	785	491	294	294	On Retirement	Mr. Fahimuddin Ahmed
	939	421	518	530	On Retirement	Mr. Mirza Aleem Ahmed Baig
	1,843	1,079	764	788	Negotiation	Cheetta Motors
	1,723	1,723	-	232	Negotiation	Al Baidar Auto
	1,267	1,267	-	323	Auction	Mr. Adnan Abdul Rehman
	1,017	1,017	0	605	Auction	Mr. Khawaja Azmat Ali
	1,119	205	914	1,007	Insurance Claim	M/s. New Jubilee Insurance Company
	1,119	337	782	782		Mr. Zafar Aziz Osmani
	969	98	871	871		Employee
	1,148	172	976	976		Mr. Kashif Shah
	969	98	871	871		Employee
	1,169	815	354	354		Mr. Aziz Rajkotwala
	939	579	360	360		Employee
	1,079	934	145	145		Mr. Yousuf Nasir
	1,169	973	196	196		Employee
	1,169	951	218	218		Mr. Jamil Ahmed Khan
	1,079	816	263	263		Employee
	886	104	782	782		Mr. Abdur Rashid Awan
	969	98	871	871		Employee
	886	133	753	753		Mr. Sohail Malik
	969	98	871	871		Employee
	560	66	494	494		Mr. Ayaz Ahmed
	969	81	888	888		Employee
	560	38	522	522		Ms. Sima Kamil
	969	291	678	678		Employee
	835	251	584	584		Mr. Jamil Iqbal
	969	291	678	678		Employee
	969	307	662	662		Ms. Romana Hasan
	969	291	678	678		Employee

\* REFER NOTE 1

Particulars	Original cost	Accumulated depreciation	Book value	Sale proceeds	Mode of disposal	Particular of buyers	
	1,238	269	969	969		Mr. Mudassir H. Khan	Employee
	969	291	678	678		Mr. Shahid Fakhruddin	Employee
	835	237	598	598		Mr. Khalilur Rehman	Employee
	969	243	726	726		Mr. Hamid Mukarram Baig	Employee
	835	223	612	612		Mr. S.Ehtesham H.Naqvi	Employee
	1,238	269	969	969		Mr. Jamil Iqbal	Employee
	795	437	358	358		Mr. S.Haseen Raza Rizvi	Employee
	939	683	256	256		Mr. Wajahat Rasool Khan	Employee
	795	531	264	264		Mr. Aejaaz A. Danishmand	Employee
	795	437	358	358		Mr. S. Mumtaz Alam	Employee
	795	437	358	358		Mr. Mahboob A.Rajwani	Employee
	795	331	464	464		Mr. Ilyas Ahmed	Employee
	1,169	429	740	740		Mr. Aziz Rajkotwala	Employee
	795	437	358	358		Mr. Iltifatuddin Ansari	Employee
	795	278	517	517		Ms. Yasmeen Shahid	Employee
	969	307	662	662		Mr. Tariq Hassan Siddiqui	Employee
	835	292	543	543		Mr. Shamsul Haque	Employee
	835	279	556	556		Mr. Waseem Ahmed Khan	Employee
	1,119	374	745	745		Mr. Ghulam M. Kherati	Employee
	1,209	384	825	825		Mr. Zafar Aziz Osmani	Employee
	969	307	662	662		Mr. Muhammad Hanif	Employee
	1,169	901	268	268		Mr. Sohail Malik	Employee
	1,169	1,052	117	117		Mr. Jamil Ahmed Khan	Employee
	939	516	423	423		Mr. Syed Saifuddin Ahmed	Employee
	795	437	358	358		Mr. Nasir Moosa Memon	Employee
	795	384	411	411		Mr. Saalim Mahmood	Employee
	795	384	411	411		Mr. Ladqa Sarwar	Employee
	886	133	753	753		Mr. Syed Maqbool Raza	Employee
	835	251	584	584		Mr. S.Tanveer Burney	Employee
	835	237	598	598		Mr. Usman Ijaz	Employee
	835	223	612	612		Mr. Rizwanur Rehman	Employee
	836	153	683	683		Mr. Syed Asif Husain	Employee
	835	153	682	682		Ms. Anahita Jawat	Employee
	886	119	767	767		Mr. Pervaiz Alam	Employee
	886	119	767	767		Mr. Zil-ur-Rehman	Employee
	795	517	278	278		Mr. Salman Anwer	Employee
	886	104	782	782		Mr. Ziaul Haq Zia	Employee
	795	491	304	304		Mr. Taha Mahmood	Employee
	795	437	358	358		Mr. Raja M. Hanif	Employee
	795	491	304	304		Mr. Tajammul Perwaiz	Employee
	939	563	376	376		Mr. Ahsan A. Chughtai	Employee
	939	516	423	423		Mr. M. Rashid Khalidi	Employee
	795	437	358	358		Mr. Waqar Anjum	Employee

\*REFER NOTE 1

Particulars	Original cost	Accumulated depreciation	Book value	Sale proceeds	Mode of disposal	Particular of buyers	
	835	265	570	570		Mr. M.Saeed Akhtar	Employee
	835	237	598	598		Mr. M.Mumtaz Khan Marwat	Employee
	835	237	598	598		Mr. Sher Alam Khan	Employee
	835	237	598	598		Mr. Naveed Mahmood	Employee
	835	209	626	626		Mr. Iftikhar H. Jawaid	Employee
	846	71	775	775		Mr. Shahid Ahmed	Employee
	835	209	626	626		Mr. Aamir Zuberi	Employee
	835	195	640	640		Mr. Shaikh Afzal Rashid	Employee
	560	84	476	476		Mr. Syed Adnan Raza	Employee
	560	75	485	485		Mr. Mujahid Shaikh	Employee
	969	275	694	694		Mr. Mubashir Maqbool	Employee
	795	437	358	358		Mr. M.Hussain Azad	Employee
	795	437	358	358		Mr. Saghir Arif Malik	Employee
	795	437	358	358		Mr. Zafar A. Siddiqui	Employee
	835	279	556	556		Mr. Amin Muhammad	Employee
	795	437	358	358		Mr. Ch. Abdul Khaliq	Employee
	835	279	556	556		Mr. Manzoor A. Rajput	Employee
	835	251	584	584		Mr. Aamir Irshad	Employee
	969	291	678	678		Mr. Izharul Haque	Employee
	835	251	584	584		Mr. Iqbal Mahmood	Employee
	835	251	584	584		Mr. Aamir Amjad	Employee
	969	291	678	678		Mr. Badruddin Qazi	Employee
	835	251	584	584		Mr. Abdul Waheed	Employee
	560	233	327	327		Mr. Nusrat Ali Akhtar	Employee
	795	504	291	291		Mr. Abdus Sattar	Employee
	795	437	358	358		Mr. Jamil H. Tiwana	Employee
	835	279	556	570		Mr. Sarfaraz Ahmed	Employee
Assets having cost of less than Rs. 1 million and book value of less than Rs. 250,000	354,505	339,941	14,563	83,300	68,737		
	454,899	379,847	75,053	148,591	73,539		

**\* REFER NOTE 1**

**\*Note 1 :** During the year the Bank changed its policy of employees' benefits whereby cars are monetised for all employees except for CEO and chairman. Under the scheme the cars were sold to the employees.

**HABIB BANK LIMITED**

***In Millions***

**AMOUNTS WRITTEN OFF DURING THE YEAR 2006**

In term of sub-section(3) of section 33A of Banking Companys ordinance1962 the details of individual caseswhere aggregate amount of Loans/Advances/Financing facilities/Mark-up or other dues written off and other financial losses provided through rescheduling or restructuring of Rs.0.5 million or more during the year ended 31/Dec/2006 are as follows:

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liabilities on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1	ABDUL MAJID SAIFI TEXTILE LTD 162-P,GULBERG-III,LAHORE.	NASEEB AHMED SAIFI 272-92-016058 HAJI SHOUKAT ALI 271-43-116121 MRS AZMAT SAIFI 271-91-352650 HASEEB AHMED SAIFI 272-92-016043 LIAQAT ALI 271-87-031861 MRS KHURSHID BEGUM 271-47-031864 MRS KAUSAR SULTANA 271-86-031866	ABDU MAJEED SAIFI JALAL DIN W/O.NASEEB AHMED SAIFI ABDUL MAJEED SAIFI SHOUKAT ALI W/O.SHOUKAT ALI	7.282	3.488 (Waiver) (Reversal)	8.913 1.044	13.445
2	AWAMI FLOUR AND GENERAL MILLS CANAL BRIDGE HARBANSPLA,LAHORE.	TAHIR HANIF MALIK 277-57-346328 M.A.FAZAL MALIK 277-69-346331 M.SOHAIL MALIK  MRS.JAMILA HANIF MALIK 377-40-346327	MUHAMMAD HANIF MALIK MUHAMMAD HANIF MALIK  W/O.MUHAMMAD HANIF MALIK	2.997	0.497 (Waiver) (Reversal)	0.280	0.777
3	IORA COTTON INDUSTRIES (PVT) LIMITED CHAR.NO.22/11-L,BUREWALA ROAD,HICHAWATNI.	RANA MUHAMMAD SADIO 338-54-016058 GHULAM HUSSAIN 335-54-043632 MUHAMMAD HUSSAIN 338-53-113856 SHAH NAWAZ 338-53-113856 ABDUL SATTAR 338-58-230003	RANA NAZIR AHMED KHAN BAHADUR  FAZAL DIN  MUHAMMAD SADIO FAZAL DIN	3.798	1.371 (Waiver) (Reversal)	3.712 0.427	5.510
4	SHAIKH AHMED KHOKHAR Y-155 PHASE-3,DHA LAHORE CANTT	SHAHID AHMED KHOKHAR 270-92-275144	AHMED HUSSAIN KHOKHAR	14.945	- (Waiver) (Reversal)	4.959	4.959
5	DELUX AUTOS 25-LMC MARKET BADAMI BAGH LHR.	SHUA MUHAMMAD BUTT 276-43-153604	MUMTAZ HUSSAIN	1.226	- (Waiver) (Reversal)	0.538	0.538
6	S.K.ENTERPRISES 216-B,FIRDOUSI ROAD RAWALPINDICANTT.	ZAFAR MEHMood KHAN 37405-8463159-7 MANSOOR MEHMood KHAN 210-92-034268 124-HUSSAIN SHAH 221-92-011711 KAUKAB JABEEN 220-44-073687 MISS.ASMA BATOOL 220-89-003989 FARRUKH HUSSAIN SHAH 220-38-033986	SULTAN MEHMood KHAN 210-92-034268 DILDAR HUSSAIN SHAH  W/O.FARRUKH HUSSAIN SHAH  KARAMAT HUSSAIN SHAH	127.200	- (Waiver) (Reversal)	106.089	106.089
7	AYUB HOUSING ENTERPRISES DR.A.A.KHAN,OKHAI MEMONSOCIETY KHAUDA.	MUHAMMAD AYUB 508-89-226967	HAJI ABDUL SATTAR	2.361	0.228 (Waiver) (Reversal)	4.000 0.364	4.591
8	ZAHID RAJPUT DEVELOPERS (PVT) LTD. D-12,BLOCK-M,NORTH NAZIMABAD,LARACHI.	ZAHID HUSSAIN 502-88-438757  MS.RUOAYA / MS.AQUILA BEGUM		21.379	12.042 (Waiver) (Reversal)	15.833 4.679	32.554
		SYED JAWAID SHAFI MR.AFTAB ALAM 502-62-021302					
9	RAJPUT BUILDERS D-12,BLOCK-M,NORTH NAZIMABAD,KARACHI.	ZAHID HUSSAIN 502-88-438757		4.702	0.924 (Waiver) (Reversal)	10.432 0.378	11.734
10	RAJPUT JEWELERS 8-MASALLAH SHOPPING CENTER,S.D.16,BLOCK-G,NAZIMABAD,KARACHI.	ZAHID HUSSAIN 502-88-438757		2.446	- (Waiver) (Reversal)	1.379	1.379
11	JAM SHER ALI KHAN (LATE) 149-C,KADA SCHEME,NO.1 KARACHI46-A/1 SEA VIEW AVENUE,PHASE-2	487-37-006247	NAWAB JAM KANBHU KHAN	25.830	5.090 (Waiver) (Reversal)	22.488 18.740	46.318
12	ITLA SUIT NO.501,5TH FLOOR AL-AMINTOWER NIPA CHOWRANGI.	S.MUHAMMAD AMIN	AMANAT HUSSAIN	2.370	0.741 (Waiver) (Reversal)	- 0.729	1.470
13	ABU TURAB INDUSTRIES (PVT) LTD HAKIM SONS BUILDING WEST WHARFROAD,KARACHI.	MUHAMMAD SIDDIQ HASHIM MOBEEN AHMED S.HASHIM 517-60-306457 MRS.MUMTAZ SIDDIQ HASHIM 517-37-065624	MUHAMMAD SIDDIQ HASHIM W/O.MUHAMMAD SIDDIQ HASHIM	4.000	- (Waiver) (Reversal)	5.346	5.346
14	CLEVEDON AUTOS (PVT) LTD PLOT NO.CL-9/10/1,DR ZIAUDDINAHMED ROAD CIVIL LINES,KARACHI	AFZAL RASHID 517-86-049299/4		40.872	- (Waiver) (Reversal)	22.778 9.840	32.618
15	NATIONAL WOllen & COTTON MILLS (PVT) LTD CL-9/10/1,DR.ZIA UDDIN AHMEDROAD,KARACHI.	AFZAL RASHID 42000-0514190-6 NAZIM H.M.DOSSANI 42201-3121535-9		5.872	- (Waiver) (Reversal)	14.887 0.466	15.353
16	AL-ASAD ENTERPRISES FLAT.NO.ST-19,BLOCK-7,F.B.AREAKARACHI.	AFZAL RASHID 42000-0514190-9 NAZIM H.M.DOSSANI 517-8943085-9/4		1.450	- (Waiver) (Reversal)	3.119 0.450	3.569
17	RASHID (PVT) LTD CL/9/10/1,DR.ZIA UDDIN AHMEDROAD,KARACHI.	AFZAL RASHID 42000-0514190-9 NAZIM H.M.DOSSANI 42201-3121535-9		4.849	- (Waiver) (Reversal)	9.980 1.774	11.754
18	SUPPLIERS INTERNATIONAL (PVT) LTD CL-9/10/1,DR.ZIA UDDIN AHMEDROAD,KARACHI.	AFZAL RASHID 42000-0514190-9 NAZIM H.M.DOSSANI 42201-3121535-4 MUNAWAR ALI AFZAL 517-39-152485		2.956	- (Waiver) (Reversal)	6.374 0.906	7.280
19	CLEVE EXPORTS 18,2,EVERSHINE,SQUARE,F1-2/3BLOCK-10,GULSHA-E-IQBAL, KARACHI.	HAIDER ALI 517-46-166773 HAMID ALI 502-53-560432 MANSOOR ALI 501-63-285078		4.509	- (Waiver) (Reversal)	11.964 0.620	12.584
20	PREM CHAND&BROTHERS COTT GINNING&PRES FACTORY NATIONAL HIGHWAY ROAD,PO.HALADISTT.MATHIARY.	NATHER MALL 41301-2289594-7 ARJUN KUMAR 41301-2285952-1 LACHMAN DASS 41301-259580-3 JANKEE DEVA 41301-2221375-2		11.727	- (Waiver) (Reversal)	9.893	9.893
21	COUNTRY COTTON IND (PVT) LTD HOUSE,NO.88,BLOCK-A,FAISALTOWN,LAHORE.	S MUHAMMAD SHAHID.H.SHAMSI 37405-6731045-5 SHAHID SALEEM SHEIKH 35201-7326387-5	SYED MUHAMMAD SULTAIN SHAMSI MUHAMMAD SALEEM SHEIKH	1.637	0.399 (Waiver) (Reversal)	3.685 0.137	4.221
22	ZAMIR TEXTILE MILLS LIMITED	NASEEM QADIR		16.313	9.040 (Waiver)	32.282	43.220

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)	
1	2	3	4	5	6	7	8	
	11-A.ATTATURK,BLOCK NEW GARDENTOWN,LAHORE.	217-58-219763 ABDUL HALEEM PARACHA 3520-29-0007-1 ABDUL WAHEED PARACHA 270-44-568388 KHUSHUND ELLAHII 246-56-135478 MRS SHAHIDUL 270-44-568381 MRS MUZHAT ELLAHII 270-60-260582 MRS NABILA WAHEED 270-54-268389			(Reversal)	1.898		
23	SHAN FEEDS 149-C,KDA SCHEME NO.1,KARACHI.	JAM SHER ALI KHAN 44201-7376143-9 JAM NIJAZ ALI KHAN 487-87-006213 JAM NAFFES ALI KHAN 44201-7376143-5 JAM NOOR ALI KHAN 42000-1363707-3 FAROOQUE SAMAD ABADANI MRS.FAROOQ SAMAD MUHAMMAD SHAFI	NAWAB JAM KANJO KHAN JAM SHER ALI KHAN JAM SHER ALI KHAN	21.975	12.967 (Waiver) (Reversal)	28.144 8.454	49.565	
24	DENEVER INTERNATIONAL (PVT) LTD 145 STREET NO.10,KORANGI ROAD,KARACHI.	TARIQ K.JAVEED 42201-9962179-9 SHOUKAT K.JAVEED 520-47-331713 MS.SANIEEDA KHANAM 502-54-205917	H.K.JAVEED H.K.JAVEED MASOOM HASSAN KHAN	4.960	2.038 (Waiver) (Reversal)	0.849 -	2.888	
25	MAQSOD ELECTRIC STORE PLOT.110,GROUP.NO.III,COMMERCIAL AREA,LIAQUATABAD,	MEHFIZ KHAN 42101-2296092-5	DILDAR KHAN JUMA KHAN	4.494	1.302 (Waiver) (Reversal)	6.068 1.692	9.062	
26	X-PORT INTERNATIONAL HOUSE NO B-16,BLOCK-S,GULSHAN-E-IQBAL,KARACHI.	IMRAN A.SIDDQUI 518-90-39037C	ASHFAQ A.SIDDQUI	4.017	- (Waiver) (Reversal)	0.993 -	0.993	
27	SHAHANI CONSTRUCTION CO HOUSE NO.4326,WARD-G,TANDOOTHORO,PHULLAI HYDERABAD.	QASIM ALI SHAHANI 449-92-439481	MUHAMMAD BACHAL	0.640	- (Waiver) (Reversal)	0.638 0.038	0.676	
28	MODERN SERVICES 72-D/6,PECHS NURSERY,KARACHI.	SYED ABBAS RAZI (LATE) 517-28-116429	SYED MUHAMMAD RAZI	1.105	- (Waiver) (Reversal)	0.763 -	0.763	
29	IMPERIAL PACKAGING INDS (PVT) LTD 6-A,SEA BREEZE HOMES-1- SHER-SHAH BLOCK,NEW GARDEN TOWN, LAHORE.	GHERAN MAZHAR 270-59-342669 RAANA TABBASUM BANGASH 143-55-039088 MRS.TEHSIN GHUFRA 136-39-303929	SHAIKH MAZHAR ELLAHII D/O.SULTAN MUHAMMAD KHAN W/O.GHUFRA MAZHAR SHAHID HAMID 136-86-030426 MRS.ZUBaida MAZHAR 270-27-342468 MUMTAZ BEGUM 136-39-303929	3.979	- (Waiver) (Reversal)	4.263 0.955	5.218	
30	IRFAN-UL-HAQ CHISTI S/O ANWAR-UL-HAQ CHISTI QUARTER.NO.426-C,GULSHAN-E-RAVI,LAHORE.	289-90-529176		0.218	0.203 (Waiver) (Reversal)	0.361 -	0.564	
31	MUHAMMAD SALEEM S/O MUHAMMAD SHARIF 58-RAVI PARK,RAVI ROAD,LAHORE.	265-51-086441		0.377	0.325 (Waiver) (Reversal)	0.556 -	0.881	
32	MUBASHIR AHMED KHAN S/O INAYAT ULLAH 6/295 SARWAN ROAD LAHORE CANTT	286-64-547590		0.219	0.218 (Waiver) (Reversal)	0.405 -	0.623	
33	MUHAMMAD Ishaq S/O NOOR MUHAMMAD VILLAGE JANJATY,PO TAKHAR NIAZBAIG,RAIWIND ROAD,LAHORE.	278-88-053669		0.416	0.284 (Waiver) (Reversal)	0.449 -	0.732	
34	AZHAR MEHMOOD CH S/O JAN MUHAMMAD HOUSE NO.27,STREET NO.17,SHAH-KAMAL MUGHALPUARA,LAHORE.	269-91-170321		0.378	0.310 (Waiver) (Reversal)	0.427 -	0.737	
35	AGEEL AHMED S/O ABDUL JABAR HOSUE.NO.7,A/I,STREET-26/B,HAMEED ALI PARK,IHHRA,LAHORE.	265-91-375743		0.359	0.345 (Waiver) (Reversal)	0.606 -	0.950	
36	GHULAM ABBAS RANA S/O GHULAM MUSTAFA HOUSE NO.23,STREET NO.40,WALAYAT STRET CHAH MEERAN,	267-46-139194		0.432	0.195 (Waiver) (Reversal)	0.310 -	0.505	
37	AMJAD GURIAZ S/O MALIK.M.SHARIF H-114/R.82 ST-14 WASAN PURA,LAHORE.	266-63-082899		0.215	0.195 (Waiver) (Reversal)	0.341 0.020	0.556	
38	ARIF ZIA S/O CH ZIAUDIN 180-SHAD BAGH GOAL BAGH,LAHORE	266-58-013094		0.334	0.312 (Waiver) (Reversal)	0.570 0.023	0.904	
39	JAMIL AHMED S/O ALLAUDDIN H.NO.10 ST-3,SHRAGH PARK,SHAD-BAGH,LAHORE.	249-88-007684		0.345	0.322 (Waiver) (Reversal)	0.523 0.022	0.868	
40	GHULAM ABBAS BUTT S/O ZAHEER AHMED BUTT 6/D-ED COLONY,NEAR ISO DEPTT,KOT LAKHPAT,LAHORE.	275-58-295913		0.235	0.211 (Waiver) (Reversal)	0.379 0.023	0.614	
41	GHULAM NABI S/O TAJ DIN H-14, KUCHA BAHDUR KALI,I/S SHAHALAM GATE,LAHORE.	276-45-283352		0.544	0.544 (Waiver) (Reversal)	0.879 -	1.423	
42	ALLAH RAKHA S/O MOULA BAKSH H-22,ST-4,MUHELLAH FAZAL GUN,FAZ BAGH,LAHORE.	266-33-134414		0.250	0.223 (Waiver) (Reversal)	0.366 0.026	0.616	
43	LIAQUAT ALI SABRI S/O BARKAT ALI SABRI 6/D-CHAUBURJI CENTRE-46 MULTANROAD,LAHORE.	265-89-153113		1.002	0.642 (Waiver) (Reversal)	0.833 0.360	1.835	
44	MAQSOD AHMED S/O NAZAR MUHAMMAD MOUZA PULL BARIKA,PO.MELED-GUNJ.	352-42-159488		0.223	0.190 (Waiver) (Reversal)	0.297 0.033	0.520	
45	MUHAMMAD TAJMUL S/O BARKAT ALI ST.NO.12 FAROOQAABAD,B/NAGAR.	351-86-092615		0.279	0.225 (Waiver) (Reversal)	0.334 0.054	0.613	
46	MUHAMMAD ASIF S/O MUHAMMAD ARIF CHAK.NO.50,FATEH,PO.SAME.TEH.CHSHTIAN.	354-89-104083		0.560	0.412 (Waiver) (Reversal)	0.631 0.148	1.192	
47	SHOUKAT ALI KHAN S/O MUSHTAQ ALI KHAN H.NO.815,ST-74-G-9/1,ISLAMABAD	101-86-022808		0.862	0.862 (Waiver) (Reversal)	1.580 -	2.442	
48	WAQAR ASSOCIATES B-359,BLOCK.N,NORTH NAZIMABAD,KARACHI.	NAZAR.M.BHATTI 42201-7053485-5 WAQAR BHATTI 42201-5273399-7 FARIHA BHATTI 502-64-639564	MUHAMMAD ISMAIL BHATTI NAZAR.M.BHATTI W/O.NAZAR.M.BHATTI	1.727	- (Waiver) (Reversal)	1.515 0.432	1.948	
49	ELECTRONIC INFORMATION & ENERGY SYSTEM LTD PLOT NO.243-248,KAHUTA INDUSTRIAL AREA TRIANGLE, ISLAMABAD.	AIR MARSHAL(RET'D) WIQAR AZIM 101-87-396243 NUSRAT AZIM / SHUKAT AZIM / SAJJAD AZIM SULTAN AZIM / IMTIAZ QIZBALBASH MRS.SURRIYYA		5.829	3.918 (Waiver) (Reversal)	10.797 0.533	15.249	
50	FRONTIER DEXTROSE LIMITED HATTAR INDUSTRIAL ESTATE,HARIPAR,NWFP.	DR.SHAHZAD MUNAWAR / S.M.OBAID. ATTIAZAZ MUNAWAR UDDIN / EJAZ DURRANI WASEEM MUNAWAR / DR.PERVEEN SHAHZAD TAIMUR SHAH		1.130	0.919 (Waiver) (Reversal)	2.295 -	3.214	
51	SAMCOT INTERNATIONAL	ATIF SALMAN	ASHRAF PERVAIZ	18.395	9.226 (Waiver)	13.800	23.026	

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
	PLOT.NO.6-C,1ST FLOOR,4THCOMMERCIAL STREET,ZAMZAMA,	514-90-147411			(Reversal)	-	
52	SHAHWANI BROTHERS ENTERPRISES C-9,5TH FLOOR,MAFFAIR CENTRE,95-DEPOT LINES,SADDAR KARACHI.	MST.FAHMIDA NAZ		0.622	0.622 (Waiver) (Reversal)	1.574 -	2.197
53	ARFA INDUSTRIES (PVT) LTD 908-UNI CENTRE,I.I.CHUNDRIGARROAD,KARACHI.	MIAN MUHAMMAD AMJAD 42301-2167029-3 MRS.RABIA MUHAMMAD AMJAD 42301-4727651-4	MUHAMMAD YAQOOB AKHTAR W/O.MIAN.M.AMJAD YAQOOB	10.048	1.581 (Waiver) (Reversal)	8.389 -	9.970
54	SAFDAR ALI S/O MERAJ UDDIN HOUSE.NO.333A-ASLAM SHAHEEDROAD,RAWALPINDI.	233-83-513668		0.224	0.224 (Waiver) (Reversal)	0.415 -	0.639
55	SHEHER YAR JOVINDAH S/O NAZAR ALI JOVINDAH H.NO.1-D,ANWAR STREET,FASHIRROAD,ISLAMIA PARK,LAHORE.	272-88-215521		1.263	0.646 (Waiver) (Reversal)	0.616 -	1.879
56	HAJI KHALID PERVEZ KHAN S/O MUHAMMAD NAWAZ 80/F-I-SHAHNAWAZ COLONY,RAWALPINDI.	322-62-458520		1.260	0.876 (Waiver) (Reversal)	1.244 -	2.504
57	MUHAMMAD IQBAL AKHTER H.NO.252-ST.NO.5-CAVILARY-GROUND,LAHORE CANTT.	277-55-651133	MAJOR SHER MUHAMMAD KHAN	2.011	1.451 (Waiver) (Reversal)	1.878 -	3.889
58	MASOOD-UZ-ZAMAN S/O KHAN ZAMAN KHAN VILL.TANDA,TEHDIST.MANSEhra.H.NO 94-B,LAL RUKH,WAH CANTT.	123-89-525452		0.908	0.764 (Waiver) (Reversal)	1.079 -	1.986
59	RAJA HASSAN AKHTAR S/O MUHAMMAD AKHTAR HOUSE.NO.288/5,G.P.O.MURREE.			0.254	0.193 (Waiver) (Reversal)	0.366 -	0.620
60	RAJA JAVED ABBASI S/O AURANG ZEB ABBASI HOUSE.NO.SN-312 DHOKE KALA-KHAN,RAWALPINDI.	210-90-193059		0.313	0.216 (Waiver) (Reversal)	0.632 -	0.945
61	RUB NAVAZ S/O DADDU KHAN 572-STREET NO.1,MOHANPURA,RAWALPINDI.	122-56-356222		0.313	0.313 (Waiver) (Reversal)	0.205 -	0.519
62	AZIZ-UR-REHMAN S/O NOOR KHAN A-572-STREET,1.MOHANPURA,RAWALPINDI.	211-90-118385		0.339	0.339 (Waiver) (Reversal)	0.235 -	0.574
63	MALIK SAEED AHMED S/O GHULAM ALI HOUSE NO.SA-93,STREET NO.8,SADIOABAQ,RAWALPINDI.	227-51-002366		0.445	0.445 (Waiver) (Reversal)	0.698 -	1.143
64	JAVED IQBAL S/O ASHIQ ALI H.NO.B-443-I-V,S.MOR.GATE,LAHORE.	278-90-376944		0.155	0.155 (Waiver) (Reversal)	0.570 -	0.725
65	BAHADUR ALI S/O MALIK AHMED BUKSH H.NO.24 AYAB ST.NO.11,NEAR R.OSANDA,LAHORE.	251-42-045414		0.171	0.171 (Waiver) (Reversal)	0.346 -	0.517
66	MAZHAR FAROOQ KAIF S/O MUHAMMAD ASGHAR KAIF H.NO.111,ST.NO.B-1,JAHAN TOWN,LAHORE.	270-91-022714		0.218	0.183 (Waiver) (Reversal)	0.319 -	0.537
67	MIRAJ DIN S/O HAKIM DIN H.NO.7 MEHMOOD ST.NO.5,SANDA,LAHORE.	273-49-107514		0.194	0.194 (Waiver) (Reversal)	0.339 -	0.533
68	MUSHITAO HUSSAIN S/O M.NAZAR HUSSAIN H.NO.5D-ST.NO.41,PAU PEER ROAD,CHAHMIRAN LAHORE.	267-88-394835		0.994	0.808 (Waiver) (Reversal)	1.303 -	2.297
69	MUHAMMAD RAMZAN S/O MUHAMMAD AMIN 3-WHEATMAN ROAD,MUGHAL PURA,LAHORE.	271-92-138566		0.214	0.203 (Waiver) (Reversal)	0.373 -	0.587
70	NAJAM-UL-ISLAM HASHMI S/O M.AMEEN HASHMI HOUSE.NO.120,GALI.NO.42,SALEEMSTREET,CHAH-MEERAN KURD,LAHORE	267-56-238230		0.419	0.320 (Waiver) (Reversal)	0.550 -	0.870
71	TARIO RASHID S/O CH.MUHAMMAD RASHID FLAT-2-E,ARMY HOUSING SCHEME,SARFARAZ RAFIGE ROAD,LAHORE.	281-60-254312		0.384	0.287 (Waiver) (Reversal)	0.535 -	0.822
72	WAQAS AHMED S/O M.ILYAS H-17,MAIN BAZAR FAIZ BAGH,LAHORE.	271-91-254011		0.396	0.396 (Waiver) (Reversal)	0.693 -	1.089
73	SYED HASSAN MAHOO S/O SYED M.AHSAN H-507,IMAMIA COLONY,FEROWZABAD,LAHORE.	295-90-214769		0.796	0.796 (Waiver) (Reversal)	1.512 -	2.308
74	SHAHID QAISER S/O RAJA LAL DIN C/O AL-YATHREB RESOURCES DEV-32-H,COMMERCIAL AREA,1ST FLOOR	212-88-173132		0.277	0.201 (Waiver) (Reversal)	0.308 -	0.585
75	SYED.M.TAQI S/O SYED ALI H-1133H,DEHLI GATE,MOHALLAHMIMMANDI,LAHORE.	276-89-383394		0.220	0.200 (Waiver) (Reversal)	0.359 -	0.579
76	RIAZ AHMED S/O ABDUL AZIZ 56-DIL MUHAMMAD ROAD,LAHORE.	275-85-009297		0.338	0.338 (Waiver) (Reversal)	0.628 -	0.966
77	NIAZ AHMED S/O MIAN.M.MUSA H-5-ST-7,JAWAY SHAH SANDAKALANROAD,LAHORE.	336-91-126478		0.246	0.218 (Waiver) (Reversal)	0.390 -	0.636
78	MUHAMMAD IREES S/O SH.M.SAED 65-FAZAL PARK-1 SHADBAGH,LAHORE.	266-89-159039		0.453	0.430 (Waiver) (Reversal)	0.593 -	1.046
79	M.SHABIR S/O M.SIDDIQUE H-63,BLOCK-1,SECTOR-B-II-TOWNSHIP LAHORE.	274-57-253700		0.365	0.365 (Waiver) (Reversal)	0.668 -	1.032
80	M.SHARIF S/O M.HANIF H-3-ST-26,MUJAHIDABAD,MUGHAL-PURA,LAHORE.	269-51-274734		0.230	0.209 (Waiver) (Reversal)	0.373 -	0.603
81	M.AYUB CH S/O CH.PIR BUKSH H-6-MUGHAL STREET,NO.24,IBRAHIM ROAD,BILAGUNJ,LAHORE.	276-89-113169		0.200	0.183 (Waiver) (Reversal)	0.329 -	0.529
82	M.ZAHID S/O M.HASHIM H-6-ST-21 PAK NAGAR,FAIZ BAGH,LAHORE.	266-85-116138		0.215	0.195 (Waiver) (Reversal)	0.322 -	0.537
83	MUHAMMAD ARSHAD KHAN S/O M.SHARIF KHAN 285-ANGORI BAGH,HOUSING SCHEME BAGHBAN PURA,LAHORE.	275-47-042106		0.198	0.190 (Waiver) (Reversal)	0.359 -	0.557
84	BASHIR CARPET INDUSTRIES T03-S,NAWAZISH ALI ROAD,LAHORE	BASHIR AHMED BUTT (LATE) 275-33-123204	MUHAMMAD SHAFI BUTT	1.307	- (Waiver) (Reversal)	3.341 -	4.153
85	SHAFQAT HUSSAIN S/O GUL REHMAN KHAN BASTI CHARKAN,POST OFFICE,NUT KANI,TAUNSA SHARIF.	310-87-237742		0.309	0.252 (Waiver) (Reversal)	0.343 -	0.652
86	BASHIR AHMED S/O MUHAMMAD NAWAZ MOHALLA BEHROI WALA,TAUNSA SHARIF,DERA GHAZI KHAN.	310-64-196213		0.356	0.307 (Waiver) (Reversal)	0.426 -	0.783
87	KHADIM HUSSAIN S/O FAZIL MUHAMMAD MOUZA P & O.GHALWAN PART-1,TEH.ALIPUR,DISTT.MUZAFFARGARH.			0.272	0.211 (Waiver) (Reversal)	0.241 -	0.513
88	GHULAM YASIN S/O SHAH MUHAMMAD MOUZA DALAT WALI,P.O. & TEH.JATO,DISTT.MUZAFFARGARH.	318-90-405635		0.364	0.304 (Waiver) (Reversal)	0.408 -	0.773
89	RANA ABDUL SHAKOOR S/O ABDUL GHAFOR HOUSE.NO.180,W.NO.13,KOT ADDU,DISTT.MUZAFFARGARH.	317-56-111224		0.235	0.199 (Waiver) (Reversal)	0.275 -	0.510
90	MUNIR HUSSAIN S/O SULTAN KHAN CHAH PIR WALA,MOUZA LADHA-LONGA KOT ADDU,DISTT.M/GARH.	317-91-011829		0.243	0.212 (Waiver) (Reversal)	0.292 -	0.535
91	ALLAH BUX S/O LAA MOUZA KHAR GARBI SANAWAN,KOT ADDU,DISTT.M/GARH.	317-65-084775		0.304	0.219 (Waiver) (Reversal)	0.282 -	0.586
92	RANA MUHAMMAD ASHRAF S/O MUHAMMAD HANIF P.O.CHOWK MURAD,TEHSIL KOTADDUDISTT.M/GARH.	317-58-021330		0.326	0.243 (Waiver) (Reversal)	0.332 -	0.658
93	MIAN MUHAMMAD ALI S/O MUHAMMAD EJAZ POST OFFICE SHEIKH UMER,KOT ADDU,DISTT.M/GARH.	317-53-022113		0.334	0.269 (Waiver) (Reversal)	0.365 -	0.699
94	MUHAMMAD SHAFI S/O MUHAMMAD AMIR BASTIARI KAHEERY PO.GURBAT,DISTT.M/GARH.	317-85-010200		0.373	0.309 (Waiver) (Reversal)	0.390 -	0.762
95	ALLAH BUX SHAHID S/O LAL KHAN MOUZA HAJJRA NAWAN,P.O.D.PANAH.	317-91-105570		0.378	0.321 (Waiver) (Reversal)	0.433 -	0.811
96	ISHQA HUSSAIN S/O GHOLIS BAKHSH BIJLI GHAR,WARD NO.1,M/GARH.	315-57-378255		0.273	0.259 (Waiver) (Reversal)	0.253 -	0.526
97	BASHIR AHMED S/O WAHID BUX BASTI,KACHA LODHRANI,M/GARH.	315-87-197163		0.272	0.268 (Waiver) (Reversal)	0.261 -	0.533

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
98	KHALID MUZAFFAR S/O ATTA MUHAMMAD KHAN MOHALLA.ABBASIA,W.NO.4,RLY RDUMUZAFFARGARH.	315-63-057236		0.407	0.316 (Waiver) (Reversal)	0.280 0.091	0.688
99	HAJI NAZAR HUSSAIN S/O GHULAM RASOOL 403-B-II, QAMAR KOTA,M/GARH.	315-55-380154		0.324	0.324 (Waiver) (Reversal)	0.298	0.621
100	GHULAM SHABBIR S/O GHULAM QADIR KOTLA,P.O.KHAN GARH,MUZAFFAR-GARH.	315-91-380694		0.326	0.323 (Waiver) (Reversal)	0.315 0.003	0.641
101	MUHAMMAD ARSHAD HUSSAIN S/O MUHAMMAD HUSSAIN QAIM WALA,SHORSHA,MUZAFFARGARH	315-65-083101		0.378	0.333 (Waiver) (Reversal)	0.323 0.045	0.701
102	KHALIA HAMID D/O HAMID MEHMood SATAT HOUSE,NEAR NAFEEQ COTTEMILLS,MUZAFFARGARH.	315-92-505557		0.362	0.349 (Waiver) (Reversal)	0.336 0.012	0.698
103	GHULAM YASIN S/O RAHIM BUX BASTI,P.O.BHUTTA PUR,TEH.MUZAFFARGARH.	315-91-549335		0.451	0.377 (Waiver) (Reversal)	0.355 0.074	0.806
104	ASHIQ HUSSAIN S/O QADIR BUX MOHALLA.SHKHUPURA,W.NO.9,M.GARH.	315-92-577327		0.779	0.663 (Waiver) (Reversal)	0.580 0.116	1.359
105	TANVEER SARWAN S/O GHULAM SARWAR H.NO.15-HAIDER ST,HAIDER PARK,ISLAMPURA,LAHORE.	273-88-194100		0.497	0.456 (Waiver) (Reversal)	0.851 0.041	1.348
106	SHOUKAT ALI CH S/O M SIDIQUE H.NO.11,ST.NO.12-D,MUSHTAQTOWN,BUND ROAD,LAHORE.	272-85-452507		0.315	0.314 (Waiver) (Reversal)	0.578 0.001	0.892
107	MALIK LAL KHAN S/O MIAN GHULAM MUHAMMAD 219 LAREX COLONY,SHADARA,LAHORE.	232-26-302164		0.571	0.571 (Waiver) (Reversal)	1.101 -	1.672
108	MUHAMMAD AKHTAR ALI S/O WALI MUHAMMAD PLOT.NO.3,BUS STOP,BUND ROAD,LAHORE.	354-85-076977		0.497	0.497 (Waiver) (Reversal)	0.682 -	1.179
109	JAFFAR IQBAL S/O QADAR BUKSH 163-Q,MODEL TOWN,LAHORE.	322-59-112459		0.620	0.620 (Waiver) (Reversal)	1.143 -	1.763
110	KARIM BUKSH S/O NABI BUKSH H.NO.77,ST.NO.159,ITTEHADCOLONY,LAHORE.	271-26-048926		0.328	0.328 (Waiver) (Reversal)	0.493 -	0.821
111	BASHIR SHAH S/O BAHADUR SHAH H.NO.2/31 HATA MALIK MUHAMMADIN FAIZ BAGH,LAHORE.	121-63-587205		0.376	0.376 (Waiver) (Reversal)	0.429 -	0.805
112	ABDUL HAMEED S/O MUHAMMAD ALI H.NO.84-A-ST.35,SANDA ROAD,LAHORE.	273-90-186713		0.513	0.513 (Waiver) (Reversal)	0.919 -	1.432
113	ALTAF HUSSAIN S/O MUSHTAQ ALI H.NO.691,DELHI ROAD,SADDARBAZAR,LAHORE.	277-55-164689		0.388	0.388 (Waiver) (Reversal)	0.761 -	1.149
114	ABDUL REHMAN AHMED S/O MUHAMMAD SHAFI H.NO.14-ST.NO.44,DHARMAPUR,A LAHORE.	269-89-310009		0.225	0.225 (Waiver) (Reversal)	0.406 -	0.631
115	ZULFIQAR ALI S/O MALIK MIRZA DIN H.NO.984,MEHRAJ-ST.1-C,CHAH-MIRAN,LAHORE.	267-45-411858		0.391	0.391 (Waiver) (Reversal)	0.767	1.158
116	Pervaiz Akhtar S/O SHOUKAT ALI 84-A-35,NAZISH COLONY,SANDARROAD,LAHORE.	273-91-138361		0.513	0.513 (Waiver) (Reversal)	0.925 -	1.438
117	NOUMAN WAHEED S/O MUHAMMAD WAHEED NURSARY ST.NO.19,SHAH KAMALCOLONY,LAHORE.	271-86-005797		0.601	0.601 (Waiver) (Reversal)	1.020 -	1.621
118	MUHAMMAD ANWAR BUTT S/O KARAM BUKSH KHOKHAR ROAD,MOHALLA REHMAN-GUNJ,BADAMI BAGH,LAHORE.	265-31-037204		0.437	0.437 (Waiver) (Reversal)	0.795 -	1.232
119	MUHAMMAD SALEEM S/O FAQIR MUHAMMAD 16-B-1,EDUCATION TOWN,WAHDATROAD,LAHORE.	514-42-093519		0.394	0.394 (Waiver) (Reversal)	0.637 -	1.031
120	FARZAND TUFAIL S/O MUHAMMAD TUFAIL 384-B,NEELAM BLOCK,A.T.T.LAHORE.	272-85-246628		0.246	0.246 (Waiver) (Reversal)	0.378	0.624
121	IFTIKHAR AHMED S/O M ISMAIL BUTT PLOT-206,BLOCK.NO.1,KARIM PARKRAVI ROAD,LAHORE.	265-56-010746		0.328	0.328 (Waiver) (Reversal)	0.734	1.063
122	HAJI JAVAID HUSSAIN S/O HAJI ABDULLAH SIDPUR,SHAHNDOOR,MULTAN ROAD,LAHORE.	272-53-062146		0.515	0.515 (Waiver) (Reversal)	0.975 -	1.490
123	MUHAMMAD ANWAR S/O NOOR MUHAMMAD 54-AZIZ HOUSE,JIA MUSA,LAHORE.	296-55-108643		0.303	0.303 (Waiver) (Reversal)	0.457	0.760
124	ZAFAR IQBAL S/O KAMIR MAKHWALA,P.O.KOT HUSSAIN,TEH-NANKANA SAHIB.	296-87-456947		0.404	0.332 (Waiver) (Reversal)	0.220 0.072	0.625
125	ZULFIQAR ALI S/O ABBAS KHAN V-ATTARI CHAKKAR,PO.BUCHEKI,TEH & DISTT.NANKANA SAHIB.	296-88-119985		0.203	0.203 (Waiver) (Reversal)	0.309	0.512
126	MUHAMMAD ALI S/O HAJI BAGH DIN HOUSE,N.O.17,STREET,NO.1,HABIB/BUGNU,LAHORE.			0.364	0.313 (Waiver) (Reversal)	0.545 0.051	0.909
127	HAJI MUSHTAQ AHMED S/O MUHAMMAD DIN HOUSE,N.O.7-8,STREET,NO.7-S,SHAHDAH LAHORE.	265-90-168177		0.627	0.487 (Waiver) (Reversal)	0.874 -	1.361
128	JAVED MANZOOR KHAN S/O MANZOOR AHMED KHAN HOUSE,N.O.102,I-C-I-,TOWNSHIP,LAHORE.	270-90-442252		0.658	0.523 (Waiver) (Reversal)	0.977	1.500
129	MUHAMMAD YOUSAF S/O MUHAMMAD YASIN I-BEADON ROAD,LAHORE.	272-91-180989		0.193	0.193 (Waiver) (Reversal)	0.358 -	0.550
130	MUZAMIL AHMED S/O MUHAMMAD ABDULLAH KHIZAR HOUSE,N.O.20,STREET,NO.7,NABI-PURA,LALPUR,MUGHALPURA,LAHORE.	269-87-066666		0.355	0.336 (Waiver) (Reversal)	0.597	0.933
131	NOOR-UL-HABIB S/O MUHAMMAD HOUSE,N.O.20,STREET,NO.7,NABI-PURA,LALPUR,MUGHALPURA,LAHORE.	269-91-066674		0.394	0.289 (Waiver) (Reversal)	0.476	0.765
132	RAZIA SULTANA W/O SYED BADRUDDIN HOUSE,N.O.16/A,ABDALI CHOWK,56/S,SANT NAGAR,LAHORE.	275-90-378271		0.909	0.697 (Waiver) (Reversal)	1.173	1.870
133	ZAFAR ALI KHAN S/O DILAWAR ALI HOUSE,N.O.203,LAREX COLONY,ALLAMA IQBAL ROAD,LAHORE.	274-86-369468		0.369	0.347 (Waiver) (Reversal)	0.503	0.850
134	SARDAR MUHAMMAD KHURSHID S/O CH.ABDUL GHANI CHAK.NO.265-R,B.POST OFFICE-KHAS,FAISALABAD.	248-40-280217		0.959	0.802 (Waiver) (Reversal)	1.362 0.157	2.321
135	ALLAH RAKHA S/O MUHAMMAD RAFIQUE H.NO.6,ST.NO.48,ODAIR PARK,HABIB ST,NOWANKOT,LAHORE.	272-85-027385		0.259	0.259 (Waiver) (Reversal)	0.416 -	0.675
136	ABDUL GHANI KHOKHAR S/O MIAN MERAJ DIN 18-DILSHAD STREET,SHALIMAR-TOWN,LAHORE.	267-47-018303		0.494	0.411 (Waiver) (Reversal)	0.675 0.083	1.169
137	ALLAH RAKHA S/O MUHAMMAD RAFIQUE HOUSE,6-ST.48,HABIB ST,NAWAN-KOT,LAHORE.	272-85-027395		0.381	0.355 (Waiver) (Reversal)	0.545 0.026	0.926
138	HAMID NASEEM S/O NASEEM AHMED QURESHI 30-I,B-II,TOWNSHIP,LAHORE.	517-91-246546		1.432	1.155 (Waiver) (Reversal)	1.082 0.277	2.514
139	HABIB AHMED S/O ABDUL LATIF QUARTER-15-BLOCK-D,MODEL TOWN,LAHORE.	270-65-118085		0.274	0.232 (Waiver) (Reversal)	0.390 0.042	0.665
140	IBRAH HUSSAIN S/O MALIK MOHABBAT ALI SECTOR-C-II,TOWNSHIP,LAHORE.	221-88-415510		0.370	0.370 (Waiver) (Reversal)	0.538 -	0.908
141	MUHAMMAD ASHRAF S/O MALIK MUHAMMAD NAWAZ 3/B,BUKHAR PARK,ST.NO.1,NEARSHDRA,LAHORE.	354-85-219272		0.435	0.424 (Waiver) (Reversal)	0.735 0.010	1.169
142	MUHAMMAD IRAN S/O ABID MUHAMMUD HOUSE,N.O.3,HAO STREET,BASMATROAD,SAMANABAD ROAD,LAHORE.	272-88-152323		0.417	0.350 (Waiver) (Reversal)	0.579 0.067	0.996
143	MUHAMMAD YASMIN S/O MUHAMMAD MEHBOOB 73/3-E,MIAN MIR COLONY,LAHORE,CANTT.	215-57-031730		0.270	0.217 (Waiver) (Reversal)	0.365 0.053	0.635
144	TIKKH KHAN S/O GHULAM RASOOL 199-B,GAZAFI PARK,GULSHAN-E-RAVI,LAHORE.	272-93-433889		0.231	0.201 (Waiver) (Reversal)	0.341 0.031	0.572

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)	
1	2	3	4	5	6	7	8	
145	YASMIN MUZAFAR W/O IQBAL MUZAFAR 186-ATTA PARK,BLOCK NEW MUSLIMTOWN,LAHORE.	270-49-32943C		0.338	0.318 (Waiver) (Reversal)	0.581 0.020	0.918	
146	UMER DRAZ S/O SHER MUHAMMAD HOUSE NO 6,ST NO.12,MIAN MIR-PIND,NEAR DARBAR KHAWAJAHIBARI	226-91-178943		0.401	0.326 (Waiver) (Reversal)	0.537 0.075	0.938	
147	ZAHEER AHMED S/O MALIK FEROZE DIN H.NO.8,SCHEME NO.5,ABDUL KARIMROAD,LAHORE.	275-62-133214		0.279	0.215 (Waiver) (Reversal)	0.361 0.064	0.640	
148	MALIK INAMULLAH S/O MALIK MANZOOR ALI H-17,ST NO.06,BILALGANJ,LAHORE	273-47-100434		0.428	0.382 (Waiver) (Reversal)	0.569 0.045	0.997	
149	MUHAMMAD ZAHEER S/O ABDUL MAJEED H-81,BLOCK NO.3,KARIMPARK,RAVI ROAD,LAHORE.	273-56-153905		0.339	0.287 (Waiver) (Reversal)	0.524 0.051	0.862	
150	MUHAMMAD AFZA S/O MUHAMMAD IQBAL H-8,ST.NO.02,IBRAHIM ROAD,BILALGANJ,LAHORE.	247-88-081171		0.217	0.181 (Waiver) (Reversal)	0.313 0.036	0.529	
151	NAVEED-UL-HAQ S/O SHAHAB DIN H-1417-A,MOHALLAH SATHAN,IJSBHATTI GATE,LAHORE.	276-87-153542		0.322	0.318 (Waiver) (Reversal)	0.482 0.004	0.803	
152	CHIRAGH DIN S/O NABI BAKHSH H.36,ST 21-AMIN PARK,NR DATAKARRAINA STORE,RAVI ROAD,LHR.	276-38-181632		0.235	0.200 (Waiver) (Reversal)	0.338 0.035	0.573	
153	SH ABID MAHMood S/O HAJI M SIDDOQUE H-28,ST-I, RAM GALLI I, BRANDRETHROAD,LAHORE.	271-61-217830		0.268	0.231 (Waiver) (Reversal)	0.383 0.037	0.651	
154	EJAZ HUSSAIN SHARAZI S/O SYED ASGHAR ALI SHAH H-330,S.T.CHOWK ABBAS ABBASIMAMIA COLONY,SHADRA,LAHORE.	295-91-541651		0.557	0.557 (Waiver) (Reversal)	1.017 -	1.574	
155	MUMTAZ MUBARIK S/O S.A.MUBARIK H-15,KAREEMA STREET 9,MOHALLAHSALAMAT MOHNI ROAD,LAHORE.	265-86-082024		0.848	0.848 (Waiver) (Reversal)	1.517 -	2.365	
156	M.FARYAD ALI S/O MERAJ DIN H-200,INSIDE AKBARI GATE,LAHORE.	276-38-135290		0.237	0.237 (Waiver) (Reversal)	0.387 -	0.624	
157	M.FAYYAZ KHAN S/O MIAN AFZAL KHAN 47-49,AKRAM PARK,SHAD BAGH,LAHORE.	266-61-185485		0.211	0.211 (Waiver) (Reversal)	0.411 -	0.622	
158	M.AZEEM QURESHI S/O GHULAM RASOOL 78-GHULAM HUSSAIN PARK,SHAD BAGH,LAHORE.	266-89-350099		0.607	0.607 (Waiver) (Reversal)	0.972 -	1.579	
159	MUHAMMAD SHAFIQ S/O M.ASGHAR KHAN H-5,T.S.NAULAKHA PARK,FAIZABAGH,LAHORE.	266-64-100057		0.326	0.323 (Waiver) (Reversal)	0.574 0.004	0.900	
160	MUHAMMAD AKRAM S/O ABDUL RASHID NASRULAH PARL.SHARIF ROADS,SHAD BAGH,LAHORE.	289-85-445486		0.280	0.280 (Waiver) (Reversal)	0.417 -	0.697	
161	M.NAEES-UR-REHMAN S/O M.NAZIR AHMED KHAN H-3/A,ST.19 CHAN MIRAN,LAHORE.	267-90-035795		0.286	0.281 (Waiver) (Reversal)	0.467 0.004	0.753	
162	MUHAMMAD ASHFAQ S/O FETH MUHAMMAD H.A-1426,MUHALLAH SATHAN,INSIDE BHATTI GATE,LAHORE.	276-86-107043		0.214	0.214 (Waiver) (Reversal)	0.341 -	0.556	
163	GHULAM RASOOL QURESHI S/O GHULAM NABI QURESHI 78-GHULAM HUSSAIN PARK,SHAD BAGH,LAHORE.	266-40-046102		0.699	0.659 (Waiver) (Reversal)	1.053 0.040	1.753	
164	DEWAN SALEEM RAZA S/O DEWAN HAZOOR ALAM SHAH ABID HOUSE,JALALPUR KHAKI,SHIJUABAD.	327-91-082106		0.245	0.244 (Waiver) (Reversal)	0.290 0.001	0.534	
165	MUHAMMAD ASHRAF S/O BARKAT ALI STREET NO.02,SABIN TOWN,LAPATROAD,SHAHDARA,LAHORE.	258-58-242588		0.779	0.624 (Waiver) (Reversal)	0.658 0.155	1.437	
166	MUHAMMAD LATIF S/O CH.SULTAN AHMED H.NO.31,ST.NO.28,ASGHAR NAGAR,NABI ABDI,PO.A.1 ROAD,LAHORE.	211-36-116955		0.310	0.272 (Waiver) (Reversal)	0.455 0.038	0.765	
167	ABDUL RAZZOQ S/O NAWAB DIN H.NO.14,ST.NO.5,GANDHI SHAH,DARBAR,DARESHWAH,LAHORE.	267-56-316865		0.218	0.210 (Waiver) (Reversal)	0.385 0.008	0.603	
168	SHABBIR HUSSAIN S/O ABDUL KARIM VILL & PO.LODHAR,TEH & DISTT:SIALKOT.	301-85-479368		0.199	0.199 (Waiver) (Reversal)	0.348 -	0.548	
169	AGHA SAQIB RAZA S/O SALAMAT ULLAH KHAN AGA STREET MOHALLA KAKKY ZAI PASKROOR,DISSTT.SIALKOT.	305-90-485139		0.381	0.381 (Waiver) (Reversal)	0.581 -	0.963	
170	GOHAR MUNIR S/O MUHAMMAD KABIR VILLAGE & POST OFFICE LAKHNOOTEH,SHAKARGH,DISSTT.NAROWAL.	304-86-036912		0.303	0.303 (Waiver) (Reversal)	0.458 -	0.761	
171	ZAHEER KHAN S/O MUHAMMAD ASHRAF KHAN VILL & PO.FATEHPUR AFGHANA,TEH.P.SHAKARGH,DISSTT.NAROWAL	304-88-376435		0.487	0.487 (Waiver) (Reversal)	0.657 -	1.144	
172	KHUSHI MUHAMMAD S/O MUHAMMAD HUSSAIN SHOP NO.8,GENERAL PARK BADAMIBAGH,LAHORE.	265-54-069577		0.516	0.333 (Waiver) (Reversal)	0.564 -	0.897	
173	SHABBIR AHMED & TANVEER AHMED HOUSE,4,ST.9 MAIN BAZAR KASURPURA,RAVI ROAD,LAHORE.	265-61-150048/2	NAZIR AHMED	0.633	0.362 (Waiver) (Reversal)	0.639 0.037	1.039	
174	ALI AFZAL TIWANA S/O MALIK M.AFZAL TIWANA 132-P,GULBERG-II,LAHORE.	274-89-131849		0.633	0.318 (Waiver) (Reversal)	0.484 0.054	0.856	
175	RANA ATTAB AHMED KHAN S/O RANA MUSHITAO,Q.KHAN HOUSE,11,BLOCK 4,KARIM PARK,RAVI ROAD,LAHORE.	300-60-294446		0.520	0.318 (Waiver) (Reversal)	0.376 0.062	0.756	
176	MUHAMMAD ISHQ TEXTILE INDUSTRIES KATAR BARD ROAD,THOKAR NIAZIAQ,LAHORE.	MUHAMMAD ISHQ CHAUDHRY 35202-2636840-7 ZAHD HUSSAIN PERVAIZ	CHAUDHRY NOOR MUHAMMAD CHAUDHRY MUHAMMAD ISHQ	15.787	2.747 (Waiver) (Reversal)	21.245 2.665	26.657	
177	ZIAULLAH S/O M.YOUNIS KHAN ASECTOR.NO.2,REHMANABAD,KHALA-BAT TOWNSHIP,TEHSIL,HARIPUR.	122-88-462548	MUHAMMAD MUBIN	MUHAMMAD ISHQ CHAUDHRY	0.430	0.314 (Waiver) (Reversal)	0.468 0.116	0.898
178	RIAZ-UR-REHMAN S/O ABDUL REHMAN H.NO.960-T.T.SHIP,SECTOR-I,HARIPUR.	122-53-093514			1.157	0.710 (Waiver) (Reversal)	1.090 0.447	2.247
179	MUHAMMAD ZIA-UL-HAQ S/O RASHEED AHMED 185-SIKANDER BLOCK,ALLAMA IQBAL TOWN,LAHORE.	270-88-142999			0.777	0.350 (Waiver) (Reversal)	0.420 0.427	1.197
180	NOSHI QUARAT-U-LAIN D/O ABDUL GHAFAR RAZA C/O.RAZA CLINIC,H.NO.47,NADEEMSHAHEED ROAD,SAMANABAD,LAHORE.	275-89-367388			0.733	0.229 (Waiver) (Reversal)	0.305 0.504	1.038
181	SHAH RIUKH JOVINDAH S/O NAZIR ALI JOVINDAH H.NO.1-D,FASIH ROAD,ISLAMAPARK,LAHORE.	272-85-215520			0.745	0.258 (Waiver) (Reversal)	0.260 0.487	1.004
182	TANVEER AHMED QURESHI 7-SALOON AUSTRALIA BUILDING, NISHTER ROAD,LAHORE.	275-92-114442	GHULAM HUSSAIN QURESHI		0.727	0.332 (Waiver) (Reversal)	0.320 0.395	1.047
183	IMRAN IQBAL S/O IQBAL HUSSAIN H.NO.3/2-A,WHITE HOUSE MILLATCHOWK,AL-MUMTAZ ROAD CHOWK,	272-86-143719			0.549	0.284 (Waiver) (Reversal)	0.381 0.265	0.929
184	MRS.LALA RUKH JAVED W/O MUHAMMAD JAVED AKHTAR 1-D ANWAR ST,FASIH ROAD,ISLAMIA PARK,SAMANABAD,LAHORE.	272-90-539456			0.714	0.297 (Waiver) (Reversal)	0.300 0.417	1.013
185	MUHAMMAD LAEIQ AHMED S/O MUHAMMAD RAFIQ AHMED 114 ALI BLOCK,GARDEN TOWN,LAHORE.	270-90-020395			0.538	0.274 (Waiver) (Reversal)	0.342 0.264	0.880
186	MUHAMMAD ASGHAR BUTT S/O ABDUL HAMEED BUTT H.NO.E-318,ST.NO.6,HUSSAINABDAL,LAHORE CANTT.	235-59-036683			0.454	0.180 (Waiver) (Reversal)	0.191 0.274	0.645
187	GHULAM JAFFAR KHAN S/O GHULAM ANWAR KHAN H.NO.27,SCHOOL ST,CHAI PICHI-WARA MUZANG,LAHORE.	274-48-022835			0.675	0.341 (Waiver) (Reversal)	0.321 0.334	0.997
188	GHULAM NABI BUTT S/O ALLAH RAKHA QTR.NO.7,BLOCK NO.485,GASEQUARTER,RAILWAY ROAD,LAHORE.	275-92-020794			0.738	0.392 (Waiver) (Reversal)	0.366 0.346	1.104
189	ANJUM MOHUDDIN S/O GHULAM MOHUDDIN 14-A,O.GULBERG-II,LAHORE.	276-88-318254			0.645	0.311 (Waiver) (Reversal)	0.305 0.334	0.950
190	AAMIR ALI GHORI S/O WAJID ALI SHAH H.NO.A-1218,KOOCHA MULANWAZRIAN SAID MITHA BAZAR,	276-92-161403			0.342	0.184 (Waiver) (Reversal)	0.244 0.158	0.585

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
191	AKBAR KHAN S/O YOUSUF KHAN H.NO.E-23-12-D.ISLAM NAGAR,WALTON ROAD,LAHORE.	270-44-003273		0.405	0.214 (Waiver) (Reversal)	0.269 0.191	0.674
192	TEHMINA SABOOR W/O MALIK ABDUL SABOOR 81-C,MODEL TOWN,LAHORE.	270-92-476573		0.411	0.220 (Waiver) (Reversal)	0.212 0.191	0.623
193	CH.MOHIB ULLAH TOOR HOUSE.NO.47,NADEEM SHAHEEDROAD,C/O RAZA CLINIC,SAMANABAD	272-58-338835	CH.MUHAMMAD AKRAMULLAH TOOR	0.669	0.241 (Waiver) (Reversal)	0.248 0.428	0.916
194	MUHAMMAD ASIF S/O FAZAL DIN AWAN 136,BEHNDA T.V.STATION,USMANIACOLONY,LAHORE.	275-88-328356		0.227	0.154 (Waiver) (Reversal)	0.276 0.073	0.502
195	MUHAMMAD YOUSUF S/O ABDUL HAMEED KHAN H.54-ST 40,NEW ABADI,GUNJMUHALPURA,LAHORE.	269-91-036255		0.294	0.232 (Waiver) (Reversal)	0.385 0.062	0.679
196	SARDAR ALI S/O MIRAJ DIN H.6,AKBAR-ST.31A,ALLAMA IQBALROAD,LAHORE.	278-86-118559		0.403	0.329 (Waiver) (Reversal)	0.646 0.074	1.049
197	JAWAD AHMED NIAZI S/O NISAR AHMED NIAZI 2-SHAN PLAZA-10,COMMERCIALZONE,KARIM BLOCK,ALLAMA IQBAL	274-49-351511		0.284	0.194 (Waiver) (Reversal)	0.499 0.090	0.783
198	HAJI MANSAFULAH KHAN S/O HAIDER KHAN H.3,BLOCK.207,VICTORIA ROAD,SIGNAL SHOP,LAHORE.	267-88-452887		0.264	0.206 (Waiver) (Reversal)	0.356 0.058	0.620
199	MAJEED ZAREEF S/O CH.ABDUL HAQ ZARIF MANZIL,12-A,TAGOR PARK,NICHOLSON ROAD,LAHORE.	275-87-045389		0.258	0.201 (Waiver) (Reversal)	0.345 0.057	0.603
200	MUHAMMAD AKRAM S/O FAZAL UR-REHMAN 39-A,NICHOLSON ROAD,NEAR RECXINEMA,LAHORE.	279-90-696215		0.391	0.248 (Waiver) (Reversal)	0.305 0.143	0.696
201	KHURRAM RASHID KHAN H-167,SHARIF PARK,SANAT NAGAR,OUT FALL ROAD,LAHORE.	273-60-023661		0.596	0.396 (Waiver) (Reversal)	0.825 0.200	1.421
202	SABA GUL A W/O LATE ALI KHAN H.NO.4-ST.11,SARDAR AHMED JANCOLONY,PESHAWAR.	139-49-045395		1.313	0.898 (Waiver) (Reversal)	0.674 0.415	1.986
203	KAMRAN ALI S/O ZULFIQAR ALI HASRAFIA COLONY,EIDGAH ROAD,PESHAWAR.	135-87-074887		0.679	0.309 (Waiver) (Reversal)	0.232 0.370	0.911
204	SABAZ KHAN S/O SUBHAN GUL VILLAGE & PO.PABBI.	272-87-490338		12.896	7.253 (Waiver) (Reversal)	5.440 5.643	18.336
205	SHAIKAT ALI S/O HAJI ZAR ALI ZARBAGH MAIN G.T.ROAD,PABBI,PESHAWAR.	138-88-457679		8.407	2.344 (Waiver) (Reversal)	1.758 6.063	10.165
206	MISS.ZAIB ASHRAF D/O MUHAMMAD ASHRAF H.NO.7,OAZI BUILDING NEAR ABOAKER,MUSQUE,PESHAWAR CANTT	136-92-076443		0.506	0.385 (Waiver) (Reversal)	0.327 0.121	0.833
207	MUJTABA KAMRAN S/O RAJA GHULAB SULTAN 8-ARBAR COLONY,CIVIL QUARTERS,PESHAWAR.	122-89-336361		0.265	0.214 (Waiver) (Reversal)	0.241 0.052	0.507
208	GHULAM SARWER S/O SAHIB KHAN H.NO.3399/66,MOH.KHAWAJA KHEL,BHAFZA MANSEhra HAZARA.	123-41-008683		0.884	0.849 (Waiver) (Reversal)	1.110 0.035	1.994
209	ARSHED MAJEED S/O MALIK ABDUL MAJEED H.NO.1292,FAKHRE ALAM ROAD,PESHAWAR CANTT.	136-88-121963		0.973	0.822 (Waiver) (Reversal)	0.791 0.151	1.764
210	TAJ MUHAIMAD S/O MIAN SAED H.NO.844-T,NOOR STREET,DALZAKROAD.	135-86-422475		0.402	0.402 (Waiver) (Reversal)	0.699 -	1.101
211	SABZ S/O SUBHAN KHAN 137/18 KAREEM BLOCK,ALLAMA IQBAL TOWN,LAHORE.	272-87-490338		0.171	0.171 (Waiver) (Reversal)	0.337 -	0.508
212	HASSAN GHULAM S/O ALIF JAN H.NO.80,SECTOR-L-1,PHASE-3,HAYATABAD.	145-85-204080		0.626	0.626 (Waiver) (Reversal)	0.458 -	1.084
213	AMJAD ALI S/O KHADIM ALI H.NO.473,D2,PHASE-I,HAYATABAD,PESHAWAR.	143-90-464014		0.824	0.536 (Waiver) (Reversal)	0.685 0.288	1.509
214	MUHAMMAD YAMEEN S/O MUHAMMAD YASEEN H.NO.401,TANDO WALI MUHAMMAD,HYDERABAD.	449-86-218840		0.241	0.170 (Waiver) (Reversal)	0.272 0.071	0.513
215	ABDUL RAUL S/O MUHAMMAD FLATE NO.16/96,MULTI MEMONSOCIETY,HYDERABAD.	451-88-078966		0.338	0.251 (Waiver) (Reversal)	0.371 0.087	0.709
216	ARSHAD HUSSAIN S/O LAL KHAN B-354,PHULLI ROAD,TANDOMUHAMMAD KHAN,DISTT.HYDERABAD.	455-58-228247		0.873	0.615 (Waiver) (Reversal)	0.958 0.258	1.831
217	AGHA SYED IMRAN RAZA S/O SYED ABBAS ALI SHAH H.NO.960/F,GARIKATHA,HYDERABAD	455-90-001265		0.444	0.343 (Waiver) (Reversal)	0.542 0.101	0.986
218	GHULAM SIDDIQUE S/O MUHAMMAD RAFIQUE MUBARAK MASJID,UNIT NO.8 LATIFABAD.	451-64-156301		0.488	0.358 (Waiver) (Reversal)	0.635 0.130	1.123
219	MASHKOOR AHMED S/O MASROOR AHMED H.NO.B-21,937 CHANDI REHMANGI,HYDERABAD.	450-89-080566		0.488	0.363 (Waiver) (Reversal)	0.573 0.126	1.062
220	SYED KAMRAN RAZA S/O SYED ABBAS ALI SHAH H.NO.F/960,SHAH BUKHARI ROAD,GARI KHATA,HYDERABAD.	455-90-001266		0.534	0.395 (Waiver) (Reversal)	0.623 0.139	1.157
221	MST.SHARSHA W/O KHAIJA KHAN QUARTER,NO.DT/80 RBB COLONY,JAM SHORO,HYDERABAD.	466-85-032176		0.428	0.312 (Waiver) (Reversal)	0.495 0.116	0.922
222	RAFIQ AHMED S/O JUMAN H.NO.24,CIVIL LINES,LIAQUATROAD,HYDERABAD.	433-90-308707		0.307	0.229 (Waiver) (Reversal)	0.365 0.078	0.672
223	RIZWAN S/O ABDUL HAMEED H.NO.153,BLOCK-B,UNIT NO.5,LATIFABAD,HYDERABAD.	451-92-005154		0.488	0.359 (Waiver) (Reversal)	0.627 0.129	1.115
224	SHAIKH MUHAMMAD AYAZ S/O SHAIKH ALI MUHAMMAD 5-JOURNALIST COLONY,HYDERABAD.	452-90-176405		0.324	0.237 (Waiver) (Reversal)	0.344 0.087	0.669
225	ZAHID MUMTAZ S/O MUMTAZ ALI KHAN H-28,BHITTAI HOUSE,HYDERABAD	450-91-235303		0.324	0.230 (Waiver) (Reversal)	0.374 0.094	0.698
226	ABDUL LATIF S/O MUHAMMAD SADIQ VIL SHEKIMAL MARK,PO.ABDULLAH-KAPRI,TEH.SAMARO,MIRPUR KHAS.	474-60-038937		0.346	0.292 (Waiver) (Reversal)	0.491 0.054	0.837
227	ABDUL MALIK S/O MUHAMMAD IBRAHIM H.NO.H/379-B,WARD.NO.23-24,SETLITE TOWN,MIRPUR KHAS.	475-86-079261		0.327	0.293 (Waiver) (Reversal)	0.471 0.034	0.798
228	HYDER ALI S/O HUSSAIN ALI H.NO.24/46,CIVIL HOSPITAL,MPS	475-88-035036		0.404	0.348 (Waiver) (Reversal)	0.547 0.055	0.951
229	HAMID ALI S/O FAZAL AHMED VILLAGE FAZAL AHMED,DEH-185,ALABAD COLONY,TANDO JAN-	477-44-011493		0.311	0.240 (Waiver) (Reversal)	0.386 0.072	0.698
230	IMTIAZ AHMED S/O MUHAMMAD MALIK VILLAGE CH.PEER MUHAMMAD-CHEEMA,PO.SAMARO RD,DISST.MPS.	474-86-045397		0.387	0.333 (Waiver) (Reversal)	0.583 0.054	0.970
231	MOHANDAS S/O RAMCHAND H.NO.250/51 SHAHI BAZAR,MIRPUR KHAS.	475-64-124442		0.446	0.381 (Waiver) (Reversal)	0.596 0.066	1.042
232	MRS.NASEEM BUKHARI W/O SYED FAIZ ALAM BUKHARI BAL CHIN MANZIL KHAS PLOT,MIRPUR KHAS.	475-59-246731		0.436	0.402 (Waiver) (Reversal)	0.662 0.033	1.097
233	JUMA S/O LACHMAN SATTAR NAGAR,MIRWALI ROAD,MIRPUR KHAS.	475-88-148313		0.395	0.335 (Waiver) (Reversal)	0.539 0.060	0.934
234	ISMAIL SHAH S/O MUBARAK SHAH VILLAGE MURAD ALI KHAN CHANDIOTALUKA,T.M.KHAN.	455-56-048244		0.356	0.315 (Waiver) (Reversal)	0.541 0.041	0.897
235	SHAMSUDDIN S/O HAJI MIRAL JAHI,DISST.DADU.	468-65-037457		0.167	0.141 (Waiver) (Reversal)	0.379 0.026	0.547
236	SHUJAT ALI S/O HAJI PIR MUHAMMAD 571,BIL KHANA ROAD,TANDOWALI MUHAMMAD,HYDERABAD.	453-92-010038		0.216	0.197 (Waiver) (Reversal)	0.390 0.018	0.606
237	RIAZ AHMED S/O QAMARUDIN E-18,GULISTAN SAJAD,HYDERABAD	434-89-075252		0.221	0.203 (Waiver) (Reversal)	0.432 0.018	0.653

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
238	RASOOL BUX S/O REHMATULLAH PO.LAKHA,TALUKA.KOTRI.	477-53-10591C		0.508	0.442	(Waiver) (Reversal)	0.751 0.066
239	MUNTHAR ALI S/O MUHAMMAD MITHAL C-379,PHASE-I,QASIMABAD,HYDERABAD.	450-92-23633C		0.259	0.228	(Waiver) (Reversal)	0.412 0.030
240	MUHAMMAD CHUTTA S/O DARRYA KHAN H.NO.G/13,PUBLIC SCHOOL ROAD,UNIT.NO.3,LATIFABAD,HYDERABAD.	451-90-172752		0.277	0.237	(Waiver) (Reversal)	0.428 0.040
241	MUHAMMAD AFZAL S/O QAMARUDDIN H.NO.310,UNIT.NO.8-C-1,LATIF-ABAD,HYDERABAD.	266-92-021219		0.277	0.237	(Waiver) (Reversal)	0.445 0.040
242	MUHAMMAD ANUB S/O SHER MUHAMMAD DOABA POLICE LINE,OAZI-A-QAHUROAD,HYDERABAD.	453-58-113234		0.284	0.265	(Waiver) (Reversal)	0.494 0.019
243	ILLAHI BUX S/A MUHAMMAD SALEH P.O.BHURA ROAD,NEAR NAUSHEROEROZ.	433-65-246086		0.190	0.174	(Waiver) (Reversal)	0.342 0.016
244	AMBREEN SHAH D/O SYED ASIF SHAH C-345,GULISTAN SAJAD,HYDER-ABAD.	409-92-026123		0.274	0.237	(Waiver) (Reversal)	0.426 0.037
245	HUZOOR BIBI W/O SHAH MUHAMMAD F.NO.31,BLOCK-B,OLD WAHDATCOLONY,HYDERABAD.	486-54-156636		0.188	0.161	(Waiver) (Reversal)	0.388 0.027
246	GHULAM FATIMA W/O SYED AFTAB SHAH H.NO.87,BLOCK-D,GULSHAN-E-HALIHYDERABAD.			0.398	0.342	(Waiver) (Reversal)	0.612 0.055
247	GHULAM ALI KHOSO S/A GHULAM HUSSAIN VILLAGE-ALIABAD,PO.MANSOORABADTALUKA.KOTRI,DISTRICT.DADU.	466-90-094486		0.241	0.212	(Waiver) (Reversal)	0.398 0.029
248	FAIZ MUHAMMAD S/O MUHAMMAD HASAN SHAH MAKI ROAD,MAKRANI PURA,HYDERABAD.	450-59-017017		0.339	0.310	(Waiver) (Reversal)	0.580 0.028
249	MIR MUHAMMAD ILYAS S/O MIR ALI MARDAN TALPUR COLONY,T.M.KHAN	455-62-040257		0.274	0.237	(Waiver) (Reversal)	0.425 0.037
250	SYED HASSAN SARFARAZ S/O SARFARAZ ALI HUSSAIN CHAK.NO.57/E.B.TEHSIL ARIFWALA	338-88-299563		2.246	1.243	(Waiver) (Reversal)	1.881 0.744
251	RAZA-UL-HAQ S/O IHSAN-UL-HAQ VILLAGE-DAGAI QADEEM,PO.PABQ	138-53-086503		1.009	0.782	(Waiver) (Reversal)	0.704 0.227
252	MUHAMMAD AFSAR BABAR S/O GHULAM AKBAR BABAR MOH.BABAR,V & PO.PIR PAI DISTT NOWSHERA.	101-90-010598		0.274	0.274	(Waiver) (Reversal)	0.671 -
253	ORIENTAL TRAVEL SERVICE 4/A-383 LAIQ ALI CHOWK,WAHCANT	GAZI ABDUL ALI 271-91-073945 ABDUL MUGHNI 271-89-073949 MS.NAHEED UZMA 271-53-210428	QAZI ABDUL WALI QAZI ABDUL WALI W/O.NAJAM-UZ-ZAMAN	0.485	0.411	(Waiver) (Reversal)	0.525 0.074
254	ZULFIQAR ALI S/O GUL MUHAMMAD A-1/33,PHASE-I,QASIMABAD.	450-89-015425		0.123	0.107	(Waiver) (Reversal)	0.402 0.016
255	MUHAMMAD NAEM SHAH S/O MUHAMMAD MURAD SHAH BAQIL POTA,MOHALLAH BATIARI,DISTT.HYDERABAD.	453-52-004508		0.183	0.143	(Waiver) (Reversal)	0.432 0.040
256	ABDUL KARIM S/O ALI JAZ AHMED H.NO.14-B,UNIT.NO.12,LATIFABADHYDERABAD.	451-91-021010		0.210	0.155	(Waiver) (Reversal)	0.585 0.055
257	ZAREEN D/O QAMAR UDDIN C-126,WAHDAT COLONY,HYDERABAD.	451-85-143745		0.246	0.215	(Waiver) (Reversal)	0.396 0.031
258	BILQEES YOUSUF D/O MUHAMMAD YOUSUF D-163 LATIFABAD,UNIT NO.6,HYDERABAD.	451-55-142350		0.266	0.227	(Waiver) (Reversal)	0.414 0.040
259	ABBAS ALI S/O ALI NAZAW MUSHTAQ COLONY,MULAKATYAR ROADTANDO MUHAMMAD KHAN.	455-90-249356		0.268	0.231	(Waiver) (Reversal)	0.417 0.037
260	FARAH NAZ D/O H.M.ISHAQ H.NO.17/52,AL-MUSTAFA TOWN,QASIMABAD,HYDERABAD.	451-90-261438		0.256	0.233	(Waiver) (Reversal)	0.403 0.023
261	AFTAB ALI S/O IMAM ALI BALOCH H.NO.2,KHORA BUILDING,TANDOWALI MUHAMMAD,HYDERABAD.	449-52-089428		0.279	0.237	(Waiver) (Reversal)	0.562 0.042
262	MUHAMMAD RIZWAN S/O MUHAMMAD AHMED H.NO.E/75,FAQIR PIR,HYDERABAD.	450-92-252886		0.277	0.237	(Waiver) (Reversal)	0.431 0.040
263	MEHRAZ S/O MISRI SYED MUJALLAH,T.M.KHAN.	455-90-011509		0.274	0.237	(Waiver) (Reversal)	0.430 0.037
264	SIKANDAR S/O RAHIB KHAN H.NO.110,WAPDA THERMAL COLONY,JAMSHORO.	465-86-019726		0.274	0.239	(Waiver) (Reversal)	0.412 0.035
265	LAL MUHAMMAD S/O PARVAL H.NO.6,INDUS GAS CO,QASIMABAD,HYDERABAD.	450-43-001606		0.281	0.239	(Waiver) (Reversal)	0.430 0.042
266	ZAREEN D/O QAMARUDDIN C-126,WAHDAT COLONY,HYDERABAD.	451-85-143745		0.282	0.245	(Waiver) (Reversal)	0.440 0.037
267	BOOLA KHAN S/O JALAL JAT VILL.JALAL JAT,DEH,EIDO MANDOLTO,TANDO MUHAMMAD KHAN.	455-57-225071		0.282	0.245	(Waiver) (Reversal)	0.438 0.037
268	ZAFAR ALI S/O NAWAB ALI KHAN D/36/259,BULBULANI LANE,HYDERABAD.	450-92-066188		0.362	0.318	(Waiver) (Reversal)	0.597 0.044
269	IFTIKHAR AHMED BUTT S/O GHULAM HUSSAIN MOHALLAH KARIM PURA,WAZIRABAD.	288-89-115996		0.695	0.335	(Waiver) (Reversal)	0.425 0.360
270	SAID MAROOF S/O MUHAMMAD SADIO VILL & PO.SOHDIRA,TEH.WAZIRABADDITT,GURANWALA.	288-61-288227		1.116	0.677	(Waiver) (Reversal)	1.184 0.439
271	MST.BUSHRA AHMED D/O MUHAMMAD AHMED 11-BUKHARI STREET,RUSTAM PARK,MULTAN ROAD,LAHORE.	323-86-013046		0.312	0.312	(Waiver) (Reversal)	0.573 -
272	THERMAX PAKISTAN (PVT) LIMITED PLOT.NO.162,SECTOR-24,KORANG INDUSTRIAL AREA,KARACHI.	MUHAMMAD SHAMSUDDIN 42201-3788188-71 MRS.REHANA SHAMSUDDIN 42201-9297496-2	MUHAMMAD SUBHAN W/O:MUHAMMAD SHAMSUDDIN	54.496	14.178	(Waiver) (Reversal)	8.926 10.813
273	CALCIUM LIMITED 145-INDUSTRIAL ESTATE,JAMRUDROAD,PESSAWAR.	SARDAR ALI KHAN SHOUKAT ALI KHAN MUSTHAQ ALI KHAN ASHAR ALI KHAN MRS.HASSAN RAZA SYED HASHIM JAWAD SYED ABDUL JAWWAD MRS.SHAHEEN ABID	HAJI ZAR ALI KHAN HAJI ZAR ALI KHAN HAJI ZAR ALI KHAN HAJI ZAR ALI KHAN HAJI ZAR ALI KHAN SYED ABDUL JAWAD	0.396	0.209	(Waiver) (Reversal)	0.488 0.096
274	MAJID ZARI FACTORY 27-SHAMA CINEMA ROAD,LAHORE.	MIAN MAJID AZIZ 272-53-15629C	MIAN ABDUL AZIZ	2.094	-	(Waiver) (Reversal)	2.862 0.864
275	WARRIACH COTTON AND POWER LOOMS INDUSTRIES LADHEWALA WARRIACH,HAFIZABADROAD,DISTT.GURANWALA.	HAJI AMANULLAH 287-89-258318	ALLAH DITTA	0.680	-	(Waiver) (Reversal)	- 0.642
276	ALI ASGHAR SHAIKH S/O SAHIB DINO SHAIKH KIRYANA GENERAL AND FERTILIZER DEALER,KHAIRPUR,NATHAN SHAH.	464-81-049912		0.241	-	(Waiver) (Reversal)	0.459 0.044
277	SLAMAT TEXTILE MILLS (PVT) LTD H.NO.12-K.GULBERG-III,LAHORE.	ATIF SALMAN 514-72-147411 SARA ASHRAF	ASHRAF PERVAIZ D/O.ASHRAF PERVAIZ	8.400	-	(Waiver) (Reversal)	5.253 -

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
278	ADOS PAKISTAN LIMITED HOUSE NO.12, STREET-12,F-7/2,ISLAMABAD.	ZIA AKBAR ANSARI MRS.RAZIA AKBAR ANSARI JAMAL AKBAR ANSARI SHAIKH PERVIZ HANIF AKHTAR ZAMIR ANSARI MS.SUBOONI ANSARI MS.SOBIINA ANSARI		1.016	- (Waiver) (Reversal)	0.390 0.203	0.593
279	BALUCHISTAN CLAY PRODUCTS LIMITED 145-INDUSTRIAL ESTATE JAMRUDROAD,PESHAWAR.	JAFFAR ALI SAGAR WALA MRS.NOOR BANO JAFAR ALI MUHAMMAD RAZZAK / HYDER ALI SAGAR WALA SAFDAR ALI SAGARWALA / SHABBIR HUSSAIN SAJJAD ALI SAGARWALA / MAQSOOD HUSSAIN MOHSIN RAZA / SHAHAB RAZA		5.501	2.504 (Waiver) (Reversal)	6.325 1.639	10.467
280	SHEIKH WAHQIDUDDIN INDUSTRIES (PVT) LIMITED 110-A,INDUSTRIAL ESTATE,KOTLAHKPAT,LAHORE.	SH WAHQID UDDIN (LATE) 271-31-137456 MRS.SAFIA BEGUM 35202-2384817-6 MST.FAHAMIDA BEGUM SH.ZAHID BASHIR 35202-0118839-5 MRS.KISHWAR SULTANA W/O.SHAIKH WAHQIDUDDIN 271-34-137457	SHAIKH FAZAL HUSSAIN	19.000	- (Waiver) (Reversal)	9.959 -	9.959
281	QAISER AZIZ LONE S/O ABDUL AZIZ H.NO.1-ST.NO.4.FAZAL GANJ FAIZBAGH,LAHORE.	285-60-511098		0.579	0.283 (Waiver) (Reversal)	0.264 0.296	0.842
282	TARIQ JAVED S/O MUHAMMAD SIDDIQUE H.83-A,SHALIMAR BAGHBAN PURA,ANGORI SCHEME,LAHORE.	267-88-363867		0.353	0.187 (Waiver) (Reversal)	0.241 0.166	0.595
283	ASAD-UL-HASSAN FAROOQI S/O MUTABA H.FAROOQI 135-LAREX COLONY,SHAHDARASTATION,SHAHDARA LAHORE.	269-58-157079		0.376	0.294 (Waiver) (Reversal)	0.420 0.082	0.796
284	NIZAMUDDIN MEMON S/O GHULAM MUHAMMAD MEMON H.NO.1/A,HUDDO,DISTT.THRAPAR-KAR.	477-59-007742		0.134	0.072 (Waiver) (Reversal)	0.573 0.063	0.707
285	MUHAMMAD ARIF S/O MUHAMMAD ASLAM H.NO.14,RASHED COLONY,TANDOJAN,DISTT.HYDERABAD.	460-57-078278		0.226	0.205 (Waiver) (Reversal)	0.361 0.022	0.588
286	SYED ARSHAD ALI S/O AFZAL SHAH H.NO.534,BOHRI COMPOUND HALAROAD,HYDERABAD.	440-71-276187		0.169	0.169 (Waiver) (Reversal)	0.452 -	0.621
287	ELLAH BAKHSH S/O MUHAMMAD NAVAZ JOOTA MOUZA BHAND NASHEB,PO.SHAHPURDORRATTA,TEHSIL,LAYYAH.	316-89-611127		0.374	0.326 (Waiver) (Reversal)	0.516 0.048	0.890
288	ABDUL JALIL S/O ATTA UL HAQ H.NO.G-101,WAHADAT COLONYBREWERY ROAD,QUETTA.	601-58-215982		0.493	0.441 (Waiver) (Reversal)	0.273 0.052	0.766
289	ZULFIQAR ALI QADERI S/O ALI MARDAN QADERI H.NO.51,MIRS COMMER HIRABAD,HYDERABAD.	422-66-113732		0.536	0.355 (Waiver) (Reversal)	0.517 0.181	1.053
290	MUHAMMAD SAEED S/O DIN MUHAMMAD H.NO.131/B,UNIT NO.5,LATIFABADHYDERABAD.	451-92-014361		0.351	0.234 (Waiver) (Reversal)	0.326 0.117	0.676
291	SYED ALI HYDER SHAH S/O JUMAN SHAH B.NO.C/150 GULISTAN-E-SAJAD,HYDERABAD.	443-89-028534		0.319	0.231 (Waiver) (Reversal)	0.367 0.087	0.686
292	EHSAN MATEEN S/O MUHAMMAD SIDDIQUE H.NO.22A,STREET.NO.4,KOT-KAMBH KALAN,NEAR BAKAR MANDI,	272-89-108143		0.342	0.290 (Waiver) (Reversal)	0.464 0.027	0.781
293	IJAZ HUSSAIN CHUGHTAI S/O TAU UDDIN CHUGHTAI H.NO.6,STREET.11,IQBAL ROADASHRAF PARK,CHAH MIRAN,LAHORE.			0.307	0.187 (Waiver) (Reversal)	0.263 0.063	0.513
294	MALIK MUHAMMAD IFTIKHAR S/O MALIK ALLAH DITTA H.NO.21,ST.NO.6 TAU PURA,MAINBAZAR,LAHORE.	274-48-024144		0.218	0.204 (Waiver) (Reversal)	0.369 0.007	0.580
295	MUHAMMAD SARWAR S/O MUHAMMAD HUSSAIN 20-A,TARIO COLONY,MULTAN ROAD,BEHIND SODIWAL QUARTERS,LAHORE	279-92-318748		0.346	0.292 (Waiver) (Reversal)	0.495 0.009	0.795
296	MUHAMMAD ASHRAF S/O MUHAMMAD ISMAIL H.NO.5-A,ST.NO.96,ZALDRADICHHRA,LAHORE.	271-92-044858		0.350	0.325 (Waiver) (Reversal)	0.578 0.012	0.915
297	SYED ZAIGHAM ALI SHAH S/O AMIR MUHAMMAD SHAH 10,FLEEMING ROAD,CHOWK BURKHANA,LAHORE.	275-55-090114		0.460	0.411 (Waiver) (Reversal)	0.604 0.039	1.054
298	SYED JAVED HAMID SHAH TIRMIZI HOUSE NO.949-N,CHAUDHRY COLONYSAMANABAD,LAHORE.	272-60-066933	SYED HAMID ALI SHAH	2.353	1.251 (Waiver) (Reversal)	2.445 0.139	3.834
299	IHSAN ULLAH S/O WAHEED ULLAH H.NO.85,ST.11,NEW DEFENCECOLONY,SHAMI ROAD.	155-86-450774		0.316	0.248 (Waiver) (Reversal)	0.186 0.068	0.502
300	ALTAF HUSSAIN S/O SAID REHMAN VILLAGE & PO.TEHKAL PAYAN	137-65-079129		0.229	0.229 (Waiver) (Reversal)	0.293 -	0.522
301	AMIR MUHAMMAD S/O NASHI KHAN MOHALLA UNAR KHAN KHEL,KOTVILL & PO.CHARBAGH,SWAT.	114-87-288593		0.393	0.393 (Waiver) (Reversal)	0.723 -	1.116
302	MIAN MUSTAFA JAN S/O NISHAN MIAN VILL BORA DURUSH,KHELA MALTIA,SWAT.	116-85-242559		0.318	0.230 (Waiver) (Reversal)	0.295 0.088	0.613
303	SHAHAB UDDIN S/O MUGHAL ZAI VILL & PO.KABAL,DISTT.SWAT.	114-89-060355		0.253	0.253 (Waiver) (Reversal)	0.740 -	0.993
304	SHER KHAN SARHAD S/O HAJI MUHAMMAD VILL.CHAWARIYA,PO.BARA BANDI,SWAT.	114-88-418643		0.340	0.340 (Waiver) (Reversal)	0.677 -	1.017
305	ZOOR MUHAMMAD S/O AMIR ZARIN VILL & PO.CHAR BAGH,DISTT.SWAT	114-90-260570		0.437	0.437 (Waiver) (Reversal)	0.794 -	1.230
306	MUHAMMAD IRFAN S/O HAJI MUHAMMAD ALAM B-14,SCHEME MORE,ALLAMA IOBALTOWN,LAHORE.	228-88-586147		0.227	0.153 (Waiver) (Reversal)	0.315 0.074	0.542
307	MIAN TARIO SAEED,ZAFAR S/O ZAFAR ALI 785-R BLOCK,MODEL TOWN,LAHORE.	336-74-000280		0.288	0.154 (Waiver) (Reversal)	0.312 0.133	0.599
308	AZAD QADEER MANA S/O HAJI LAL DIN 260-RAVI BLOCK,A-1 TOWN,LAHORE	272-85-026438		0.251	0.170 (Waiver) (Reversal)	0.261 0.081	0.512
309	KHALID JAVED S/O MUHAMMAD SHARIF B.M.92,WAHADAT COLONY,LAHORE.	273-86-178633		0.248	0.178 (Waiver) (Reversal)	0.272 0.071	0.520
310	IFTIKHAR AHMED S/O SHEIKH MACOOD UL HAQ PLOT NO.171,BLOCK-A,KARIM PARKLAHORE.	266-52-048396		0.254	0.187 (Waiver) (Reversal)	0.281 0.067	0.535
311	MUNEER AHMED S/O MIRAJ DIN H/37,ST.36-NAZLI MOHALLAHMOSH,LAHORE.	274-47-064310		0.302	0.193 (Waiver) (Reversal)	0.263 0.109	0.565
312	IJAZ AHMED KHAN S/O LIAQUAT ULLAH KHAN HOUSE NO.6-FAREED STREET,NO.2,BEHIND ISLAMIA H.SCHOOL,MULTAN	272-88-496459		0.277	0.196 (Waiver) (Reversal)	0.281 0.081	0.558
313	MIAN FARHAT ASGHAR S/O MIAN HAMEED ASGHAR H/215,SIKANDAR BLOCK,ALLAMAIBAL TOWN,LAHORE.	274-90-353957		0.319	0.201 (Waiver) (Reversal)	0.276 0.118	0.595

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
314	TARIO NADEEM CH S/O FAZAL MUHAMMAD H/11,ST.1 HASSAN TOWN,MULTANROAD,LAHORE.	272-55-005612		0.284	0.202	(Waiver) (Reversal) 0.300 0.083	0.584
315	MUHAMMAD HANIF S/O MUHAMMAD ISMAIL CHAUDHRY PARK,RASHID ROAD,BILAL GANJ,LAHORE.	272-60-372877		0.295	0.211	(Waiver) (Reversal) 0.317 0.084	0.612
316	AHMED DIN S/O ALI MUHAMMAD H/7-8-1,MUSLIM PARK ICHRA,LAHORE.	271-88-147871		0.291	0.211	(Waiver) (Reversal) 0.316 0.080	0.607
317	QAISER MEHMOOD S/O MUHAMMAD BASHIR 19-L,GULSHAN ALI COLONY,BHATTACHOWK,LAHORE CANTT.	301-57-422629		0.340	0.211	(Waiver) (Reversal) 0.287 0.129	0.627
318	TAHIR BASHIR S/O SUFI BASHIR AHMED H.NO.20-ST.10,MODERN COLONY,KOT LAKHPAT,LAHORE.	270-92-185574		0.302	0.211	(Waiver) (Reversal) 0.318 0.091	0.620
319	SYED ASHIO HUSSAIN SHAH 19-S,11-A,NEAR ALI PUBLICSCHOOL,REHMANPURA,ICHRA,LAHORE	271-88-067025	SYED MUHAMMAD ALI SHAH	0.347	0.213	(Waiver) (Reversal) 0.287 0.135	0.634
320	MUHAMMAD JAWED KHAN S/O MUHAMMAD MEHBOOB KHAN 739-A,GULSHAN RAVI,LAHORE.	273-51-027937		0.305	0.216	(Waiver) (Reversal) 0.320 0.089	0.624
321	MASOOD SHAIKH S/O FASIHUDDIN SHAIKH 90 AIBAK BLOCK,NEW GARDENTOWN,LAHORE.	270-91-261314		0.312	0.220	(Waiver) (Reversal) 0.328 0.092	0.640
322	MUHAMMAD SARWAR S/O MUHAMMAD IQBAL 6-HUSSAIN ST,NEAR SHADMANCOLONY,ICHRA,LAHORE.	271-92-725264		0.310	0.223	(Waiver) (Reversal) 0.337 0.087	0.646
323	HAFEEZ ARSHAD BUTT S/O ABDUL GHANI H-209,KARIM BLOCK-A-1 TOWN,LAHORE.	276-87-072800		0.317	0.226	(Waiver) (Reversal) 0.337 0.091	0.654
324	SHEIKH MUHAMMAD NADEEM S/O SH MEHMOOD AKHTER H/2-H,GULSHAN RAVI SCHEME,LAHORE.	272-89-359767		0.357	0.247	(Waiver) (Reversal) 0.333 0.110	0.690
325	QAISER HUSSAIN BHATTI 830-H,SABAZAR SCHEME,LAHORE.	272-86-079572	TALIB HUSSAIN BHATTI	0.379	0.249	(Waiver) (Reversal) 0.393 0.130	0.772
326	ZULFIQAR ALI S/O FALAK SHER H/7,ST-32,NEW ISLAMIA PARK,LAHORE.	259-89-196302		0.383	0.261	(Waiver) (Reversal) 0.350 0.123	0.734
327	MRS.ABIDA SHAHID W/A FAIZ SHAHID 333-MERHAM,BLOCK-A-1 TOWN,LAHORE.	271-92-011900		0.390	0.274	(Waiver) (Reversal) 0.404 0.116	0.794
328	UMER KHAN S/O SURBALAND KHAN 39-A,REHMAN PURA COLONY,LAHORE.	271-89-061894		0.417	0.286	(Waiver) (Reversal) 0.439 0.131	0.856
329	MUHAMMAD SAGHIR S/A BASHIR KHAN 182-2-225-J,SHOWKI,ST.SHAH-KAMAL ROAD,ICHRA,LAHORE.	271-92-359108		0.407	0.292	(Waiver) (Reversal) 0.429 0.114	0.836
330	SHEIKH ABDUL QAYYUM S/O SHEIKH MUHAMMAD AYYUB 777-R MODEL TOWN EXT,LAHORE.	213-46-000520		0.378	0.301	(Waiver) (Reversal) 0.786 0.076	1.164
331	MUHAMMAD TARIQ KHAN S/O M.MUZAFFAR KHAN H/100,ST.9,SHALIMAR COLONY,MULTAN ROAD,LAHORE.	272-52-305194		0.474	0.304	(Waiver) (Reversal) 0.405 0.170	0.879
332	QARI MUHAMMAD ARIF S/O NAVAB DIN H-5,ST.89,CHOWK KAMBORI PIRGHAZI ROAD,LAHORE.	256-99-436930		0.422	0.312	(Waiver) (Reversal) 0.458 0.110	0.880
333	MUHAMMAD NAEEM S/O MUHAMMAD SHAFI H/2,ST.116 MAIN BAZAR MUZANG,LAHORE.	274-90-360164		0.427	0.318	(Waiver) (Reversal) 0.468 0.109	0.895
334	SOHAİL SARWAR BAIG S/O MIRZA M.SARWAR BAIG 611-KAREEM BLOCK-1,TOWN,LAHORE.	272-85-175791		0.440	0.320	(Waiver) (Reversal) 0.471 0.120	0.911
335	MUHAMMAD RIZWAN S/O MUHAMMAD RAMZAN H/2601/26 SIDDOQUE ST,BARBARCOLONY,MULTAN ROAD,LAHORE.	272-92-541654		0.444	0.321	(Waiver) (Reversal) 0.469 0.122	0.912
336	MRS.FARHAT ZAIIDI W/O AKHTER ABBAS ZAIIDI H/13,ST .34.USMANI GANJ,SANDA-KALAN.	272-61-017485		0.473	0.337	(Waiver) (Reversal) 0.494 0.137	0.967
337	MEHNDI KHAN S/O MUHAMMAD HAYAT H/2 SHAH KAMAL ROAD,KAMBOHCOLONY,NEW SAMANABAD,LAHORE.	272-89-488880		0.533	0.381	(Waiver) (Reversal) 0.558 0.151	1.091
338	FAIZ UL HASAN S/A DIN MUHAMMAD H/122 GHAS UL AZAM COLONY,GULBERG-III,LAHORE.	321-86-300445		0.547	0.400	(Waiver) (Reversal) 0.582 0.147	1.128
339	JAVED AKBER BHATTI S/O AKBER ALI BHATTI H/31-S-32,ST.3,BANK COLONY,SAMANABAD,LAHORE.	272-58-261477		0.874	0.622	(Waiver) (Reversal) 0.880 0.252	1.754
340	NAWAZ AHMED S/O MUHAMMAD AMEEN 6 RASOOL PARSH SHAMA ROAD,LAHORE.	271-49-138439		0.961	0.623	(Waiver) (Reversal) 0.813 0.339	1.774
341	ZAHID KARIM S/O MUHAMMAD KARIM BHATTI 735 RAVI BLOCK,ALLAMA IQBALTOWN,LAHORE.	245-87-052605		0.902	0.647	(Waiver) (Reversal) 0.933 0.255	1.835
342	MUHAMMAD HUSSAIN S/O RODAY KHAN 12 QUTAB BLOCK AWAN TOWN,MULTAN ROAD,LAHORE.	266-35-065516		1.018	0.655	(Waiver) (Reversal) 0.830 0.363	1.848
343	FARZAND ALI S/O BASHIRUDDIN 5/70 LIAQUATABAD,KARACHI.	501-85-448589		0.231	0.181	(Waiver) (Reversal) 0.300 0.049	0.530
344	ANWAR ELLAHI S/O KHURSHID ELLAHI C/O.AL-SIHAT MEDICAL STORE,NAYAB MASJID,LIAQUATABAD,	515-91-076772		0.239	0.188	(Waiver) (Reversal) 0.311 0.051	0.549
345	MUHAMMAD YAMIN S/O CHOTAY KHAN J-2,18/B/38.C AREA,LIAQUATABADKARACHI.	317-58-135001		0.239	0.191	(Waiver) (Reversal) 0.321 0.048	0.559
346	RIZWAN AHMED KHAN S/O AHMED KHAN 1/428 LIAQUATABAD,KARACHI.	502-90-169797		0.231	0.194	(Waiver) (Reversal) 0.323 0.037	0.555
347	ABDUL RAZZOQ S/O ABDUL WAHID H.NO.A-17-C-1,AREA,LIAQUATABADKARACHI.	501-87-486325		0.261	0.207	(Waiver) (Reversal) 0.340 0.053	0.601
348	MUHAMMAD NAFEES S/O MUHAMMAD NAQI 2/665 LIAQUATABAD,KARACHI.	506-61-137188		0.220	0.208	(Waiver) (Reversal) 0.435 0.012	0.655
349	MUHAMMAD ASIF SIDDIQUI S/O M.TAQI SIDDIQUI 8/734-A,LIAQUATABAD,KARACHI.	501-91-485101		0.263	0.210	(Waiver) (Reversal) 0.345 0.053	0.608
350	MUHAMMAD AKBER S/O ABDUL AZIZ H.NO.8/473-A,LIAQUATABAD,KARACHI.	507-89-040249		0.216	0.211	(Waiver) (Reversal) 0.330 0.006	0.546
351	M SAJID ALI KHAN S/O MJUMMA KHAN 4/773 LIAQUATABAD,KARACHI.	501-90-817834		0.253	0.214	(Waiver) (Reversal) 0.364 0.039	0.617
352	MUHAMMAD RAZZAK S/O MUHAMMAD RAMZAN 67/3,ST 6,BEHAR COLONY,MIRZAADAM ROAD,KARACHI.	508-65-322156		0.233	0.218	(Waiver) (Reversal) 0.389 0.015	0.622
353	ANWAR AHMED KHAN S/O AKHTAR AHMED 1506/15,F.B AREA,KARACHI.	486-56-100861		0.239	0.223	(Waiver) (Reversal) 0.398 0.016	0.637
354	SHAHINAWAZ RAZA S/O RAZA ALI KHAN R-10,SECTOR,5/A-3,NORTHKARACHI, KARACHI.	519-86-059064		0.238	0.226	(Waiver) (Reversal) 0.409 0.012	0.647
355	SAIFUL MUSTAFA S/O ANWAR UL MUSTAFA S-1/99 SAUDABAD M&R,KARACHI.	506-63-006505		0.239	0.226	(Waiver) (Reversal) 0.406 0.012	0.645
356	ABDUL HAMEED S/O DAD MUHAMMAD J-1-2-S-529 ILEYESS GOTC-H-1 AREA,KARACHI.	501-63-342159		0.237	0.226	(Waiver) (Reversal) 0.409 0.011	0.646
357	TAJ AHMED S/O ZAHEER UDDIN B/A NAFFEESABAD,TEENHATI,KARACHI.	516-87-147758		0.241	0.227	(Waiver) (Reversal) 0.413 0.014	0.654
358	PARVAIZ ALI S/O ISHTIAQ ALI 253/ABC OASIMABAD,LIAQUATABAD,KARACHI.	451-88-095472		0.241	0.234	(Waiver) (Reversal) 0.416 0.008	0.658
359	MOINUDDIN S/O NASEERUDDIN FLAT NO.16,BLOCK-4,NEW ZEENATSQUARE,LIAQUATABAD,KARACHI.	516-88-082766		0.245	0.235	(Waiver) (Reversal) 0.428 0.009	0.673
360	RIAZ SHAHID S/O NOOR MUHAMMAD 8/847-AZIZABAD,F.B AREA,KARACHI.	501-92-401366		0.245	0.236	(Waiver) (Reversal) 0.437 0.009	0.681

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
361	DURRAB MOBIN KHAN S/O MOBIN AHMED KHAN 127-F,JAHANGIR ROAD,KARACHI.	516-85-11608C		0.243	0.236 (Waiver) (Reversal)	0.420 0.008	0.664
362	MUHAMMAD ALI S/O GHULAM MUHAMMAD FLAT NO.7.PWD REST HOUSE BATHISLAND,KARACHI.	452-64-17466C		0.184	0.184 (Waiver) (Reversal)	0.330	0.515
363	RIAZ MASHI S/O ANYAT MASHI H.NO.75/6,STREET-7,SHAHAR-E-Faisal,KARACHI.	294-91-22328B		0.199	0.199 (Waiver) (Reversal)	0.328	0.526
364	TARIQ JAVED S/O BARKAT ALI PUNJAB GOODS TRANSPORT,NAWABMOHABBAT KHAN ROAD,LEE MARKET,	305-90-380057		0.205	0.205 (Waiver) (Reversal)	0.339	0.544
365	MUHAMMAD ASHRAF S/O CH.MUHAMMAD SHAFI 1176 GALI NO.5,LAC.NO.2,MEHMOODABAD,KARACHI.	517-89-086323		0.205	0.205 (Waiver) (Reversal)	0.370	0.575
366	LAL MUHAMMAD SOLANGI S/O MUHAMMAD AMIN B-101,BLOCK-13/D-3,GULSHAN-E-IQBAL,KARACHI.	439-90-101124		0.221	0.221 (Waiver) (Reversal)	0.399	0.620
367	HASAN MEHDY RIZVI S/O SYED M.MEHDI RIZVI H-637 AREA.33/F.KORANGI.NO.2,KARACHI..	271-60-219906		0.222	0.222 (Waiver) (Reversal)	0.399	0.620
368	ASIF ALI S/O ANWAR ALI PLOT.NO.112,SECTOR-5-C-3,NORTHKARACHI.	503-89-021977		0.222	0.222 (Waiver) (Reversal)	0.367	0.589
369	ALTAF HUSSAIN S/O AHMED HUSSAIN 2/701 DRIGH COLONY,KARACHI.	518-90-219947		0.227	0.227 (Waiver) (Reversal)	0.375	0.603
370	JAWAID QAMAR S/O ABDUL HAMEED 452-K AREA KORANGI,KARACHI.	520-51-029		0.230	0.230 (Waiver) (Reversal)	0.413	0.643
371	MUHAMMAD ALI S/O M.YAHYA 504 ZAHAB HAJANI KAYE MANZILWARJEE STREET,KHARADAR,KARACHI	509-91-258427		0.230	0.230 (Waiver) (Reversal)	0.379	0.608
372	MUHAMMAD WASEEM UDDIN S/O M.HAKIM UDDIN B-16 NUMAN COMPLEX,BLOCK-3/D-3HASSAN SQUARE,GULSHAN-E-IQBAL	520-90-486017		0.242	0.242 (Waiver) (Reversal)	0.435	0.676
373	SYED MEHDY HASAN S/O SYED HASAN ASKARI HOUSE NO.91,AREA.36/E,LANDI.NO6,KARACHI.	520-90-284516		0.242	0.242 (Waiver) (Reversal)	0.435	0.676
374	AFTAB AHMED S/O CH.NAZIR ALI 1089/14,F.B AREA,KARACHI.	511-59-062045		0.243	0.243 (Waiver) (Reversal)	0.402	0.645
375	RASHID KAMAL ABBASI S/O ALLAHUDDIN ABBASI 117-BAHADUR YAR JHANG SOCIETYBL-7-8,KARACHI.	517-60-147992		0.250	0.250 (Waiver) (Reversal)	0.451	0.701
376	GUL BAHADUR S/O SHER AFZAL KHAN R/S-1854,FRONTIER COLONY,KARACHI.	116-88-030212		0.250	0.250 (Waiver) (Reversal)	0.451	0.701
377	ISHHTAQ AHMED MEMON S/O ABDUR RASOOL S-2,SAMRINA APPT,BLOCK-13-A,GULSHAN-E-IQBAL,KARACHI.	450-58-100113		0.273	0.273 (Waiver) (Reversal)	0.451	0.724
378	MS.GUL HANIFA W/O CHAMAN KHAN 94-A,SMICHS AZAD,JAMHURIACOLONY,KARACHI..	143-86-412184		0.274	0.274 (Waiver) (Reversal)	0.453	0.727
379	RAEES AHMED S/O ABDUL HAMEED S-2,SAMRINA APPARTMENT,BL-13-A-GULSHAN-E-IQBAL,KARACHI.	449-64-248153		0.277	0.277 (Waiver) (Reversal)	0.458	0.735
380	FIDA HUSSAIN S/O JUMA KHAN SHAIKH S-2,SAMRINA APPT,BLOCK-13-A,GULSHAN-E-IQBAL,KARACHI.	450-89-075710		0.296	0.296 (Waiver) (Reversal)	0.532	0.827
381	NIAZ ULLAH KHAN S/O MUHAMMAD ALI KHAN 94-A,SMICHS AZAD,JAMHURIACOLONY,KARACHI.	506-91-045933		0.371	0.371 (Waiver) (Reversal)	0.658	1.029
382	IRSHAD AHMED S/O ABDUL SAMAD 3643/D,KUNHER MANDI,MULTAN.	322-55-409327		0.235	0.211 (Waiver) (Reversal)	0.298 0.024	0.533
383	KHURSHIEED AHMED S/O HIDAYAT SHAH WARD 6,MAKHDOOM RASHED ROAD,MULTAN.	323-63-031179		0.243	0.180 (Waiver) (Reversal)	0.273 0.063	0.516
384	MUHAMMAD ASLAM S/O YAR MUHAMMAD 10,OFFICERS COLONY,MULTAN.	317-92-045325		0.256	0.181 (Waiver) (Reversal)	0.268 0.075	0.523
385	RASOOL BAKHSH S/O NABIL BAKHSH H.NO.361,WAR NO.8,BAZAAR KALEMANDI,MULTAN.	322-51-179453		0.240	0.185 (Waiver) (Reversal)	0.265 0.055	0.505
386	MUHAMMAD TANVEER S/O RANA MUHAMMAD AFZAL SHAHDAB COLONY,GALI NO.4,NEARPOLICE LINE STATION,MULTAN.	322-88-748723		0.216	0.202 (Waiver) (Reversal)	0.303 0.014	0.519
387	SALEM RAZA S/O BASHIR AHMED HOUSE NO.2405,MOHALLA SULTANIMADCOME STREET,CLOCK TOWER,	322-64-09107C		0.226	0.205 (Waiver) (Reversal)	0.310 0.021	0.536
388	FAIZ BUX S/O ELAHI BUX H.1092/A,GALI PAWAY WALI BASTIAPRIAN,LAHANI GATE,MULTAN.	322-30-25929C		0.306	0.226 (Waiver) (Reversal)	0.322 0.080	0.628
389	FAROOQ AHMED S/O RAB NAWAZ MOUZA KHAN BAHADUR GARH,PO.CHAK HYATABAD,TEH.KABIRWALA,	328-89-435032		0.302	0.226 (Waiver) (Reversal)	0.329 0.077	0.631
390	EJAZ HUSSAIN S/O MEHAR ALLAH DITTA C-36,SHAMSABAD COLONY,MULTAN.	322-57-425801		0.284	0.259 (Waiver) (Reversal)	0.397 0.025	0.681
391	MUREED HUSSAIN S/O NOOR HUSSAIN BASTI BACHIAN,PO.MAKHDOOMRAHID,DISTT MULTAN.	323-92-537567		0.308	0.262 (Waiver) (Reversal)	0.410 0.046	0.719
392	MUHAMMAD NOUMAN S/O HAFEEZUDIN HOUSE #435,WARD 3,MOHALLA CHOWK BAZAR,MULTAN.	322-61-184756		0.339	0.312 (Waiver) (Reversal)	0.595 0.027	0.934
393	MUHAMMAD SHARIF KHAN S/O CH KHAIR DIN VILLAGE BASTI,NEW NawabpurRoad,MULTAN.	322-20-20011113		0.514	0.473 (Waiver) (Reversal)	0.695 0.041	1.209
394	JAVED IQBAL S/O AHMED BUX H/2025-B-8,MOHALLA CHIRRI MARAKBAR ROAD,MULTAN.	322-63-210610		1.251	0.927 (Waiver) (Reversal)	1.338 0.323	2.589
395	SHAIKH ALI NAQVI S/O S.TASLEEM HUSSAIN H.NO.34-10,MOHALLA SADIQWALI, POLICE LINE NO.1,MULTAN.	316-48-023514		0.762	0.372 (Waiver) (Reversal)	0.298 0.390	1.050
396	MUHAMMAD ANWAR UL HAQ S/O MUHAMMAD ILYAS 114/D GENERA BUS STAND,MULTAN	360-90-116850		0.449	0.241 (Waiver) (Reversal)	0.310 0.207	0.759
397	MUHAMMAD RAZA S/O SAJJAD HUSSAIN H.NO.56,HASSAN PARWANA COLONY,MULTAN.	322-91-664270		0.571	0.323 (Waiver) (Reversal)	0.265 0.248	0.836
398	M. ANWAR UL HAQ S/O MUHAMMAD ILYAS 13-D,GENERAL BUS STAND,MULTAN.	360-90-116850		1.123	0.641 (Waiver) (Reversal)	0.640 0.482	1.763
399	MUHAMMAD ANWAR S/O MUHAMMAD ILYAS 127-JALILABAD,MULTAN.	360-90-116672		1.090	0.611 (Waiver) (Reversal)	0.462 0.480	1.552
400	MUHAMMAD IRMAN S/O BAQIR KHAN H.NO.56-8,GALI NO.2,CHAH BAHRWALA,MULTAN CANTT.	330-92-000077		0.598	0.308 (Waiver) (Reversal)	0.234 0.290	0.832
401	MUBARIK AHMED S/O PIRZADA.M.NASIRUDDIN BASTI KHAIR PUR,MULTAN.	323-88-250984		0.420	0.221 (Waiver) (Reversal)	0.231 0.199	0.651
402	MIRZA HUMAYUN HUSSAIN W-5/5,SHER SHAH ROAD,MULTAN.	322-90-052032	MIRZA MASOOD HUSSAIN	0.916	0.493 (Waiver) (Reversal)	0.413 0.423	1.329
403	LAL KHAN S/O SARDER BAHADER KHAN HOUSE NO.2,M.D.A.COLONY,MULTAN	701-93-193021		0.441	0.226 (Waiver) (Reversal)	0.255 0.215	0.696
404	JAFFAR HUSSAIN S/O KHAN MUHAMMAD 20/D,TIPU SULTAN ROAD,MULTAN.	328-56-101941		0.324	0.183 (Waiver) (Reversal)	0.227 0.141	0.550
405	CH.QAISER MEHMOD S/O CH.AHMED KHAN ST NO.1 SADAT COLONY,MULTAN.	322-81-133069		0.859	0.548 (Waiver) (Reversal)	0.575 0.311	1.434
406	REHMAT ULLAH S/O MUHAMMAD YAQOOB 127 JALEELABAD,MULTAN.	360-63-116856		1.111	0.674 (Waiver) (Reversal)	0.670 0.438	1.782
407	AHMED NADEEM PASHA S/O MUHAMMAD MOHSIN ALI HOUSE NO.536/12,BUKHARI COLONYNAWAN SHER,MULTAN.	322-58-253059		0.659	0.332 (Waiver) (Reversal)	0.364 0.327	1.022

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
408	AMEER BUXT S/O MUHAMMAD BUXT MOUZA QADIR PUR LAR,P.OO-5,FAIZ.	323-92-354844		0.324	0.183	(Waiver) (Reversal)	0.239 0.141 0.563
409	HAMID AZIZ KHAN S/O MUHAMMAD SHARIF KHAN AZIZ HOTEL,MULTAN.	322-57-17748C		0.861	0.415	(Waiver) (Reversal)	0.330 0.446 1.191
410	HAJI MEHBOOB ALI S/O BAHDER ALI KHAN SADIG COLONY,MULTAN.	322-42-324478		0.784	0.512	(Waiver) (Reversal)	0.643 0.272 1.427
411	IFTIKHAR AHMED S/O TAU MUHAMMAD 17-TIPU SULTAN ROAD,MULTANCANTT.	224-85-032341		1.123	0.641	(Waiver) (Reversal)	0.488 0.482 1.611
412	IFTIKHAR UL HASSAN S/O CH.MUHAMMAD ILYAS 17-TIPU SULTAN ROAD,MULTANCANTT.	360-85-116864		1.054	0.581	(Waiver) (Reversal)	0.441 0.473 1.495
413	MAZHAR HUSSAIN S/O S.CHARGAH HUSSAIN 142-ASKARI COLONY,MULTAN.	328-86-309777		0.644	0.332	(Waiver) (Reversal)	0.249 0.312 0.893
414	MUHAMMAD IQBAL S/O GHULAM NABI CHAI BAGH WALA,CHONGI NO.1,MULTAN.	323-66-000412		0.699	0.367	(Waiver) (Reversal)	0.389 0.332 1.088
415	MUSHAQ HUSSAIN S/O GHULAM RASOOL GULHAR COLONY,MULTAN.	322-91-52730C		0.621	0.343	(Waiver) (Reversal)	0.364 0.278 0.985
416	MUHAMMAD ZAFAR IQBAL S/O GHULAM NABI H.NO.141 MOHALLAH LAL KHURTI,MULTAN CANTT.	322-45-071551		0.286	0.286	(Waiver) (Reversal)	0.306 -
417	MUMTAZ HUSSAIN S/O ALLAH WASAYA HOUSE.NO.693,GALL NO.7,GHARIB-ABAD GROSS MANDI,MULTAN.	322-66-418796		0.315	0.194	(Waiver) (Reversal)	0.215 0.121 0.530
418	MUHAMMAD ZAFAR JAMIL S/O SH NOOR MUHAMMAD 1104/8 NEAR NAZ CINEMA,MULTAN.	322-50-470734		0.453	0.223	(Waiver) (Reversal)	0.243 0.230 0.696
419	M.ANWAR ALI S/O CH.WAZIR ALI MOHALLAH HARIPUR,MAILSI.	325-54-316253		0.309	0.183	(Waiver) (Reversal)	0.241 0.126 0.550
420	SYED OASIM ALI S/O SYED HAZOOR BUKHSH BASTI KUPPER SHAH WALA,P.O.MAMOORI,TEH & DISTT.D.G.KHAN.	309-90-574933		0.672	0.397	(Waiver) (Reversal)	0.469 0.275 1.142
421	MST.TALAT PARVEEN D/O S.MUNAWAR ALI H.NO.661/A,SHADAB COLONY,MULTAN.	269-89-405779		0.373	0.209	(Waiver) (Reversal)	0.258 0.164 0.631
422	TARIO HUSSAIN S/O ILAM DIN TARIQABAD BEHN ROOMI COTTONFACTORY,MULTAN.	322-64-756805		0.481	0.292	(Waiver) (Reversal)	0.351 0.190 0.832
423	IFTIKHAR AHMED S/O NOOR AHMED 41-A,OPP.RAILWAY STATION,MULTAN.	325-87-339958		0.576	0.281	(Waiver) (Reversal)	0.304 0.295 0.880
424	NADIR HUSSAIN S/O KAUSAR HUSSAIN SIDDIQUI HOUSE.NO.880/711,MOHALLAH-NASRABAD,I/S PAK GATE,MULTAN.	322-86-31858C		0.880	0.459	(Waiver) (Reversal)	0.236 0.421 1.116
425	NAEEM GULZAR S/O GULZAR MUHAMMAD H.NO.2572/3,CHAH KBTER BAZ-WALA,NISHTER ROAD,MULTAN.	322-91-626383		0.466	0.254	(Waiver) (Reversal)	0.275 0.212 0.741
426	SHAHZAD ALI S/O S.HASHIM ALI H.NO.4/976 LIAQUATABAD,KARACHI	501-86-280682		0.248	0.196	(Waiver) (Reversal)	0.322 0.052 0.570
427	WASEEM RASHEED S/O ABDUL RASHID H.NO.R-772,SECTOR-15-B,BUFFERZONE,KARACHI.	502-89-277245		0.409	0.326	(Waiver) (Reversal)	0.236 0.083 0.646
428	AMJAD RASHID S/O MUHAMMAD RASHID AHMED 421-R,MODEL TOWN,LAHORE.	233-87-582415		1.401	0.427	(Waiver) (Reversal)	0.831 0.360 1.618
429	M/S.AYESHA APPAREL PLOT-LA/B/13,BLOCK-22,F.B.AREAKARACHI.	LIAQUAT JANGDA 42201-6414631-5	HAJI MUHAMMAD YOUSUF	50.522	3.420	(Waiver) (Reversal)	9.595 2.102 15.117
430	LATIF BAWANY TEXTILE MILLS LIMITED A-5,B-1,MANGHOPIR ROAD,SITEKARACHI.	Ibrahim Bawany 502-53-565368 AMIN BAWANY	LATIF A.BAWANY LATIF A.BAWANY	5.209	2.380	(Waiver) (Reversal)	6.840 -
		517-47-190791 KHALID BAWANY 510-59-1268774 AZIZ SALEEM 516-86-124104 LATIF MOTEN 516-86-124412 MRS LATIFA BAWANY 517-24-190340 ALEEM LATIF 517-88-190793	IBRAHIM A.BAWANY MUHAMMAD SALEEM YOUNUS MOTEN HAJI LATIF BAWANY M.AMIN LATIF				
431	M/S.SINAS ENTERPRISES LIMITED 20-CHINAR ROAD UNIVERSITY TOWNPESHAWAR.	IKRAM ULLAH KHAN 135-87-433322 SAEED IKRAM ULLAH 135-87-433323 MRS SHEHNAZ IKRAM ULLAH	REHMAT ULLAH KHAN IKRAM ULLAH KHAN W/O.IKRAM ULLAH KHAN	6.423	4.302	(Waiver) (Reversal)	19.381 0.377 24.060
		MISS.NADYA IKRAM ULLAH BEGUM RAZIA AZIZULLAH IMRAN AZIZ UDDIN TAHIR AZIZ UDDIN	D/O.IKRAM ULLAH KHAN W/O.COL.AZIZUDDIN (LATE) COL.AZIZ UDDIN (LATE) COL.AZIZ UDDIN (LATE)				
432	M/S.WARDUG TYRE CO LTD 2-A,DEFENCE OFFICER COLONY,KHYBER ROAD,PESHAWAR.	GHULAM HABIB KHAN / MEHMOOD KHAN KHAWAJA MUHAMMAD KHAN/M.ASHRAF KHAN NASRULLAH KHAN/SHAMA FAQIR KHAN TAHIR KHALID KHAN/ BENAZIR IFTIKHAR		1.170	-	(Waiver) (Reversal)	2.530 -
433	M/S.ZAREEN INTERNATIONAL 2ND FLOOR MEHR SONS ESTATE TALPUR ROAD,KARACHI-74000.	M.YOUSUF AZIZ 42301-5637566-9	ABDUL AZIZ	3.402	-	(Waiver) (Reversal)	2.788 -
434	M/S.MALIK TEXTILE MILLS LIMITED FAISALABAD REGISTRED OFFICE-35GULBERG-V,LAHORE.	MUHAMMAD ISMAIL NOOR ARIF NOOR	SHAH MUHAMMAD NOOR MUHAMMAD ISMAIL NOOR	3.011	1.256	(Waiver) (Reversal)	3.448 1.755 6.460
		MRS.SHAHEEN NOOR MRS.SHAISTA NOOR LIAQAH MUHAMMAD NOOR ,ALIK FATEH KHAN NOOR FAYYAZ AHMED NOOR CHAUDHRY MUHAMMAD AHSAN	W/O.ARIF NOOR W/O.M.ISMAIL NOOR ,ALIK FATEH KHAN NOOR MALIK LIAQAH MUHAMMAD NOOR CHAUDHRY BHUWAL BAKHSH				
435	MASUD SONS INDUSTRIES LIMITED INDUSTRIAL AREA,ISLAMABAD.	MASUD AHMED SHAIKH MRS.ASMAT ARA MASUD	W/O.MASUD AHMED SHAIKH	1.385	0.562	(Waiver) (Reversal)	1.082 0.823 2.467
		SHAIKH IDRIS MASUD MUHAMMAD AHMED SHAIKH SARSHAR AHMED KHAN MS.SHAGUFTA MAHMUD MS.SAMINA SARSHAR	MASUD AHMED SHAIKH W/O.MAHMUD AHMED SHAIKH D/O.MASUD AHMED SHAIKH				
436	MUHAMMAD TUFAIL S/O FAZAL DIN F04B JAMSHORO COLONY,HYDERABAD	491-33-028438		0.229	0.168	(Waiver) (Reversal)	0.351 0.061 0.579

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
437	IMRAN RANA S/O HAJI RANA ABDUL KARIM H.39-B-1,BAZAR,LAHORE CANTT.	277-90-388831		0.272	0.240 (Waiver) (Reversal)	0.367 0.033	0.639
438	JAVED GULL S/O GULL MUHAMMAD H-225,ST.12-B,BLOCK-A1,FAISAL TOWN,LAHORE CANTT.	269-90-027380		0.504	0.402 (Waiver) (Reversal)	0.616 0.102	1.119
439	KHALIL AHMED S/O SADDIQUE H-2-AAL FAISAL TOWN,GHAZI ROAD,LAHORE.	277-89-322574		0.397	0.341 (Waiver) (Reversal)	0.126 0.055	0.523
440	MUHAMMAD YAOQO H-1-ST-1,TAJPURA,LAHORE CANTT.	278-92-252626		0.379	0.319 (Waiver) (Reversal)	0.489 0.060	0.868
441	MUHAMMAD SADIQ S/O MUHAMMAD ISMAIL RAZZAQ COLONY,NEAR GUJI PEER,TAJPURA,LAHORE.	294-44-753022		0.400	0.342 (Waiver) (Reversal)	0.524 0.058	0.924
442	MUHAMMAD SIDDIQUE S/O M.SHARIF 243/E,ST.9,HUSSAINABAD,LAHORE.	277-88-314624		0.236	0.198 (Waiver) (Reversal)	0.277 0.038	0.513
443	MUHAMMAD SAEED S/O ABDUL RASHEED H.NO.43,KACHIBADI SCHEME NO.2USMANABAD NEAR OLD MILITARY	269-88-300385		0.386	0.319 (Waiver) (Reversal)	0.118 0.067	0.504
444	MRS.NAWAAB BEGUM W/O CH.MUHAMMAD HUSSAIN 1425-AHATA KESHORI LAL DACCARROAD,LAHORE CANTT.	277-37-316111		0.306	0.230 (Waiver) (Reversal)	0.349 0.076	0.655
445	MRS.SURRAYA MALIK W/O M AJMAL 19/F ASKARI APARTMENT SARFARAZRAJAQI ROAD,LAHORE.	235-89-358685		0.223	0.195 (Waiver) (Reversal)	0.299 0.028	0.522
446	SYED BASHIYAH ALI RAZA S/O SYED ITTRAT ALI SHAH H.NO.9,ST.NO.48,MUSTAFABAD,LAHORE.	269-89-198029		0.723	0.592 (Waiver) (Reversal)	0.907 0.132	1.630
447	ZAFAR ALI KHAN S/O ABDUL SATTAR 401-D,TAJPURA HOUSING SCHEME,MUGHALPURA,LAHORE.	227-90-395800		0.305	0.275 (Waiver) (Reversal)	0.329 0.030	0.635
448	SHAHIZADA BADAR ALAM S/O SHAHIZADA SULTAN AHMED AL FAISAL TOWN,A-BLOCK,OZAFIPARK,JOREY PULL,LAHORE.	278-59-328047	CH.AMANULLAH CHEEMA	0.277	0.235 (Waiver) (Reversal)	0.377 0.042	0.654
449	MUHAMMAD ASHRAF CHEEMA 33-C-2 SARWAR ROAD,LAHORE-CANTT.	285-30-267007		1.671	1.478 (Waiver) (Reversal)	2.325 0.193	3.995
450	MIR IFTIKHAR UDDIN S/O MIR SALAH UDDIN H.NO.7,MANDI ROAD,MUSTAFABAD,LAHORE.	269-42-268251		0.473	0.384 (Waiver) (Reversal)	0.605 0.088	1.078
451	LIAQUAT ALI S/O NIZAMUDDIN H.NO.373 MEAT MARKET,TANDOWALI MUHAMMAD HYDERABAD.	449-89-314640		0.212	0.168 (Waiver) (Reversal)	0.531 0.044	0.743
452	WALI MUHAMMAD S/O ABDUL RAHIM VILLAGE WALI MUHAMMAD THEBO-T.ALAHYAR.	454-39-237583		0.202	0.173 (Waiver) (Reversal)	0.349 0.029	0.551
453	MUHAMMAD AYOUB S/O GUL MUHAMMAD VILLAGE AHMED KHAS KHELI,T.M.KHAN.	455-90-118800		0.265	0.235 (Waiver) (Reversal)	0.439 0.030	0.704
454	AMIR BUX S/O CHUTTA VILLAGE SOMA LAGHARI,T.M.KHAN.	455-91-171807		0.280	0.244 (Waiver) (Reversal)	0.459 0.035	0.739
455	GHULAM MUHAMMAD S/O GHULAM ALI A/115,2135-BAIL KHAN ROAD,HYDERABAD.	449-90-116911		0.284	0.245 (Waiver) (Reversal)	0.437 0.040	0.722
456	MUKHTIAR ALI S/O DHORO KHAN GHOT.NABI BUX LAGHARI,DEH-VIARIO,T.M.KHAN.	445-85-210886		0.282	0.245 (Waiver) (Reversal)	0.421 0.037	0.704
457	ABDUL QADIR S/O USMAN GHANI B-145,BLOCK-D,NORTH NAZIMABAD,KARACHI.	502-65-527833		0.228	0.205 (Waiver) (Reversal)	0.315 0.023	0.543
458	FAISAL IQBAL S/O MUHAMMAD IQBAL B-17,UK PLAZA,F.B.AREA,AISHMANZIL,KARACHI.	501-89-383848		0.241	0.217 (Waiver) (Reversal)	0.332 0.024	0.573
459	SHABIA-E-ZEHRA W/O S.KHURSHEED MOHSIN A-54/20,F.B.AREA,KARACHI.			0.242	0.217 (Waiver) (Reversal)	0.333 0.024	0.575
460	UMAID ALI S/O MURAD MUHAMMAD B-1,GARDEN TERRACE,PEDRODEROASA ROAD,KARACHI.	279-47-591429		0.211	0.192 (Waiver) (Reversal)	0.327 0.019	0.538
461	PARVEEN KHATAR W/O SHAHAB UDDIN R-47,SCE-15-A-2,BUFFER ZONE,NORTH KARACHI.	501-92-888211		0.237	0.199 (Waiver) (Reversal)	0.341 0.039	0.579
462	AISHA JAFARI D/O SADDIQUE HUSSAIN H.NO.44/1,F.B.AREA,KARACHI.	501-86-768094		0.238	0.222 (Waiver) (Reversal)	0.402 0.016	0.640
463	SHOUKAT ALI KHAN S/O NOOR ALI KHAN 2/640,LIAQUATABAD,KARACHI.	501-91-085953		0.251	0.226 (Waiver) (Reversal)	0.395 0.024	0.646
464	GHULAM ALI S/O MIAN DAD H.NO.L-Y-20,LYNA VILLAGE,C-1-AREA,LIAQUATABAD,KARACHI.	632-89-152256		0.267	0.227 (Waiver) (Reversal)	0.387 0.040	0.654
465	REHAN AZHAR S/O MUHAMMAD AZHAR A-5,QASIMABAD,LIAQUATABAD,KARACHI.	501-90-669736		0.243	0.236 (Waiver) (Reversal)	0.423 0.007	0.665
466	SARDAR ALI S/O MUHAMMAD PARIVAL B.NO.311 CITIZEN SOCIETY,HYDERABAD.	464-47-099200		0.415	0.370 (Waiver) (Reversal)	0.687 0.045	1.102
467	SARDAR ALI S/O MUHAMMAD PARIVAL BANGLOW NO.51,GULSHAN SAJAU,QASIMABAD,HYDERABAD.	464-47-099200		0.415	0.370 (Waiver) (Reversal)	0.687 0.045	1.102
468	SHAKEEL AHMED S/O ABDUL SATTAR 2/844 LIAQUATABAD,KARACHI.	501-90-353155		0.126	0.052 (Waiver) (Reversal)	0.393 0.074	0.519
469	MUHAMMAD FAHIM S/O MUHAMMAD SALEEM BLOCK.8/1,MOOSA CENTRE,NAZIM-ABAD,KARACHI.	501-90-720126		0.178	0.132 (Waiver) (Reversal)	0.606 0.046	0.785
470	MUHAMMAD YOUNUS KHAN S/O SARDAR M.IBRAHIM D-36,BLOCK-7,GULSHAN-E-IQBAL,KARACHI.	503-52-147345		0.223	0.166 (Waiver) (Reversal)	0.329 0.057	0.552
471	SHAISTA YOUSUF W/O MUHAMMAD YOUSUF ISMAIL 100-C,KDA SCHEME-I,KARACHI.	516-90-038866		0.228	0.178 (Waiver) (Reversal)	0.281 0.050	0.509
472	IMTIAZ NADEEM S/O TUFAIL BL-4,GULSHAN-E-IQBAL,KARACHI.	510-90-117976		0.244	0.188 (Waiver) (Reversal)	0.297 0.056	0.540
473	MAQBOOL HUSSAIN S/O RAJUDIN 34-HUSSAIN CO-OP HOUSINGSOCIETY,ALAMGIR ROAD,KARACHI.	710-85-208402		0.251	0.195 (Waiver) (Reversal)	0.308 0.056	0.559
474	ZULFIQAR AHMED S/O MUHAMMAD ISLAM HOUSE NO.917,PIB COLONY,KARACHI.	506-63-076670		0.295	0.196 (Waiver) (Reversal)	0.387 0.099	0.682
475	SHAHID HUSSAIN AHMED S/O FAKIR NABI HUSSAIN C-20,BLOCK-13,D/1,GULSHAN-E-IQBAL,KARACHI.	502-59-399899		0.273	0.203 (Waiver) (Reversal)	0.314 0.070	0.587
476	SYED QASER HASNAIN S/O SYED LIAQUAT HUSSAIN H.NO.CB-83,CHANESER GOTH,ASHRAF COLONY,KARACHI.	225-86-559558		0.263	0.205 (Waiver) (Reversal)	0.324 0.058	0.588
477	MUHAMMAD ASAD S/O MUHAMMAD YOUSUF A-7,BLOCK-1,GULSHAN-E-IQBAL,KARACHI.	501-89-268074		0.267	0.206 (Waiver) (Reversal)	0.326 0.061	0.593
478	ZAHID MEHMOD S/O MIR DAD KHAN 32-A,SURVEY NO.104,ASIFABAD,KARACHI.	518-90-033799		0.278	0.214 (Waiver) (Reversal)	0.339 0.064	0.617
479	MIR BAHDUR S/O GHULAM HUSSAIN 516-C,CENTRAL COMMERCIAL AREA,KARACHI.	518-90-240414		0.252	0.218 (Waiver) (Reversal)	0.374 0.034	0.626
480	SHABANA D/O TAYYAB NAZAMI 131-G,BLOCK-2,PECHS,KARACHI.	501-88-397934		0.274	0.220 (Waiver) (Reversal)	0.326 0.054	0.600
481	SUHAIB QADIR S/O ABDUL QADEER 77-F,C.O.D.RASHID MINHAS ROAD,KARACHI.	518-91-093360		0.244	0.220 (Waiver) (Reversal)	0.385 0.024	0.629
482	NAZIR HUSSAIN S/O AZHAR HUSSAIN B-2,SULEMAN LODGE,GULSHAN-E-IQBAL,KARACHI.	421-92-296213		0.283	0.224 (Waiver) (Reversal)	0.356 0.058	0.638
483	JAMILA BIBI W/O NISAR AHMED L-30,BLOCK-8,HAZRAT BILAL COLONY,KARACHI.	518-61-456833		0.257	0.229 (Waiver) (Reversal)	0.376 0.028	0.633

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
484	SARFARAZ AHMED S/O BUDRUZAMAN FLAT NO.202,ALI HOME SHARFABADKARACHI.	123-91-732275		0.264	0.234 (Waiver) (Reversal)	0.403 0.029	0.666
485	SALEEMA YOUSUF W/O M.YOUSUF KALIA 7/225,DARUL SALAMAT ROAD NO.15DMCHS,KARACHI.	517-41-275084		0.267	0.234 (Waiver) (Reversal)	0.404 0.033	0.671
486	ZEHRA JAWAID W/O SYED JAWAID AHSAN G-5,NOMAN TERRACE,BLOCK-11,GULSHAN-E-IQBAL,KARACHI.	516-57-321820		0.258	0.235 (Waiver) (Reversal)	0.405 0.023	0.663
487	IFFAT JEHAN W/O MUHAMMAD HABIB 147 HYDERABAD COLONY,KARACHI.	516-87-348035		0.272	0.237 (Waiver) (Reversal)	0.412 0.034	0.683
488	SHER BANO W/O MUHAMMAD HANIF B-15,OAMAR ARCADE BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	416-51-028917		0.258	0.239 (Waiver) (Reversal)	0.423 0.019	0.681
489	YASMEEN AKHTAR W/O AKHTAR ABBAS A-ONE COMFORTS,FLAT NO.6,RASHID MINHAS ROAD,KARACHI.	520-63-059992		0.266	0.239 (Waiver) (Reversal)	0.414 0.027	0.680
490	MUHAMMAD ISMAIL S/O MEHBOOB ALI E-104,DECENT VIEW,BLOCK-13,GULISTAN-E-JOHAR,KARACHI.	401-92-059582		0.273	0.241 (Waiver) (Reversal)	0.422 0.032	0.695
491	MRS.UMMTAZ W/O SHAHJAHAN SOMRO 15B-A,SINDHI MUSLIM SOCIETY,KARACHI.	517-58-253379		0.269	0.241 (Waiver) (Reversal)	0.421 0.028	0.690
492	IQBAL BEGUM D/O MUHAMMAD FAROOQ BAIG D-22,UNIQUE COMPLEX,BLOCK-II,KARACHI.	501-57-508067		0.273	0.242 (Waiver) (Reversal)	0.422 0.032	0.695
493	RAO KASHIF GOHAR S/A MUHAMMAD ALI GOHAR B-103,BLOCK-13/D,GULSHAN-E-IQBAL,KARACHI.	520-92-453681		0.274	0.242 (Waiver) (Reversal)	0.423 0.032	0.697
494	NIZAMUDDIN KHAN S/O FEER SYED MEHMOD D/147/1,BLOCK-7,GULSHAN-E-IQBAL,KARACHI.	514-88-146523		0.274	0.242 (Waiver) (Reversal)	0.421 0.032	0.695
495	SHAIKAT ALI S/O MUHAMMAD SHAFI C-82,NATIONAL CEMENT FACTORY,KARACHI.	518-61-370506		0.281	0.255 (Waiver) (Reversal)	0.405 0.025	0.686
496	NARGIS TAOI SHAH W/O TAOI HUDA SHAH 52-A,PECHS,BLOCK-6,KARACHI.	517-85-421364		0.384	0.296 (Waiver) (Reversal)	0.463 0.088	0.847
497	TASNIMEEN AKHTAR W/O SHAHID ALI R-738,BLOCK-16,F.B AREA,KARACHI.	501-88-707605		0.393	0.313 (Waiver) (Reversal)	0.488 0.080	0.881
498	SYED HASSAN UDDIN S/O SYED NEZAM UDDIN E-1,GROUND FLOOR,AL-ASIF SQUARE,KARACHI.	175-58-303895		0.406	0.323 (Waiver) (Reversal)	0.517 0.083	0.923
499	SHAMIM UL HAQUE S/O ABDUL HAQ C-16,NOMAN CENTRE,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	504-91-467997		0.404	0.333 (Waiver) (Reversal)	0.529 0.071	0.934
500	MUHAMMAD ARIF S/O MUHAMMAD KHAN 7/E,C1,LAQUATABAD,KARACHI.	501-53-631809		0.383	0.342 (Waiver) (Reversal)	0.578 0.040	0.960
501	MAZHAR ALI MEHBOOB S/O MAHBOOB ALI A/551-C,NORTH NAZIMABAD,KARACHI.	322-90-001641		0.434	0.349 (Waiver) (Reversal)	0.553 0.066	0.987
502	M.TAHIR SHAIKH S/O M.BRAHIM FLAT NO B-1/10,AL-AHRAM PLAZA,BLOCK-13-A,GULSHAN-E-IQBAL.	501-91-130605		0.400	0.351 (Waiver) (Reversal)	0.607 0.049	1.007
503	OAMMAR-UL-ZAHAN S/O MUHAMMAD SHAFI 13/1-A AREA,LAQUATABAD,KARACHI.	300-86-046765		0.397	0.359 (Waiver) (Reversal)	0.627 0.038	1.025
504	JAMEEL AHMED S/O MUHAMMAD YASEEN 917 PIB COLONY,KARACHI.	472-60-117103		0.479	0.379 (Waiver) (Reversal)	0.562 0.100	1.041
505	SAIFULLAH S/O MUHAMMOOD KHAN A-10,SHEHER BANO PLAZA,BLOCK-14,F.B AREA,KARACHI.	607-85-216570		0.242	0.242 (Waiver) (Reversal)	0.436 -	0.678
506	ABDUL RAHU DURRANI S/O ABDUL RAB DURRANI H.NO A-29,RABIA VILLAS,GULISTAN-E-JAUHAR,KARACHI.	609-90-267323		0.228	0.173 (Waiver) (Reversal)	0.273 0.055	0.501
507	GHULAM SAFDAR S/O MUHAMMAD SADIQ 911-C,BLOCK-2,PECHS,KARACHI.	570-54-237416		0.232	0.175 (Waiver) (Reversal)	0.277 0.057	0.509
508	HAFIZ MUHAMMAD ABID S/O HAJI MUHAMMAD SHAFI FLAT-14,NATIONAL CENTRE,GULSHAN-E-IQBAL,KARACHI.	501-54-293195		0.291	0.213 (Waiver) (Reversal)	0.318 0.078	0.609
509	ALLAH RAKHI W/O MUHAMMAD IQBAL 182/B,MARIA KHAN GOTH,CHATTAGATEKMARACHI.	518-48-106375		0.237	0.214 (Waiver) (Reversal)	0.368 0.022	0.605
510	ABDUL NAEFES KHAN S/O ABDUL HAMEED B-29,AL-SHAMS COMPLEX,GULISTAN-E-JOHAR,KARACHI.	519-39-083894		0.272	0.217 (Waiver) (Reversal)	0.315 0.055	0.587
511	ABDUL JABBAR JATOI S/O ABDUL GHANI JATOI 15-DADA TERRACE,C/O JATOICORPORATION SHAHEED-E-MILLAT	422-86-036648		0.276	0.217 (Waiver) (Reversal)	0.349 0.059	0.626
512	AFROZ ALI KHAN S/O MUNTAZ ALI KHAN 626-C,BLOCK-2,PECHS,KARACHI.	501-85-121935		0.248	0.220 (Waiver) (Reversal)	0.385 0.028	0.633
513	AYAZ MASOOD S/O MASOOD JALAL PARVEZ B-268,BLOCK-10,GULSHAN-E-IQBAL,KARACHI.	517-89-424564		0.254	0.221 (Waiver) (Reversal)	0.386 0.033	0.640
514	BASHIR AHMED S/O MIR GAISEER KHAN D-36,BLOCK-L,GULSHAN-E-IQBAL,KARACHI.	502-91-780229		0.280	0.222 (Waiver) (Reversal)	0.351 0.057	0.631
515	ATIQ AHMED S/O RAFIQ AHMED FLAT-A-1/11 MAYMAR DRIVE,BL-10,GULSHAN-E-IQBAL,KARACHI.	516-54-090997		0.250	0.223 (Waiver) (Reversal)	0.267 0.027	0.517
516	ABDUL KHALIQ S/O MUHAMMAD HUSSAIN C-32,RUFİ CENTRE,GULSHAN-E-IQBAL,KARACHI.	602-88-473467		0.259	0.227 (Waiver) (Reversal)	0.391 0.031	0.649
517	ABDUL RASHED JAVED S/O MUHAMMAD IRFAN HOUSE,N.D-200,SHERPA BASTI,AMIR KHUSRO ROAD,KARACHI.	518-21-345915		0.261	0.229 (Waiver) (Reversal)	0.393 0.032	0.654
518	DILSHAD KHAN YOUSUF KHAN FLAT-C-1/4,BLOCK-2,GULSHAN-E-IQBAL,KARACHI.	501-86-762796		0.262	0.232 (Waiver) (Reversal)	0.400 0.029	0.661
519	NAZEER HUSSAIN S/O HAJI GUL HASSAN B-15,OAMAR ARCADE,BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	409-90-042963		0.269	0.241 (Waiver) (Reversal)	0.391 0.028	0.660
520	AMIR UL HAQ S/O ANSAR UL HAQ A/142,BLOCK-2,GULSHAN-E-IQBAL,KARACHI.	501-88-506638		0.269	0.241 (Waiver) (Reversal)	0.414 0.028	0.682
521	ABDULLAH KALHORD S/O ALTAF ALI FIVE STAR LUXURY APPARTMENT-4,GULSHAN-E-IQBAL,KARACHI.	414-91-186702		0.283	0.258 (Waiver) (Reversal)	0.450 0.025	0.733
522	AZFAR QURESHI S/O ABDUL HASEEN A/416,ADAN ROAD,KARACHI CANTT.	514-57-071396		0.357	0.321 (Waiver) (Reversal)	0.543 0.036	0.899
523	HAJI MUHAMMAD GABOL S/O YAR MUHAMMAD GABOL 15 DADA TERRACE,SHAHEED-E-MILLAT ROAD,KARACHI.	518-47-152902		0.400	0.352 (Waiver) (Reversal)	0.615 0.048	1.015
524	DAWOOD ALLAH RAKHA S/O ALLAH RAKHA D-215,A/L-HILAL-H-SOCIETY,UNIVERSITY ROAD,KARACHI.	517-48-067093		0.829	0.642 (Waiver) (Reversal)	1.021 0.187	1.850
525	TARIO SIDDIQUE S/O MUHAMMAD SIDDIQUE C/O AHBAB MOTORS,HOTEL MANGUL,MULTAN.			0.662	0.360 (Waiver) (Reversal)	0.382 0.302	1.044
526	NISAR AHMED S/A TAJ MUHAMMAD 17-TIPU SULTAN ROAD,MULTAN.	244-53-114538		0.550	0.067 (Waiver) (Reversal)	0.070 0.482	0.620
527	BILQEES AKHTAR W/O TARIO SIDDIQUE 17-TIPU SULTAN ROAD,MULTAN.	322-87-556279		0.678	0.019 (Waiver) (Reversal)	0.038 0.459	0.717
528	ZAFAR IQBAL S/O MUHAMMAD YOUNIS 127-JALILABAD,MULTAN.			1.056	0.454 (Waiver) (Reversal)	0.319 0.602	1.375
529	ABDUL SAIBOR S/O MUHAMMAD HANIF H.NO 34/6,SECTOR-5-D,NEW-KARACHI,KARACHI.	503-91-236838		0.339	0.267 (Waiver) (Reversal)	0.190 0.072	0.529
530	SHAHZADA KAREEM MAKHDoom H-27-C,AKHATA SHAH MONNA,DATA DARBAR,LAHORE.	273-58-119886		0.291	0.212 (Waiver) (Reversal)	0.321 0.080	0.612

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
531	SOHAIL AKHTAR S/O AKHTER ALI H/26,ST.60,RAJPOOT ST,HAMEEDALI PARK,ICHRA LAHORE.	271-57-143113		0.399	0.288 (Waiver) (Reversal)	0.430 0.111	0.829
532	SHOAIB SARWAR BAIG S/O MUHAMMAD SARWAR BAIG 611-KARIM BLOCK-A,1.TOWN,LAHORE.	272-65-17579C		1.067	0.682 (Waiver) (Reversal)	0.902 0.385	1.968
533	MUHAMMAD SHABRAIZ S/O M ANAYAT ALI H/08,STREET-10,TARIQABAD,SHAHKAMAL,LAHORE.	271-88-252253		0.279	0.202 (Waiver) (Reversal)	0.305 0.077	0.584
534	MUHAMMAD AKRAM SHAHID S/O KALEY KHAN 142-B-NEW MUSLIM TOWN,LAHORE.	502-52-658852		0.289	0.212 (Waiver) (Reversal)	0.321 0.078	0.610
535	MUHAMMAD ILYAS S/O MUHAMMAD SHAFI 3-A,JAIL ROAD,LAHORE.	225-86-293025		0.250	0.183 (Waiver) (Reversal)	0.260 0.068	0.530
536	MIAN ASAID SAEED ZAFAR S/O ZAFAR ALI 785-R,MODEL TOWN,LAHORE.	336-88-010593		0.473	0.351 (Waiver) (Reversal)	0.522 0.121	0.994
537	M.SOHAIL SARWAR BAIG S/O MUHAMMAD SARWAR 56-ZEENAT,BLOCK-A,1.TOWN,LAHORE.	272-85-172791		0.903	0.581 (Waiver) (Reversal)	0.771 0.322	1.674
538	MUBARIK ALI MALIK S/O MALIK MUHAMMAD SADIQ H/12,ST.11,MUBARAK PURA,LAHOREMOZANG.	274-90-352124		0.320	0.198 (Waiver) (Reversal)	0.274 0.122	0.594
539	MUHAMMAD SAEED QURESHI S/O M SIDDIQUE QURESHI 22/6,ST.31,ASLAM KHAN ROAD,NEAR ISLAMIA PARK,LAHORE.	272-86-470174		0.438	0.309 (Waiver) (Reversal)	0.456 0.129	0.893
540	MUHAMMAD ASHRAF S/O CHANAN DIN 33-TIMBER MARKET RAVI ROAD,LAHORE.	279-85-577507		0.461	0.327 (Waiver) (Reversal)	0.493 0.134	0.954
541	M AJMAL MALIK S/O MALIK MUNAWAR 81-ZEENAT BLOCK,ALLAMA IQBALTOWN,LAHORE.	329-50-117608		0.302	0.211 (Waiver) (Reversal)	0.320 0.090	0.622
542	KHALID FAROOQ S/O MIRZA MUHAMMAD SIDDIQUE H-1/3-A-USMAN STREET CLIFTONCOLONY,WAHADAT ROAD,LAHORE.	305-87-315668		0.268	0.195 (Waiver) (Reversal)	0.300 0.073	0.569
543	JAVED AKBER BHATTI S/O AKBER ALI BHATTI H/31-3-23,STREET-03,BANKCOLONY,SAMANABAD,LAHORE.	272-58-261477		0.297	0.212 (Waiver) (Reversal)	0.322 0.085	0.618
544	JAVED HUSSAIN BUTT S/O GHULAM HUSSAIN BUTT H/62,KARAM ELAH PARK,DHBAGHATTI,RAJGARH,LAHORE.	273-41-041156		0.277	0.180 (Waiver) (Reversal)	0.259 0.097	0.536
545	FEROZ KHAN S/O JEHANZEB KHAN 41/A,REHMAN PURA,ICHRA,LAHORE.	271-92-358424		0.292	0.212 (Waiver) (Reversal)	0.316 0.080	0.608
546	CH MUHAMMAD JAMIL S/O MIAN MUHAMMAD KHALIL 261-BADER BLOCK,ALLAMA IQBALTOWN,LAHORE.	274-54-348015		0.277	0.196 (Waiver) (Reversal)	0.298 0.081	0.575
547	FAHEEM AHMED FAROOQ S/O ZAFFAR DIN VILLAGE DARAZA SHARIF,TEHSIL-GAMBAT,DISTT. KHAIRPUR.	414-86-166340		0.236	0.151 (Waiver) (Reversal)	0.286 0.085	0.522
548	AHMED ALI MANGI S/O NAZR HUSSAIN MANGI C-436,UPPER QUEENS ROAD,SUKKUR	409-90-042966		0.230	0.132 (Waiver) (Reversal)	0.274 0.098	0.504
549	ALI KHAN SHAIKH S/O JAN MUHAMMAD SHAIKH VILLAGE ALI MURAD KALHORI,PO.BAKRANI TAL DOKRO,LARKANA.	423-88-178335		0.890	0.775 (Waiver) (Reversal)	1.414 0.115	2.304
550	ALI JAN BROHI S/O JAN BROHI VILLAGE & PO BAHRAM,DISTT.LARKANA.	427-49-080652		0.230	0.185 (Waiver) (Reversal)	0.341 0.046	0.572
551	ABDUL HAMEED KHOSO S/O ALLAHAD KHOSO VILLAGE GHULAM HYDER KHOSO,PO.QUBO TALUKA SHAHDAD KOT,DISST.	426-88-056059		0.249	0.215 (Waiver) (Reversal)	0.396 0.034	0.646
552	ALLAH BACHAOYI MACHI S/O MEERAL MACHI VILL & PO.FAREEDABAD TALUKA,DOKRI,DISST LARKANA.	423-87-093532		0.890	0.775 (Waiver) (Reversal)	1.414 0.115	2.304
553	ALI KHAN S/O WAHID BUX BROHI C/O.DASTAGIR HOTEL,EMPIRECINEMA ROAD,LARKANA.	427-56-089718		0.198	0.173 (Waiver) (Reversal)	0.319 0.026	0.517
554	ATTA MUHAMMAD KORAI S/O BUDHAL KORAI VILLAGE BGAN KHAN KORAI,PO.MEHR WADA TALUKA & DISTT.	421-92-151253		0.276	0.237 (Waiver) (Reversal)	0.507 0.039	0.784
555	ABDUL AZIZ CHUTTO S/O HAJI MUHAMMAD PARIAL VILLAGE HATUM SOTTO,PO.ABDATLALUKA WARAH,DISST.LARKANA.	424-52-111461		0.253	0.215 (Waiver) (Reversal)	0.397 0.038	0.650
556	ASHRAF ALI HAKRO S/O NOOR UDDIN HAKRO H.NO.38/1-2,MOHALLAH ALI KHANKAMBAR ALI KHAN,DISST.LARKANA.	425-58-090258		0.265	0.222 (Waiver) (Reversal)	0.410 0.042	0.674
557	ALI BUX KHOKHAR S/O AHMED KHOKHAR VILLAGE MUSTAFABAD,PO.NASIR-ABAD,TALUKA.WARAH,LARKANA.	423-90-015828		0.216	0.189 (Waiver) (Reversal)	0.348 0.027	0.564
558	ALI AKBAR MAGSI S/O ABDUL KARIM MAGSI H.NO.174/35,KHADIM HUSSAINLANGH,MOHALLAH.TALUKA.SHAHDAD	426-60-101309		0.267	0.232 (Waiver) (Reversal)	0.427 0.036	0.695
559	ALI AKBER MUGHERI S/O HABIBULLAH MUGHERI VILLAGE KAMBAR KOT MUGHERI,PO.WADA WAGAN,TEH.WARAH,LARKANA.	424-85-111483		0.226	0.178 (Waiver) (Reversal)	0.323 0.048	0.549
560	FATEH CHAND KHASTORIA S/O JHOORMAL KHASTORIA C/O.RAM AUTOS STORE STATIONROAD,LARKANA.	425-91-078529		0.456	0.391 (Waiver) (Reversal)	0.719 0.065	1.176
561	DEEDAR ALI KOARI S/O HAJI BUDHAL KURAI VILLAGE BAGAN KORAI,PO.TALUKA & DISTT.LARKANA.	421-89-277901		0.271	0.237 (Waiver) (Reversal)	0.436 0.034	0.707
562	BASHIR AHMED TEWNO S/O GHULAM HYDER TEWNO VILAGE QABOQ TEWNO,PO.THAR RIASHIM,TALUKA.WARAH,LARKANA.	424-52-022478		0.216	0.189 (Waiver) (Reversal)	0.348 0.027	0.563
563	GHULAM ASGHAR KHICHI S/O MUKHTIAR HUSSAIN H.NO.2126/2-3.MUHALLAH ALI GOHARABAD,LARKANA.	421-87-178805		0.249	0.210 (Waiver) (Reversal)	0.430 0.040	0.679
564	GUL MUHAMMAD SOOMRO S/IMAM BUX SOOMRO QUARTER,NO.67,SHAIKH ZAIDCOLONY,LARKANA.	422-92-026235		0.273	0.233 (Waiver) (Reversal)	0.429 0.040	0.702
565	GHULAM RASOOL PATHAN S/O GHULAM QADIR PATHAN C/O.MAID MEDICAL STORE,PATHANMUHALLAH BESIDE.NAZAR FATAK,	425-89-175265		0.277	0.237 (Waiver) (Reversal)	0.437 0.040	0.714
566	GHULAM QADIR BROHI S/O KARIM BUX BROHI C/O.NAZAR MUHAMMAD BROHI HOTELOPPOSITE,RAILWAY STATION,	423-45-064630		0.477	0.411 (Waiver) (Reversal)	0.756 0.065	1.233
567	GHULAM ABBAS MAGSI S/O GHULAM MUSTAFA KHAN VILLAGE MIR ALI JAN MAGSI,PO.QUBO,TALUKA.SHAHDADKOR,LARKANA	426-87-090504		0.273	0.233 (Waiver) (Reversal)	0.428 0.041	0.701
568	HAJI MUHAMMAD JATOI S/O HAJI MOULA BUX JATOI VILLAGE.NOOR KHAN JATOI,PO.TALUKA & DISTT.LARKANA.	421-85-155248		0.363	0.309 (Waiver) (Reversal)	0.665 0.054	1.028
569	HUSSAIN BUX KORAI S/O ALI NAZAW KORAI VILLAGE ALI NAZAW KORAI,TALUKAMIRO KHAN,DISST.LARKANA.	427-58-088232		0.262	0.208 (Waiver) (Reversal)	0.377 0.054	0.639
570	HAJAN SANCI S/O GHULAM QADIR SANCI VILLAGE PETAHRO,PO.ZAKRIYOMAHESAR,TALUKA & DISTT LARKANA	421-28-149985		0.272	0.237 (Waiver) (Reversal)	0.436 0.036	0.708
571	JAMILUDDIN LEGHARI S/O KHAR MUHAMMAD LEGHARI 197-BAHAR SHAH ROAD,GHARIMUQAQLARKANA.	427-90-010947		0.216	0.189 (Waiver) (Reversal)	0.348 0.027	0.564
572	MUSLIM ALI KHOKHAR S/O IJD MUHAMMAD KHOKHAR H.NO.3442-GADD STREET,MOHALLAQOIDABAD,LARKANA.	421-89-281823		0.248	0.210 (Waiver) (Reversal)	0.456 0.039	0.705
573	MUHAMMAD NAWAZ SEELRO S/O GAIMUDDIN SEELRO VILLAGE SEELRO,PO.SHAHDAD KOT,DISST.LARKANA.	426-91-018368		0.236	0.179 (Waiver) (Reversal)	0.311 0.057	0.547
574	MUHAMMAD ALI KALHORO S/O NABAN KALHORO VILLAGE MAHMOOD KALHORO,PO.UNARABAD,TALUKA.DOKRI,LARKANA.	423-89-143306		0.905	0.790 (Waiver) (Reversal)	1.441 0.115	2.346
575	NIZAMUDDIN SHAIKH S/O HAMZA ALI KHAN SHAIKH MOHALLAH KHUDABAD,LARKANA.	421-89-053614		0.273	0.233 (Waiver) (Reversal)	0.428 0.041	0.702
576	NAZIR AHMED SIYAL S/O GHULAM SARWAR SIYAL VILLAGE.GUL MUHAMMAD SIYAL,TALUKA.RATODERO,DISST.LARKANA.	421-66-100955		0.265	0.216 (Waiver) (Reversal)	0.430 0.049	0.695
577	PAHLWAN KHAN JATOI S/O KARAN KHAN JATOI MUHALLAH,RIALI BAGH,LARKANA.	421-90-295232		0.363	0.206 (Waiver) (Reversal)	0.742 0.156	1.105

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
578	NOOR HUSSAIN ISRAN S/O BANDAH ALI ISRAN H.NO.1331/C,NAWATAK MOHALLAH,LARKANA.	425-87-121189		0.286	0.245 (Waiver) (Reversal)	0.452 0.041	0.738
579	PIR BUX MAGSI S/O RASOOL BUX MAGSI DRIB MOHALLAH,SHAHDAD KOT,DISTT.LARKANA.	426-35-101303		0.273	0.237 (Waiver) (Reversal)	0.436 0.036	0.709
580	PAHLWAN KHAN CHANDIO S/O RAIS YOUSIF ALI VILLAGE,MAI SHAHUL,PO.GAJIKHUAHAWAR,TALUKA.WARAH,LARKANA.	424-91-174722		0.252	0.213 (Waiver) (Reversal)	0.392 0.039	0.644
581	QAMARUDDIN BHATTI S/O HAJI M.SULEMAN BHATTI KORI MOHALLAH RADHAN ROAD,BADAH,TALUKA.DOKRI,LARKANA.	423-89-140602		0.199	0.158 (Waiver) (Reversal)	0.311 0.041	0.510
582	QURBAN ALI GOPANG S/O CHAKAR ALI GOPANG H.NO.1079/92,FARGOGI STREET,GOPANG MOHALLAH,KAMBAR ALI	425-86-094736		0.325	0.186 (Waiver) (Reversal)	0.591 0.140	0.916
583	RIAZ HUSSAIN SOOMRO S/O ALI COHAR SOOMRO C/O.SAEED BROTHERS,SUI GASEDEALER,OPP DENI MASRSAH HIGH	421-87-266295		0.266	0.228 (Waiver) (Reversal)	0.488 0.038	0.754
584	ROSHAN ALI CHANDIO S/O IMAMUDDIN CHANDIO P.O.WARAH,DISTT.LARKANA.	424-87-126036		0.274	0.233 (Waiver) (Reversal)	0.429 0.041	0.702
585	RAMZAN SEELRO S/O ISLAM KHAN SEELRO H.NO.373,VILLAGE.SEELRO,PO.TALUKA SHAHDAD KOR,LARKANA.	426-42-097012		0.381	0.318 (Waiver) (Reversal)	0.585 0.063	0.967
586	SIKANDAR ALI MANGI S/O ALI COHAR MANGI MOHALLAH,DARGAH SHARIF BADAH,TALUKA.DOKRI,DISTT LARKANA.	423-90-075859		0.286	0.245 (Waiver) (Reversal)	0.452 0.040	0.737
587	SHAFI MUHAMMAD MAGSI S/O ALI MUHAMMAD MAGSI VILLAGE ALLAHABAD,PO.BAHRAM,TALUKA.MIRO KHAN,LARKANA.	427-61-091234		0.267	0.231 (Waiver) (Reversal)	0.426 0.036	0.693
588	SIKANDAR ALI S/O ROSHAN ALI ALIAS JEEB VILLAGE,GAJI DERO,PO.BAGI,TALUKA.DOKRI,DISTT.LARKANA.	423-91-070285		0.890	0.775 (Waiver) (Reversal)	1.414 0.115	2.304
589	MUHAMMAD TARIQ S/O FAIZ BUX HOUSE NO.1092/A,OLD KOTWALI,MULTAN.			0.283	0.236 (Waiver) (Reversal)	0.355 0.047	0.638
590	TARIQ AZIZ S/O MUHAMMAD YOUSUF H.NO.12/20 STREET,NO.12,WAHDATCOLONY,MULTAN.			0.296	0.226 (Waiver) (Reversal)	0.345 0.071	0.641
591	ABDUL REHMAN S/O ALLAH RAKHA BASTI SHER SHAH,MULTAN.			0.469	0.399 (Waiver) (Reversal)	0.420 0.071	0.890
592	ASIF AND CO CHUNGI NO.6,BEHDIN ELEMENTRYCOLLEGE BASER ROAD,MULTAN.	ASIF JAMEED	ALLIA JAMAL	0.493	0.423 (Waiver) (Reversal)	0.621 0.070	1.114
593	MUHAMMAD ZUBAIR IQBAL S/O MUHAMMAD IQBAL H/1173,W-4,MOHALLAH SIRJAWALA,MULTAN.	322-91-295214		0.656	0.547 (Waiver) (Reversal)	0.799 0.109	1.454
594	SULTANPUR FARM SARGODHA GUJRAT ROAD,BHALWAL.	MALIK MUNAWAR ALI NOON	MALIK ANWAR ALI NOON	6.147	2.475 (Waiver) (Reversal)	11.632 0.847	14.954
595	GULFAM SHAZADI W/O MEHMUD SHAH III-A,ZAMANABAO AREA,36/B,LANDHI ,NO.4,KARACHI.	520-34-255635		0.471	0.341 (Waiver) (Reversal)	0.248 0.131	0.719
596	GHULAM QADIR S/O MUHAMMAD MITHAL B-699,PAKISTAN STEEL TOWN SHIPKARACHI.	433-86-090564		0.518	0.341 (Waiver) (Reversal)	0.206 0.177	0.724
597	FARYAD ALI S/O UMER DARAZ HOUSE NO.A/46,GULSHAN-3-AMINA,MALIR HALT,KARACHI.	475-89-248115		1.238	0.813 (Waiver) (Reversal)	0.496 0.424	1.733
598	MUHAMMAD YOUNAS S/O BURDO HOUSE NO.A/46,GULSHAN-E-AMINA,MALIR HALT,KARACHI.	451-89-138663		1.228	0.821 (Waiver) (Reversal)	0.488 0.407	1.716
599	MUNIRA W/O MUHAMMAD ALI FLAT NO.4,BLOCK-E,HUSSANSQAURE,KARACHI.	512-51-023923		0.143	0.110 (Waiver) (Reversal)	0.397 0.033	0.539
600	ASMAT BUTT W/O ABDUL GHANI HOUSE NO.212 SEHRA NAGARScheme-33,MAIN UNICERSITY ROAD	501-35-241784		0.214	0.181 (Waiver) (Reversal)	0.405 0.033	0.619
601	KHAWAJA SAIFUL ISLAM B-135,BLOCK-13-D/1,GULSHAN-E-IQBAL,KARACHI.	519-89-053975	KHAWAJA SHARIF UL ISLAM	0.244	0.188 (Waiver) (Reversal)	0.298 0.056	0.542
602	SHAKILA ZAIDI W/O SH.M.MAIDI (DATE) 164-C,BLOCK-III,PECHS,KARACHI.	277-46-29476C		0.263	0.204 (Waiver) (Reversal)	0.324 0.059	0.587
603	ALBERT JOSEPH S/O JOSEPH JACOB 614-C-3,BLOCK-2,PECHS,KARACHI.	517-90-218214		0.240	0.205 (Waiver) (Reversal)	0.356 0.035	0.596
604	SAJJAD AHMED S/O SAIN DINO 15-DADA TERRACE SHAHEED-E-MILLAT ROAD,KARACHI.	404-86-168457		0.248	0.208 (Waiver) (Reversal)	0.349 0.040	0.597
605	SHER ZAMAN KHAN S/O ZARIN KHAN 23-E,NATHA KHAN GOTH,DRIGHCOLONY,KARACHI.	518-52-042463		0.246	0.213 (Waiver) (Reversal)	0.365 0.033	0.611
606	KASHAN AKBAR SHAH S/O SYED AKBER HAIDER SHAH H.NO.324,STREET,NO.19,SHARIF-ABAD,KARACHI.	518-90-135234		0.247	0.214 (Waiver) (Reversal)	0.367 0.033	0.614
607	MUHAMMAD ASGHAR S/O HAJI MUHAMMAD ASLAM 93-B,BLOCK-6,PECHS,KARACHI.	517-89-431287		0.241	0.220 (Waiver) (Reversal)	0.384 0.022	0.625
608	SHAIKH JAMIL ANWAR S/O SHAIKH ANWAR UL HAQ PLOT NO.206,YASEEN CENTRE-103,TARIO ROAD,KARACHI.	517-86-399699		0.260	0.226 (Waiver) (Reversal)	0.396 0.034	0.656
609	RIFFAT BANO W/O MUHAMMAD ABDUL QADEER KHAN H.NO.147 HYDERABAD COLONY,KARACHI.	519-88-116129		0.259	0.227 (Waiver) (Reversal)	0.397 0.033	0.656
610	FAZAL-UR-REHMAN S/O MUHAMMAD IRFAN H.NO.15,CHANESSAN GOTH,KARACHI	517-48-042908		0.261	0.233 (Waiver) (Reversal)	0.401 0.028	0.662
611	SHAIKAT ALI S/O MUHAMMAD SHAFI HOUSE NO.63-64-ALAMGIR ROAD,MAQBOOLABAD SOCIETY,KARACHI.	253-55-111387		0.269	0.236 (Waiver) (Reversal)	0.609 0.033	0.878
612	S.ALLEY NADEEM ZAIDI S/O S.ALLEY M.ZAIDI 20-B,MANI GIZRI,BOULEVARD,DEFENCE-IV,KARACHI.	510-89-188248		0.262	0.237 (Waiver) (Reversal)	0.402 0.025	0.664
613	NAOBAT S/O KARAM KHAN E-104,DECENT VIEW,BL-3,GULSHAN-E-JOHAR,KARACHI.	404-90-183864		0.272	0.241 (Waiver) (Reversal)	0.419 0.031	0.691
614	ALI COHAR ABRO S/O ALI ASHGOR ABRO A-19,FLAT NO.19,CRESCENTCOPLEX,KARACHI.	490-86-196106		0.276	0.241 (Waiver) (Reversal)	0.420 0.035	0.697
615	MUHAMMAD MURTAZA KHAN S/O M.ABDUL SATTAR A-4,GULSHAN TERRACE GULSHAN-E-IQBAL,KARACHI.	514-45-014443		0.395	0.349 (Waiver) (Reversal)	0.603 0.046	0.998
616	MUHAMMAD ASIM SIDDIQUE S/O M SIDDIQUE H.NO.529,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	501-89-205405		0.399	0.352 (Waiver) (Reversal)	0.617 0.047	1.016
617	MUHAMMAD RIAZ S/O GHULAM GILANI B-187,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	514-49-067766		0.398	0.359 (Waiver) (Reversal)	0.678 0.039	1.076
618	GHANDHARA INDUSTRIES LTD F-3,HUB CHAUKI ROAD,S.I.T.E,KARACHI.	RAZA KULI KHAN KHATTAK 17301-3344102-9 AHMED KULI KHAN KHATTAK 022-2244102-9 LT.GEN/R ALI KULI KHAN KHATTAK 37405-0360603-3 MUSTHAQ AHMED KHAN 35201-1649605-1 JANNI KHAN KHATTAK 42000-0517523-3 DR.PARVEZ HASSAN 53200-1478796-7	M.HABIB ULLAH KHAN KHATTAK 17301-3344102-9 AHMED KULI KHAN KHATTAK 42201-0522647-9 M.RAMZAN BANAKA 519-90-155629	114.436	- (Waiver) (Reversal)	229.018 29.817	258.835
619	GHANDHARA INDUSTRIES LTD F-3,SITE HUB CHAUKI ROAD,SHER SHAH,KARACHI.	RAZA KULI KHAN KHATTAK 17301-3344102-9 AHMED KULI KHAN KHATTAK 42201-0522647-9 M.RAMZAN BANAKA 519-90-155629	M.HABIB ULLAH KHAN KHATTAK	21.095	- (Waiver) (Reversal)	34.742 10.973	45.715

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
620	SEVEN STAR CORPORATION ROOM NO.607,GUL TOWER,I.I.CHUNDRIGAR ROAD,KARACHI.	PERVAIZ AHMED 42201-6603451-3	HAJI MIAN NAZIR HUSSAIN	13.262	3.448 (Waiver) (Reversal)	15.101 2.454	21.002
621	MUHAMMAD SARWAR S/O MUHAMMAD RAFIQUE 611-KARIM BLOCK-A-1,TOWN LAHORE.			1.024	0.697 (Waiver) (Reversal)	0.979 0.328	2.003
622	MUHAMMAD MUSHTAQ AHMED S/O MUHAMMAD LATEEF 31-HAIDER PARK,NAZAMABAD GROUND,SHAD BAGH,LAHORE.			0.461	0.341 (Waiver) (Reversal)	0.508 0.119	0.969
623	ZAFAR MEHMOOD S/O ALLAH BUX MUSLIMABAD,RAILWAY STATION,MUGHAL PARK,LAHORE.	269-87-296111		0.430	0.372 (Waiver) (Reversal)	0.138 0.058	0.568
624	AMJAD AKRAM S/A MUHAMMAD AKRAM 71-NISHAT PARK,G.S-II,GORISHAH LAHORE,RAILWAY COLONY.	274-89-045565		0.252	0.181 (Waiver) (Reversal)	0.250 0.071	0.502
625	MUHAMMAD HANIF S/A ABDUL AZIZ D-BLOCK,AL-FAISAL TOWN,LAHORE.			0.281	0.247 (Waiver) (Reversal)	0.348 0.035	0.629
626	RAJA SABIR HUSSAIN S/O RAJA SUBHE SADIO H.NO.1-ST.NO.8,AL-FAISAL TOWN,BLCOK-C,GHAZI ROAD,LAHORE.	277-58-024814		0.421	0.356 (Waiver) (Reversal)	0.132 0.066	0.553
627	PIONEER METALS (PVT) LTD H-9A,KHALID KARAK ROAD,LAHORE,CANTT.	INAMUL HAQ BHATTI 285-45-453747 MRS.SABINA INAM 285-45-453748 MUHAMMAD SHABIR 135-50-02905C I2AT BAIG 285-55-379766	MUHAMMAD LATIF W/O.INAMUL HAQ BHATTI MUHAMMAD ZAFAR KHAN BADER DIN	13.519	4.995 (Waiver) (Reversal)	6.762 3.524	15.281
628	ADIL INDUSTRIES LIMITED PLOT NO.139-166-B-BLOCK,HITEHUB,BALOCHISTAN.	SAADAR MEHMOOD 35201-1664089-1	MAHMOOD SADIO	18.630	6.697 (Waiver) (Reversal)	14.873 4.962	26.532
629	SEHR ENTERPRISES (PVT) LTD FLAT NO.6.SEVEN TOWER,SH-E-IRAN CLIFTON,KARACHI.	MRS.ZEENAT SAED AHMED 42301-3751687-C ADNAN AHMED 42301-3907735-7 MISS.SEHRI AHMED	W/O.SAEED AHMED SAEED AHMED	27.113	0.327 (Waiver) (Reversal)	38.985 5.787	45.099
630	ISRAR AHMED BACHANI H.NO.427/A QASIMABAD,HYDERABAD	41303-7250964-7	HAJI MUHAMMAD CHUTTAL BACHANI	1.017	0.176 (Waiver) (Reversal)	0.857 0.268	1.301
631	NAFEES AHMED & COMPANY 2ND FLOOR UNI PLAZA,I.I.CHUNDRIGAR ROAD,KARACHI.	S.M.NAFEES 510-46-286746 JAVED HUSSAIN IFTIKHAR NAQVI 514-58-062149 IQBAL NAQVI 514-54-068543	HAJI NAYAB MIRZA MUHAMMAD HUSSAIN S.M.Y.NAQVI S.M.Y.NAQVI	7.525	- (Waiver) (Reversal)	6.825 1.813	8.638
632	AFTAB AHMED KHAN S/O JAWAD KHAN A-1712,GULSHAN-E-HADEED BINOSIM.	509-65-114866		0.453	0.304 (Waiver) (Reversal)	0.199 0.149	0.651
633	RIAZ AHMED S/O ABDUL HASSAN QURESHI 77/F,COD RASHID MINHAS ROAD,KARACHI.	521-59-055350		0.244	0.187 (Waiver) (Reversal)	0.263 0.057	0.507
634	HAMEEDA KHATOON W/O S.NAQIR RAZA A/142,BLOCK-2,GULSHAN-E-IBQAL,KARACHI.	502-39-224626		0.276	0.220 (Waiver) (Reversal)	0.290 0.056	0.565
635	MUHAMMAD YOUSUF KALIA B-610,SUMMER HEIGHTS,DMCHSSHAHEED-E-MILLAT ROAD,KARACHI.	517-38-295083		0.255	0.230 (Waiver) (Reversal)	0.344 0.025	0.600
636	SYED ASHRAF ALI S/O SYED FAKEER MUHAMMAD 124-N,BLOCK-2,PECHS,KARACHI.	475-41-058369		0.348	0.274 (Waiver) (Reversal)	0.426 0.074	0.774
637	FAROOQ AHMED S/O MUHAMMAD SHAKOOR 5C/4-L-215,NORTH KARACHI,KARACHI.	503-52-067910		0.361	0.282 (Waiver) (Reversal)	0.438 0.079	0.800
638	SULEMAN KUKASWADIA S/O HAJI TAHIR MUHAMMAD 486,BLOCK-B,ADAMJEE NAGAR,KARACHI.	512-46-116347		0.351	0.284 (Waiver) (Reversal)	0.414 0.067	0.766
639	MRS.SHAHEEN MEHMood W/A MUHAMMAD AHMED KHAN S.K.85,P.I.B.COLONY,KARACHI.	521-56-275648		0.431	0.340 (Waiver) (Reversal)	0.495 0.091	0.926
640	ATAI KHAN S/O MOZAFAR KHAN MADERSA MEKHZAN ULOOM,BANARAS,KARACHI.	502-58-499575		0.437	0.383 (Waiver) (Reversal)	0.656 0.054	1.093
641	MINHAS MALIK S/O MALIK MUHAMMAD FAIZ H.NO.27,SCHOOL ST.NO.106,CHAHIPACHWALA MOZANG,LAHORE.	274-91-406676		0.692	0.341 (Waiver) (Reversal)	0.332 0.351	1.025
642	YAOQOB FARHAT S/O FARHAT 5-DILKUSHIA ROAD,NEAR S.BLOCK,MODEL TOWN EXT,LAHORE.	271-63-058905		0.810	0.672 (Waiver) (Reversal)	1.088 0.139	1.898
643	MUHAMMAD TANVIR S/O MUHAMMAD JAMEEL 127-P,GULBERG,LAHORE.	273-85-073352		1.035	0.863 (Waiver) (Reversal)	1.260 0.172	2.296
644	MEHBOOB HUSSAIN RIZVI S/O MUMTAZ HUSSAIN 7-D,FAISAL TOWN,LAHORE.	293-20-078731		0.994	0.841 (Waiver) (Reversal)	1.370 0.153	2.364
645	ASHKENAZ KHAN S/O SHARIF SHADI KHAN 17-BIRD WOOD ROAD,LAHORE.			0.285	0.201 (Waiver) (Reversal)	0.300 0.084	0.585
646	ABIDA SHAHID S/O FAIZ SHAHID 333-MERHA BLOCK,ALLAMA IQBAL TOWN,LAHORE.			0.291	0.206 (Waiver) (Reversal)	0.306 0.085	0.597
647	GHULAM HUSSAIN S/O SHEIKH MUHAMMAD HUSSAIN H.504-A,GULSHAN-E-RAVI,MUSARAT COLONY,MULTAN ROAD,			1.117	0.701 (Waiver) (Reversal)	0.909 0.416	2.026
648	GHULAM SABIR S/O ALLAH RAKHA 56-TEMPLE ROAD,LAHORE.			0.469	0.346 (Waiver) (Reversal)	0.507 0.123	0.977
649	FAISAL BUTT S/O GHULAM MUHAMMAD BUTT BUTT ST NO 2,SANDA KALAN,ALIPARK,LAHORE.	272-91-252764		0.470	0.175 (Waiver) (Reversal)	0.435 0.090	0.700
650	NAWAB AHMED S/O RIAZ AHMED ITTEFAQ HOSPITAL BEHAR COLONY NO.2,H.NO.3,ST.NO.3,LAHORE.	295-90-385011		0.230	0.177 (Waiver) (Reversal)	0.332 0.053	0.561
651	MUHAMMAD MEHBOOB S/O HAJI MUHAMMAD YAQOOB H.NO.12,BLOCK D,I.GUJR PURASACHEM,LAHORE.	275-90-086760		0.253	0.185 (Waiver) (Reversal)	0.290 0.068	0.543
652	MUHAMMAD ISMAIL S/A FARZAND ALI NO.46-ST.NO.7,NEAR BAHR AWAL,MASJID MAIN BAZAR,KOT LAKHPAT,	270-53-308899		0.278	0.206 (Waiver) (Reversal)	0.331 0.072	0.609
653	MUHAMMAD ASIF S/O FEROZE DIN 7-C,ST.NO.19,MUHAMMAD NAGAR,LAHORE.	274-92-408242		0.271	0.211 (Waiver) (Reversal)	0.363 0.059	0.634
654	MUHAMMAD ARIF S/A MUHAMMAD HUSSAIN H.NO.32,ST.NO.3,MUSTUNSIA ST,KOT KHAWAJAH SAEED,LAHORE.	267-86-256476		0.268	0.211 (Waiver) (Reversal)	0.316 0.057	0.585
655	ASAD MANZOOR S/O MANZOOR HUSSAIN 28/17 MUSLIM ROAD QILLA GUARSINGH,LAHORE.	275-91-368602		0.270	0.211 (Waiver) (Reversal)	0.342 0.059	0.612
656	RIZWAN MALIK S/O MUHAMMAD AFZAL MALIK 34-NICHOLSON ROAD,LAHORE.	259-63-161225		0.498	0.243 (Waiver) (Reversal)	0.557 0.062	0.862
657	RASHIDA BIBI W/O NAZIR AHMED H.NO.30-A,SERVEY COLONY,ALLAMA IQBAL ROAD,MAYO GARDEN,LAHORE.	515-45-181862		0.417	0.294 (Waiver) (Reversal)	0.390 0.123	0.808
658	MALIK MUHAMMAD ASGHAR AWAN S/O M.SHER AWAN H.NO.39,ST.NO.15,LIAQUATABAD,KOT LAKHPAT,LAHORE.	270-92-471392		0.396	0.310 (Waiver) (Reversal)	0.529 0.086	0.925
659	AHSAN UL HAQ S/O KHUDA BUX 613-SHAD BAGH,LAHORE.	266-34-123338		0.371	0.306 (Waiver) (Reversal)	0.516 0.065	0.887
660	SHAFIQUE AKHTAR S/O CH.MUHAMMAD AKHTAR F-G/7 WAHDAT COLONY,LAHORE.	293-50-102974		0.542	0.331 (Waiver) (Reversal)	0.503 0.123	0.957
661	SH.TARIO ANJUM S/O SH.ZAHOOR AHMED 23-NISHAT PARK,GHARI SHAHI,LAHORE.	246-55-146995		0.452	0.349 (Waiver) (Reversal)	0.507 0.103	0.960

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
662	CH.FAZAL HUSSAIN GONDAL S/O CH.ALLAH BUX S/36-R-51,RAILWAY ROAD,LAHORE.	273-90-405769		0.520	0.394	(Waiver) (Reversal)	0.678 0.126 1.198
663	ZAHID BAZA S/O ASGHAR ALI H.NO.29 LDA KATCHI ABADI,TANKNO 56 RAILWAY POWER HOUSE	269-88-38246C		0.892	0.399	(Waiver) (Reversal)	0.845 0.190 1.434
664	MUHAMMAD SAJJID S/O MALIK MUHAMMAD SADIQ H.NO.10 HUSSAIN ST.NO.1.MUSLIMTOWN,LAHORE.	333-51-03077C		0.786	0.402	(Waiver) (Reversal)	0.733 0.164 1.299
665	SALAH UDDIN S/O HAKIM KHUSHI MUHAMMAD 34-NICHALSON ROAD,LAHORE.	280-45-057656		1.552	0.440	(Waiver) (Reversal)	0.680 0.471 1.591
666	SYED ZULFIQAR ALI S/O SYED MUHAMMAD SHAH H.NO.3-ST.NO.4,NIZAMABAD,NEWSINGH PURA,LAHORE.	267-85-364543		0.605	0.464	(Waiver) (Reversal)	0.635 0.142 1.241
667	MUHAMMAD YOUNAS S/O DILDAR MUHAMMAD 96-B MCLEAD ROAD LAHORE	303-86-060481		0.637	0.517	(Waiver) (Reversal)	0.863 0.120 1.500
668	MUHAMMAD AMIR S/O ABDUL HAMEED 18-HOTA SINGH ROAD,SANATNAGAR,LAHORE.	273-58-139895		0.795	0.616	(Waiver) (Reversal)	1.001 0.179 1.796
669	SYED NAEEM AHMED S/O SYED RAFIQ AHMED H.NO.265/C.KUTCHA ORANGEBGUMATI BAZAR,LAHORE.	276-89-385047		0.948	0.749	(Waiver) (Reversal)	1.348 0.199 2.296
670	NISAR AHMED S/O BARKAT ALI NAI ABADI,KOT KAMBHU,CHRISTANCHURCH,BUND ROAD,LAHORE.	278-89-560557		1.032	0.813	(Waiver) (Reversal)	1.290 0.219 2.322
671	JAAVID AHMED NIAZI S/O NISAR AHMED NIAZI 2-SHAN PLAZA,KARIM BLOCK,ALLAMA IQBAL TOWN,LAHORE.	274-49-351511		1.786	1.110	(Waiver) (Reversal)	1.970 0.346 3.426
672	ALI IRTIOA OSMANI S/O ALI ISTIQIA OSMANI G-13,AGRO SQUARE,SHADMAN,LAHORE.	274-54-064013		3.923	2.808	(Waiver) (Reversal)	4.175 1.115 8.099
673	SARDAR TRADE INTERNATIONAL SUIT.NO.701,7TH FLOOR,TRADEOWER,ABDULLAH HAROON ROAD,	SARDAR MUNIR AZAM 517-91-325550/4	SARDAR AMEEER AZAM	2.650	-	(Waiver) (Reversal)	1.814 - 1.814
674	ASHFAQ BROTHERS N.P.14/43-KUNDAR STREET,JUMANMARKET,KARACHI.	42201-2273365-5	MUHAMMAD ASHFaq KOPPaya	7.945	-	(Waiver) (Reversal)	5.915 2.105 8.020
675	ABDUL HAMEED SOOMRO S/O GHULAM M.SOOMRO P.O.KAMBAR ALI KHAN,LARKANA.	425-86-094582		0.278	0.233	(Waiver) (Reversal)	0.430 0.046 0.708
676	MUHAMMAD ASHRAF RAJPOOT S/O HAJI MEHAR DIN GULAB SHAH COLONY,DAHARKI.	413-91-005134		0.219	0.164	(Waiver) (Reversal)	0.312 0.055 0.532
677	ZAKAUMLAH BHATTI S/O NAZAR HUSSAIN RAILWAY STATION ROAD,EIDGAHMOHALLAH,PANOAKIL.	417-90-001354		0.287	0.177	(Waiver) (Reversal)	0.238 0.110 0.525
678	CH.HAFEEZ AHMED S/O MIAN THANDAY KHAN DEH & VILLAGE BELLO RANO RAHARPO.DAHARKI,TALUKA UBAIRO.	413-89-181309		0.303	0.181	(Waiver) (Reversal)	0.379 0.122 0.682
679	ABDUL WAHEED S/O MUHAMMAD BASHIR B-1775,BAGH HAYAT ALI SHAH,SUKKUR.	409-88-117043		0.649	0.411	(Waiver) (Reversal)	0.901 0.238 1.550
680	RIAZ IQBAL S/O CH FAZAL KARIM H.11,ST.12,MUSTAFABADI(DHARAM-PURA),LAHORE.	269-89-295391		0.518	0.428	(Waiver) (Reversal)	0.758 0.091 1.277
681	ALI GOHAR KHAN S/O ALI BAHADAR KHAN H.NO.22, MOTI MASJID WALI ST,QUAID-E-AZAM PARK,KOT LAKHPAT.	268-45-141021		0.543	0.443	(Waiver) (Reversal)	0.715 0.100 1.258
682	SYED MAHMOOD-UL-HASSAN JAMIA HUSSAINIA FAIZUL ALOOM,SAIDPUR MULTAN ROAD,LAHORE.	245-90-022243	MUFTI MUZAMAL HUSSAIN	0.381	0.298	(Waiver) (Reversal)	0.187 0.083 0.567
683	AFSAR JAN S/O SHER JAN 110-KARIM BLOCK,ALLAMA IQBAL TOWN,LAHORE.	224-89-210043		0.351	0.321	(Waiver) (Reversal)	0.209 0.090 0.561
684	SH.M.MUNEER AMjad S/O SH.FATEH MUHAMMAD ZEESHAN MANZIL,USMAN PARK,DARGOGHA WALA,LAHORE.	267-56-343430		0.206	0.187	(Waiver) (Reversal)	0.350 0.019 0.556
685	TANVEER IQBAL S/O MUHAMMAD IQBAL 211-SHAQMAN LAHORE.	276-90-103655		0.205	0.197	(Waiver) (Reversal)	0.350 0.008 0.555
686	MUHAMMAD YASIN TABUSAM S/O IAM DIN H.NO.1,GHAZIABAD,ISLAMPURA,LAHORE.	279-88-356487		0.230	0.207	(Waiver) (Reversal)	0.384 0.023 0.614
687	SHISHFAQ AHMED S/O SH.MUHAMMAD 797-A,BLOCK,SABZAZAR SCHEME,MULTAN ROAD,LAHORE.	265-89-361733		0.262	0.236	(Waiver) (Reversal)	0.469 0.026 0.732
688	TAHIR MAHMood S/O MUHAMMAD SADIQ SALAMAT PURA BUS STOP,DARGOGHA-WALA,LAHORE.	267-88-222796		0.253	0.236	(Waiver) (Reversal)	0.472 0.017 0.725
689	TASSADAO HUSSAIN S/O MUHAMMAD ISMAIL H.NO.24,MOHALLAH MUSLIM GANJ BAHAWAL SHER ROAD,LAHORE.	274-42-086930		0.253	0.236	(Waiver) (Reversal)	0.471 0.017 0.724
690	MUHAMMAD INAYAT S/O FATEH MUHAMMAD H.NO.11,ST.NO.108,NAUBAHAR STREET,ICHHRa,LAHORE.	227-45-056378		0.322	0.299	(Waiver) (Reversal)	0.569 0.023 0.891
691	TARIO SHAHZAD S/O SHAHZAD N-113,DHA LAHORE.	277-91-392361		0.324	0.295	(Waiver) (Reversal)	0.554 0.030 0.878
692	SHER KHAN S/O SOHRAB KHAN H.NO.E-29/162,BEDIAN ROAD,LAHORE CANTT.	233-51-368111		0.241	0.213	(Waiver) (Reversal)	0.383 0.028 0.624
693	MUHAMMAD SIDDIQUE S/O BARKAT ALI H.NO.3779,R.A.BAZAR,LAHORE.	277-91-300706		0.925	0.830	(Waiver) (Reversal)	1.514 0.095 2.439
694	MUHAMMAD AZAD S/O MUHAMMAD AMIN H.NO.E-879,NISHAR COLONY,E-BLOCK,LAHORE.	277-49-165532		0.357	0.329	(Waiver) (Reversal)	0.598 0.028 0.955
695	EMMENUAL RAHEEM S/A RAHIM MASIH H.NO.3.CHURCH ST,DEFENCE ROAD,LAHORE CANTT.	273-57-013768		0.200	0.200	(Waiver) (Reversal)	0.338 -0.537
696	CH MUHAMMAD ILYAS S/O MUHAMMAD ISHAQ H.NO.3770/D,PIR BHULA,NEWSGATAR NANDI,LAHORE.	276-92-406830		0.271	0.239	(Waiver) (Reversal)	0.434 0.032 0.705
697	AHMED ALI S/O IMAD ALI 41-5D,HOUSES BADIAN ROAD,LAHORE CANTT.	213-91-103091		0.399	0.340	(Waiver) (Reversal)	0.617 0.058 1.016
698	ABDUL HAMID NAGI S/O MUHAMMAD RAFIQ H.NO.E-25/D,ST.NO.6,AL-NOORTOWN,WALTON LAHORE.	277-90-388301		0.376	0.359	(Waiver) (Reversal)	0.612 0.017 0.988
699	ABDUL SHAKDOOR S/A GHULAM RASOOL 237-A,TUFAIL ROAD,LAHORE CANTT	285-70-613912		0.265	0.234	(Waiver) (Reversal)	0.431 0.031 0.697
700	AGHA AHSAN RAZA S/O ASAF KHAN RAZA 7-TUFAIL ROAD,LAHORE CANTT	277-57-32525		0.325	0.303	(Waiver) (Reversal)	0.548 0.022 0.873
701	JAVED IQBAL S/O MUHAMMAD IQBAL R-123,BLOCK-6,GULSHAN-E-IQBAL,KARACHI.	520-85-035684		0.198	0.164	(Waiver) (Reversal)	0.363 0.034 0.562
702	AHMED FARAZ S/O QASIR SAMI A-196,BLOCK-11,GULSHAN-E-IQBALKARACHI.			0.185	0.124	(Waiver) (Reversal)	0.334 0.061 0.519
703	WASEEM-UR-REHMAN S/O JAMIL-UR-REHMAN B-24,BLOCK-3,GULSHAN-E-AISHA,KARACHI.			1.326	1.012	(Waiver) (Reversal)	1.600 0.314 2.926
704	MUHAMMAD TARIQ S/O MUHAMMAD ARIF B-24,GULSHAN-E-AISHA SQUARE,KARACHI.			1.292	0.979	(Waiver) (Reversal)	0.875 0.313 2.167
705	MUHAMMAD IBRAHIM S/O ALI MUHAMMAD 649-C,CENTRAL COMMERCIAL AREA,PECHS,KARACHI.			0.246	0.215	(Waiver) (Reversal)	0.552 0.031 0.798
706	DHANI BUX BALUCH S/O NABI BUX BALUCH 43/D,BLOCK-6,ALAHWALA BUILDING,NURSARY,KARACHI.			1.276	0.553	(Waiver) (Reversal)	2.030 0.723 3.306
707	NASEEB GUL S/O ABDUL RAUF HOUSE NO.473,PIB COLONY,KARACHI.			0.281	0.255	(Waiver) (Reversal)	0.446 0.025 0.727
708	NOORANI TRADERS SEERAT-UL-NABI CHOWK,TMK.	MAHBOOB ALI 455-57-005813	WAZIR ALI	0.573	-	(Waiver) (Reversal)	0.815 0.134 0.948

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
709	CLYDE TEXTILES MILLSE (PVT) LTD 47-K.M.MULTAN ROAD DINA NATH,DISST.KASUR.	MIAN MUHAMMAD ZAMAN 35302-1973374-3 MIAN YAWAR ZAMAN 35302-1973375-6 MIAN AFSHAR IOBAL 35302-6474685-3 SHAHID ZAMAN	MIAN GHULAM MUHAMMAD MIAN MUHAMMAD ZAMAN MIAN MUHAMMAD ZAMAN	13.223	- (Waiver) (Reversal)	5.205 1.880	7.085
710	AISHA COTTON MILLS LIMITED PLOT.NO.A-57,S.I.T.E,KARACHI..	AZIZ.A.DAWOOD 42201-0548132-3 UZAIR.A.DAWOOD 42201-0631521-9	AHMED DAWOOD AZIZ.A.DAWOOD	266.062	- (Waiver) (Reversal)	50.017 79.088	129.105
711	SULTAN TEXTILE PLOT.NO.63,SECTOR-27,KORANGI INDUSTRIAL AREA,KARACHI.	SYED ASHRAF NASIM	SYED NASIM AHMED	4.132	- (Waiver) (Reversal)	3.905 0.289	4.194
712	ZAR ALI KHAN S/O UMAR KHAN HOUSE,25,G.T.ROAD,NEAR SHAHI-BAGH,PESHAWAR.	135-20-240718		1.474	- (Waiver) (Reversal)	- 1.474	1.474
713	HOTEL ALEXANDER POST BOOMBURATE CHITRAL,VILL.AYUN,DISST.CHITRAL.	SALEH NIZAM 103-58-036585	QAZI SAHIB NIZAM	1.078	- (Waiver) (Reversal)	0.360 0.378	0.738
714	MUHAMMAD NAEEM S/O MUHAMMAD SHAFI H/2,ST/116,MAIN BAZAR MOZAIG,LAHORE.	274-90-360164		0.277	0.194 (Waiver) (Reversal)	0.294 0.082	0.570
715	GHULAM MUHAMMAD DOSSUL ENGINEERING LIMITED SB-6/30,PARR STREET SADDAR,KARACHI.	GHULAM MUHAMMAD DOSSUL 42301-0894481-7 GHULAM HAIDER DOSSUL 42301-1789573-3 GHULAM FAREED DOSSUL 42201-8610469-7	HAJI MUHAMMAD ISHAQ DOSSUL GHULAM MUHAMMAD DOSSUL GHULAM FAREED DOSSUL GHULAM JUHAMMAD DOSSUL	27.962	1.904 (Waiver) (Reversal)	85.250 -	87.154
716	GHULAM MUHAMMAD DOSSUL & COMPANY 12/B/1,LANDHI INDUSTRIAL AREA,KARACHI.	GHULAM MUHAMMAD DOSSUL 42301-0894481-7 GHULAM FAREED DOSSUL 42201-8610469-7 GHULAM HAIDER DOSSUL 42301-1789573-3	HAJI MUHAMMAD ISHAQ DOSSUL GHULAM MUHAMMAD DOSSUL GHULAM FAREED DOSSUL GHULAM MUHAMMAD DOSSUL	42.586	12.718 (Waiver) (Reversal)	67.778 14.479	94.975
717	GHULAM MUHAMMAD SODDUL ENGINEERING LIMITED SB-6/30,PARR STREET SADDAR,KARACHI.	GHULAM MUHAMMAD DOSSUL 42301-0894481-7 GHULAM FAREED DOSSUL 42201-8610469-7 GHULAM HAIDER DOSSUL 42301-1789573-3	HAJI MUHAMMAD ISHAQ DOSSUL GHULAM MUHAMMAD DOSSUL GHULAM FAREED DOSSUL GHULAM MUHAMMAD DOSSUL	30.633	5.722 (Waiver) (Reversal)	69.963 1.811	77.496
718	GHULAM MUHAMMAD DOSSUL & CO 5/B-6/30,PARR STREET SADDAR,KARACHI.	GHULAM MUHAMMAD DOSSUL 42301-0894481-7 MST.SALMA BAI	HAJI MUHAMMAD ISHAQ DOSSUL GHULAM MUHAMMAD DOSSUL	7.789	2.893 (Waiver) (Reversal)	19.782 -	22.675
	MST.SABIHA JILANI	GHULAM FAREED DOSSUL 42201-8610469-7	GHULAM MUHAMMAD DOSSUL				
719	PASRUR SUGAR MILLS LTD (PSML) PASRUR,DISST.SIALKOT.	BASIR AHMED 35209-240718-6 SH.ABDUL WAHID 42301-8051425-3 ABDUL SHAKOOR	SH.MAQBOOL AHMED	14.030	- (Waiver) (Reversal)	10.988 -	10.988
	SH.MUHAMMAD SAEED 42301-8610469-6 MRS.ABIDA SAEED 42031-9404381-2 MRS.ANSREEN WAHID 42301-4891068-4 SH.ABDUL RAUF 42201-4374272-3	SHAIKH.MAQBOOL AHMED					
720	SWEEL AHMED GONDAL S/O GHULAM MUHAMMAD GONDAL 113 RAVI BLOCK,A.1,TOWN,LAHORE	271-55-014067		0.224	0.144 (Waiver) (Reversal)	0.297 0.080	0.521
721	MUHAMMAD ARSHAD S/O ABDUL HAMEED 147-A,STREET-H/01-F-2,FAZALELAH PARK,BAGHBAN PURA,LAHORE.			0.247	0.170 (Waiver) (Reversal)	0.269 0.076	0.516
722	MUHAMMAD AKRAM S/O MUHAMMAD SIDDIQUE 855 NIZAM BLOCK ALLAMA IQBAL TOWN,LAHORE.	274-85-017812		0.243	0.175 (Waiver) (Reversal)	0.273 0.067	0.515
723	TAHIR NAZIR S/O MUHAMMAD NAZIR H/494-2,C-I TOWNSHIP,LAHORE.	276-92-042315		0.253	0.180 (Waiver) (Reversal)	0.282 0.074	0.535
724	MIAN TANIR ALI S/O MIAN SADIA ALI 177-JENAZEB,BLOCK-A-1,TOWN,LAHORE.	272-92-078129		0.262	0.184 (Waiver) (Reversal)	0.289 0.078	0.551
725	HAJI MUHAMMAD ARSHAD S/O WAZIR ALI 70 RAILWAY ROAD,AMIR BUILDING,LAHORE.	275-89-070057		0.262	0.186 (Waiver) (Reversal)	0.291 0.076	0.553
726	SYED MAQBOOL H.SHAH S/O GHULAM MUHAMMAD 517-HUMA BLOCK A.1,TOWN,LAHORE	274-87-028999		0.262	0.188 (Waiver) (Reversal)	0.294 0.073	0.556
727	WAQAR AHMED S/O ALLAH DITTA H/494/2/C-I TOWNSHIP,LAHORE.	276-90-366579		0.266	0.189 (Waiver) (Reversal)	0.296 0.077	0.562
728	SULTAN PERVAIZ S/O MUHAMMAD LATIF A/9-2,PREM NAGAR,SANDA KHURD,LAHORE.	274-46-007577		0.273	0.196 (Waiver) (Reversal)	0.305 0.078	0.579
729	MUHAMMAD IMTIAZ S/O LAL DIN 9-1058 KOCHA RAVI,GUL BEGUM RANG MEHAL,LAHORE.	276-86-105499		0.272	0.201 (Waiver) (Reversal)	0.314 0.071	0.585
730	ASHFAQ AHMED KHAN S/O ALTAF AHMED KHAN Q.NO.4,BLOCK-J,TEMPLE ROAD,SHADAB COLONY LAHORE.	274-88-131154		0.281	0.201 (Waiver) (Reversal)	0.313 0.080	0.594
731	IMTIAZ HUSSAIN S/O MUHAMMAD ISMAIL 841-NIZAM BLOCK-A-1,TOWN,LAHORE.	272-87-474164		0.285	0.201 (Waiver) (Reversal)	0.314 0.083	0.598
732	MUHAMMAD AKBAR S/O MUHAMMAD HANIF 16-11-25,FATIMA STREET,SALEEM CHOWK,ICHRA LAHORE.	266-61-043557		0.287	0.206 (Waiver) (Reversal)	0.322 0.081	0.609
733	MUHAMMAD RASHID SABIR S/O ANWAR HUSSAIN H/12-A-ST.10,QILLA GUJAR SINGHLA,LAHORE.	352-90-402584		0.294	0.211 (Waiver) (Reversal)	0.328 0.083	0.622
734	HASSAN AMJAD S/O MISHAQ SHAH 12-Q,MODEL TOWN LAHORE.	259-88-136901		0.292	0.212 (Waiver) (Reversal)	0.360 0.080	0.651
735	AHMED SALEEM HASSAN S/O MIAN MUHAMMAD HASSAN 123-UMAR BLOCK,ALLAM IQBAL TOWN,LAHORE.	276-88-099777		0.360	0.225 (Waiver) (Reversal)	0.314 0.135	0.674
736	SALAHUDDIN HASHMI			0.309	0.226 (Waiver) (Reversal)	0.350 0.083	0.659
737	MUHAMMAD NADEEM NAZIR H.NO.22,LAUDINN BUILDING,KACHA RAVI ROAD,LAHORE.	265-92-220439		0.322	0.232 (Waiver) (Reversal)	0.358 0.090	0.679
738	MUHAMMAD JAMIL S/O MUHAMMAD MUNIR 4-18 RASHID STREET,USMAN GANJ,LAHORE.	272-59-139016		0.323	0.232 (Waiver) (Reversal)	0.356 0.091	0.678
739	MUHAMMAD AMIR JAVED S/O MUHAMMAD JAVED TARIQ 424-M,MODEL TOWN EXTENSION,LAHORE.	270-92-475638		0.394	0.273 (Waiver) (Reversal)	0.418 0.121	0.812
740	NAZIR AHMED S/O MIAN ABDUL HAQ 1-5-170 ZAIDI STREET,NEW SANDALAHORE.	272-52-052812		0.415	0.277 (Waiver) (Reversal)	0.388 0.138	0.803
741	GULZAR AHMED S/O MUHAMMAD ASHQI 1964-D-II,GREEN TOWN,LAHORE.	278-89-307350		0.379	0.278 (Waiver) (Reversal)	0.427 0.101	0.806
742	MUHAMMAD JAVED S/O HABIBULLAH H/6,ST.3,SALACH MARKET,MULTANROAD,LAHORE.	272-92-297239		0.448	0.284 (Waiver) (Reversal)	0.395 0.164	0.843

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
743	SHOUKAT ALI S/O ALI MUHAMMAD H/52,ST.8 KAMBAH KOT,LAHORE.	272-65-138384		0.400	0.285 (Waiver) (Reversal)	0.437 0.115	0.837
744	SYED RAZA UL HASAN SHAH H/36-D-ST-18 FAZAL COLONY,LAHORE.	275-93-389154	AGHA HUSSAIN SHAH BUKHARI	0.458	0.296 (Waiver) (Reversal)	0.410 0.162	0.868
745	SHAUKAT ALI S/O MUHAMMAD BOOTA 465-HUMZA BLOCK-A-1 TOWN,LAHORE.	272-85-303581		0.495	0.314 (Waiver) (Reversal)	0.435 0.181	0.929
746	MEHMOD ALAM BUTT S/O GHULAM NABI BUTT 98-C,FEROZPUR ROAD,LAHORE.	271-53-148348		0.458	0.337 (Waiver) (Reversal)	0.513 0.122	0.971
747	MEHMOD ALI S/A SHAKOOR ALI H/02,ST.21 QURESHI MOHALLAH,MOZANG LAHORE.	274-92-140946		0.449	0.337 (Waiver) (Reversal)	0.514 0.112	0.963
748	MUHAMMAD SALEEM BUTT S/O BASHIR BUTT 2243/A COURT ROAD ANDRONHEXALI GATE,LAHORE.	276-85-312673		0.475	0.338 (Waiver) (Reversal)	0.516 0.138	0.991
749	ZAHID NAZIR S/O NAZIR AHMED 76-M,GULBER-III,LAHORE.	340-56-222170		0.474	0.346 (Waiver) (Reversal)	0.536 0.128	1.010
750	MUHAMMAD SHAH S/O AHMED NAWAZ SHAH F-318 LINK WAHDAT ROAD,LAHORE.	261-89-578643		0.598	0.446 (Waiver) (Reversal)	0.673 0.153	1.271
751	MUHAMMAD JAMIL MALIK S/O MALIK MUNAWAR ALI 81 SEENAT BLOCK,ALLAMA IQBALTOWN,LAHORE.			1.095	0.802 (Waiver) (Reversal)	1.199 0.293	2.295
752	NOHNO PAK ENTERPRISES 428-CANAL VIEW HOUSING SOCIETY,LAHORE.	M.AMIR SARFARAZ 35202-2643542-9 MRS.NAEHEED ZAMAN KHAN 35202-8335819-4	MIAN SARFARAZ AHMED MUHAMMAD AMIR SARFARAZ	6.987	3.972 (Waiver) (Reversal)	8.438 1.528	13.938
753	MOINUDDIN AHMED S/O QAMAR UDDIN AHMED IV-A-3/5 NAZIMABAD,KARACHI.	MIR TILAWAR ALI QAMARUDDIN AHMED MOINUDDIN AHMED NIZAMUDDIN AHMED HAJI MUHAMMAD BAKSH MRS.RASHIDA BANO MST.JANNAT BAI	KHURSHEED ALI HAJI MUHAMMAD BAKSH OAMARUDDIN AHMED	4.880	1.378 (Waiver) (Reversal)	2.551 3.502	7.431
754	SULTAN TEXTILE PLOT.NO.63,SECTOR.NO.27,KORANGI INDUSTRIAL AREA, KARACHI.	SYED ASHRAF NASEEM MRS.HAMEEM ASHRAF	SYED NASIM AHMED W/O.SYED ASHRAF NASEEM	4.245	1.061 (Waiver) (Reversal)	6.301 -	7.363
755	LATIF WOOLEN MILLS ROOM NO.1H,IMPERIAL TOWER,M.T.KHAN ROAD,KARACHI.	FAZAL-UR-REHMAN 42301-5751352-5	S.MUHAMMAD LATIF	49.068	22.033 (Waiver) (Reversal)	90.719 22.035	134.787
756	SAEED ANWAR S/O ABDUL RASHED H.NO.480,E-1,BLOCK-C,CINEMASTOP SIDDIQUE ROAD,NISHAT	329-92-025316		0.234	0.234 (Waiver) (Reversal)	0.458 -	0.692
757	SABIR ALI BABER S/O BABAR ALI D-487,BLOCK-5,SAEEDUDDIN ROAD,GREEN TOWN,LAHORE.	271-71-109758		0.218	0.173 (Waiver) (Reversal)	0.437 0.045	0.655
758	FAKHUR-UN-NISA D/O SULTAN AHMED E-23 RIZWAN FLATES,GULSHAN-E-IQBAL,KARACHI.			0.269	0.241 (Waiver) (Reversal)	0.414 0.028	0.683
759	AHMED ALI S/O AHMED NABI 418-A,SHAGE HOTEL,LANDHI,KARACHI.	517-92-110863		0.334	0.293 (Waiver) (Reversal)	0.751 0.041	1.085
760	MUHAMMAD ASLAM S/O CH.MERAJ DEEN A-9,BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	247-38-096202		0.396	0.351 (Waiver) (Reversal)	0.613 0.045	1.009
761	IFTIKHAR AHMED S/O MANZOOR AHMED WARD NO.10,MUHALAH NOOR SHAHGHAZI,RAJAN PUR.	32403-7808487-9		1.001	0.661 (Waiver) (Reversal)	1.212 -	1.873
762	MUHAMMAD AZAM S/O MUHAMMAD SIDDIQUE C-58,BLOCK-12,F.B AREA,KARACHI.	501-91-304855		0.227	0.213 (Waiver) (Reversal)	0.327 0.014	0.553
763	MRS.BILQES BEGUM W/O SYED AJIAZ HUSSAIN B-17,JAN PLAZA,BLOCK-15,NORTHNAMZABAD,KARACHI.	519-52-055110		0.224	0.214 (Waiver) (Reversal)	0.327 0.011	0.552
764	MUHAMMAD AKRAM S/O ATTIA MUHAMMAD L-1285,SECTOR-11-E,NORTHKARACHI.	503-90-148867		0.247	0.231 (Waiver) (Reversal)	0.354 0.016	0.601
765	SOHAIL AHMED S/O FAZAL AHMED R-449/F.B AREA,KARACHI.	501-90-178905		0.246	0.231 (Waiver) (Reversal)	0.354 0.015	0.601
766	NISAR AHMED NOMANI S/O MUHAMMAD IDREES NOMANI L-544,SECTOR-5-C-2,BILAL TOWN,NORTH KARACHI.	508-86-218018		0.239	0.232 (Waiver) (Reversal)	0.355 0.007	0.595
767	RAB NAVAZ S/O FAQIR ABBASI C/137 SECTOR-11-B,NORTHKARACHI.	359-55-222097		0.241	0.234 (Waiver) (Reversal)	0.358 0.007	0.599
768	JAVED AKHTAR S/O RAJA AKHTAR H.NO.1236,MUSLIM TOWN,NORTHKARACHI.	519-89-247341		0.256	0.245 (Waiver) (Reversal)	0.376 0.011	0.632
769	RAJA MUHAMMAD SHAFIQUE S/O RAJA LAL KHAN H.NO.71-A,YASEENABAD,BLOCK-9-F.B AREA,KARACHI.	221-86-195693		0.444	0.429 (Waiver) (Reversal)	0.655 0.016	1.100
770	MERCURY GARMENTS INDUSTRIES L-13,BLOCK-21,F.B AREA,KARACHI	MUHAMMAD ASIF 42301-683219-3 MUHAMMAD RAZI	MUHAMMAF RAFI MUHAMMAD RAFI	903.897	309.776 (Waiver) (Reversal)	1,087.540 168.576	1,565.892
771	TANVEER AKHTAR SHEIKH 9-MANOHAR STREET,NICHOLSONROAD,LAHORE.	322-92-44806C	AHMED HASSAN SHAIKH	0.958	0.769 (Waiver) (Reversal)	1.465 0.189	2.423
772	MRS.IQBAL BANO W/O NAZIM HUSSAIN 9-MANOHAR STREET NICHOLSONROAD,LAHORE.	340-46-487052		0.868	0.721 (Waiver) (Reversal)	1.511 0.147	2.378
773	PASRUR SUGAR MILLS LTD PASRUR DISTT,SIALKOT,(PROJECT OF PIBD).	BASHIR AHMED		112.190	- (Waiver)	90.374	132.813
774	PASRUR SUGAR MILLS LTD PASRUR,DISTT,SIALKOT.	S.MAQBOOL AHMED 517-35-081789 SH.ABDUL WAHID 42301-8051425-3 SH-SAEEF 514-63-149237 S.M.YOUSUF 517-45-020344 MRS.AMINA BEGUM 517-24-218493 MRS.ZAFARAH MOULANA BEGUM 517-88-020345 ABDUL SHAKOOR	S.M.QADIR BUX SHAIKH MAQBOOL AHMED SHAIKH MUHAMMAD MOULANA BUX W/O.SHAIKH S.M.MOULANA BUX W/O.SHAIKH MUHAMMAD YOUSUF	3.200	- (Waiver) (Reversal)	1.729 -	1.729
775	IJAZ AKHTER S/AKHTAR HUSSAIN MADINA STEEL INDUSTRIES BUNDROAD,SHADI PURA,LAHORE.	295-55-119432		1.852	1.348 (Waiver) (Reversal)	1.936 0.504	3.788
776	SARFARAZ AHMED S/O MANZOOR AHMED H.NO.13 AZAM STREET, SALAMATMOHNi ROAD,BILAL GUNJ,LAHORE.	273-64-202189		0.197	0.193 (Waiver) (Reversal)	0.333 0.003	0.529
777	MUHAMMAD HANIF S/O MUHAMMAD SHAFI MOUZA CHARER DEFENCE ROAD,LAHORE.	277-92-323931		0.217	0.217 (Waiver) (Reversal)	0.479 -	0.696

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
778	M.M.SHAD 50-ALFALAH TOWN,BADIAN ROAD,LAHORE.	267-90-162274		0.369	0.336 (Waiver) (Reversal)	0.626 0.033	0.995
779	MUHAMMAD ASHIO S/O SHAH DIN H.NO.6 ST NO.17-B.PIR BUDANSHAH,DHALAN WAL,LAHORE.	272-55-026424		0.530	0.150 (Waiver) (Reversal)	0.246 0.222	0.618
780	MRS.SAMIA SAMI W/O SAMI AHMED PIRACHA H.NO.25 YASRAB COLONY,MULTANROAD,LAHORE.	273-90-275200		0.321	0.195 (Waiver) (Reversal)	0.263 0.125	0.584
781	MUHAMMAD AFZAL S/O NOOR MUHAMMAD ST NO.3-OPP.C.BLOCK NAGRA TOWNBUND ROAD,LAHORE.	272-56-228275		0.540	0.212 (Waiver) (Reversal)	0.396 0.205	0.813
782	YAVHA KHAN S/O MUHAMMAD HUSSAIN GONDAL H.NO.1.FAISAL ROAD USMA PARK,DOHLAN WALA,LAHORE.	272-92-215664		0.439	0.259 (Waiver) (Reversal)	0.295 0.180	0.734
783	MUHAMMAD GULZAR S/O ABDUL MAJEED ST NO.43.H.NO.10.MAH ROADDHOHLAN WAL,LAHORE.	276-90-052066		0.511	0.310 (Waiver) (Reversal)	0.379 0.201	0.891
784	MRS.TANYABA SHAHID W/O M.SHAHID 166-A.B.M.GULBERG-III-LAHORE.	270-91-462318		0.116	0.111 (Waiver) (Reversal)	0.393 0.005	0.509
785	MST.FIRDous BEGUM W/O FAKHRUDDIN 162-D.FAISAL TOWN,LAHORE.	286-36-098083		0.215	0.213 (Waiver) (Reversal)	0.420 0.002	0.636
786	MUHAMMAD IKRAM S/O CH.ALLAH DITTA 155-P,MODEL TOWN EXT,LAHORE.	273-89-028849		0.244	0.238 (Waiver) (Reversal)	0.489 0.006	0.732
787	MUHAMMAD RAMZAN S/O LAL KHAN 454-5-D-I-TOWN SHIP,LAHORE.	260-60-365065		0.245	0.238 (Waiver) (Reversal)	0.492 0.007	0.737
788	S.TAHIR KHURSHEED S/O S.KHURSHEED ALI H.NO.344,13-B-I,TOWN SHIP,LAHORE.	270-55-122966		0.312	0.264 (Waiver) (Reversal)	0.693 0.048	1.005
789	SHOUKAT ALI S/O ABDUL GHAFOR 14-14-B-I,TOWN SHIP,LAHORE.	281-91-230987		0.363	0.328 (Waiver) (Reversal)	0.663 0.035	1.026
790	ZAHID HUSSAIN S/O SYED ABID HUSSAIN 947-5-D-2,TOWN SHIP,LAHORE.	270-30-165301		0.386	0.346 (Waiver) (Reversal)	0.733 0.040	1.119
791	M.PERVEEZ S/O MANZOOR 807-3-D-II-GREEN TOWN,LAHORE.	270-68-331090		0.371	0.355 (Waiver) (Reversal)	0.799 0.016	1.169
792	M.IMITZA MINHAS S/O FAZAL ELAHI MINHAS 328-C-1-B-3,TOWN SHIP,LAHORE.	270-85-419212		0.366	0.358 (Waiver) (Reversal)	0.737 0.007	1.103
793	TARIO MAHMood S/O MULLA M.TUFAIL AJUDHIA PUR,TOWN SHIP,LAHORE.	270-87-328793		0.471	0.433 (Waiver) (Reversal)	0.842 0.038	1.313
794	S.IQBAL HAIDER ABADI S/O S.ABUL HASSAN ABADI H.NO.919-C,FAISAL TOWN,LAHORE.	231-85-105906		0.514	0.492 (Waiver) (Reversal)	1.017 0.022	1.531
795	ASIM SHEIKH S/O MUSHTAQ TARIO 555-SHAMDAWAN COLONY,LAHORE.	271-92-102657		1.013	0.103 (Waiver) (Reversal)	0.217 0.205	0.524
796	IFTIKHAR ALI S/O MUHAMMAD ASGHAR 70 SHAH JAMAL COLONY,LAHORE.	278-93-495641		0.359	0.351 (Waiver) (Reversal)	0.611 0.008	0.970
797	MIRZA AYUB BAIG S/O MIRZA MEHMOD BAIG 258-R,MODEL TOWN,LAHORE.	274-42-090294		0.213	0.208 (Waiver) (Reversal)	0.463 0.005	0.676
798	NADEEM SHEIKH S/O MUSHTAQ TARIQ 555-SHAMDAWAN COLONY,LAHORE.	271-87-102656		0.857	0.857 (Waiver) (Reversal)	1.633 -	2.490
799	WAHEED SHARIF S/O MUHAMMAD SHARIF FLAT NO.16,2ND FLOOR ICCHRASHOPPING CENTRE,LAHORE.	271-92-359958		0.304	0.296 (Waiver) (Reversal)	0.587 0.008	0.891
800	ISMAIL S/O ABDUL SATTAR A-7/8,NAZIMABAD NO-1,NORTHKARACHI.	509-85-148289		0.231	0.185 (Waiver) (Reversal)	0.283 0.046	0.514
801	ABDUL HAMEED S/O JOO KHAN G-52,BLOCK-15,GOHARABAD,F.B AREA,KARACHI.	501-88-527984		0.241	0.204 (Waiver) (Reversal)	0.313 0.037	0.554
802	MUHAMMAD FAROOQ S/O MUHAMMAD SHER R-107,BLOCK-5-F,B AREA,KARACHI.	210-53-502725		0.250	0.209 (Waiver) (Reversal)	0.320 0.041	0.570
803	MUHAMMAD BASHIR S/O MITHA KHAN FLAT NO B-6-F-2-AL-AHMEDANEVNEE,SEE-5-ONE NEW KARACHI.	510-52-211175		0.251	0.214 (Waiver) (Reversal)	0.329 0.036	0.579
804	SYED MUHAMMAD RAFIQUE S/O SYED ABDUL SAMAD 264.D/4,MOOSA COLONY,F.B AREA,KARACHI.	501-63-104584		0.223	0.218 (Waiver) (Reversal)	0.335 0.005	0.558
805	IMDAD HUSSAIN S/O MUHAMMAD HUSSAIN A-396,BLOCK-12,F.B AREA,KARACHI.	459-92-050007		0.231	0.231 (Waiver) (Reversal)	1.047 -	1.277
806	CH.NAVEED AHMED S/O CH.HAFEEZ AHMED A/5 ABDUL KARIM ROAD,CILAGUJAR SINGH,LAHORE.	275-63-081435		0.382	0.235 (Waiver) (Reversal)	0.330 0.146	0.712
807	AHMED ALI S/O MUHAMMAD ALI H/113-D,MEHR MANTIAN BEDANROAD,LAHORE.	275-05-013218		0.364	0.224 (Waiver) (Reversal)	0.316 0.140	0.680
808	ALI ASGHAR QURESHI S/O ABDUL RAUF 621-RAZA,BLOCK A-I,TOWN,LAHORE.	276-90-150420		0.402	0.274 (Waiver) (Reversal)	0.421 0.127	0.822
809	ABDUL MATEEN MALIK 99-E OFFICERS COLONY,LAHORECANTT.			0.433	0.315 (Waiver) (Reversal)	0.479 0.118	0.912
810	IMRAN ALAM BALOCH S/O MUHAMMAD ALAM 112 MAIN BAZAR MAZAN,LAHORE.	274-92-386477		0.588	0.373 (Waiver) (Reversal)	0.511 0.215	1.100
811	IBRAR AHMED KHAN S/O MEHMOD AHMED KHAN H/12-B PAN MAHAL ROAD,MOZANGLAHORE.	274-31-03536		0.495	0.364 (Waiver) (Reversal)	0.554 0.132	1.050
812	LIAQAT ALI BAJWA S/O MUHAMMAD ALI BAJWA HAVAILI ZAILDARAN,NEW CAMPUSLAHORE.	271-56-133306		0.515	0.385 (Waiver) (Reversal)	0.579 0.130	1.094
813	MUSARAT ZAFAR BHATTI W/O ZAFAR HUSSAIN BHATTI H/5,GALI NO.10,GOPI STREET,RAM NAGAR CHAUBRIGI,LAHORE.	272-48-005133		0.684	0.414 (Waiver) (Reversal)	0.518 0.270	1.202
814	MUHAMMAD KHALIQ S/O MUHAMMAD SHAFI 7/2 FAIEH SHER ROAD,NEW MOZANGLAHORE.			0.323	0.211 (Waiver) (Reversal)	0.296 0.112	0.619
815	MUHAMMAD ASHRAF S/O MUHAMMAD RAFIQUE MUHAMMAD ASHRAF 20-B,GULBERG-III,LAHORE.	280-90-177404		0.429	0.290 (Waiver) (Reversal)	0.442 0.139	0.871
816	MUHAMMAD SADIQ S/O SIJAU DIN H/2-SHADAB COLONY TEMPLE ROAD,LAHORE.	274-42-121364		0.486	0.367 (Waiver) (Reversal)	0.558 0.118	1.043
817	MUHAMMAD ALI SHAH S/O SHAIKAT ALI SHAH H/24 RANA ST,RASHEED PARK,SANDA KHURD,LAHORE.			0.423	0.301 (Waiver) (Reversal)	0.412 0.122	0.836
818	MUHAMMAD JAVAID KHAN S/O MUHAMMAD ALAM 711-12 HUMA BLOCK A-1,TOWN,LAHORE.			0.418	0.257 (Waiver) (Reversal)	0.357 0.161	0.775
819	MEHBOOB AZHER S/O MUHAMMAD AZHAR H/2,ST.15 AZIZ PARK,LAHORE.	272-92-546815		0.400	0.284 (Waiver) (Reversal)	0.435 0.116	0.835
820	NASIR AHMED S/O MIRAJ DIN H/3-80/2,QADRI COLONY,WALTONROAD,LAHORE.	272-50-352754		0.277	0.200 (Waiver) (Reversal)	0.312 0.077	0.589
821	NAEEM IQBAL KHAN S/O SHAH ZAMAN KHAN AHATA MOLE CHANT ICCHRA,LAHORE.	271-89-116168		0.282	0.206 (Waiver) (Reversal)	0.317 0.077	0.599
822	SHANAWAR ALI S/O BASHIR BUTT H/2244 NIENA CHANJRA ROAD,SHAIH MOHALLAH FORT ROAD,	276-87-312660		0.293	0.212 (Waiver) (Reversal)	0.328 0.081	0.621
823	FAISAL KHAN S/O ZULQARNAIN KHAN 132-A,NEW MUSLIM TOWN,LAHORE.	270-90-250438		0.273	0.199 (Waiver) (Reversal)	0.310 0.074	0.583
824	CH.MUHAMMAD KHALID S/O MUHAMMAD SHAFI 7/2 FAIEH SHER ROAD,NEW MOZANGLAHORE.	274-49-018618		0.361	0.157 (Waiver) (Reversal)	0.245 0.125	0.526

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
825	IRSHAD AHMED S/O MUKHTAR AHMED T09-A-1 GULBERG-III,LAHORE.	244-91-030277		0.464	0.163 (Waiver) (Reversal)	0.327 0.125	0.615
826	MUHAMMAD LATIF S/O BARKAT ALI 34/43-D,SHOUKAT ST.MUHAMMADALI ROAD ICHRA,LAHORE.	279-90-09108		0.260	0.191 (Waiver) (Reversal)	0.300 0.069	0.559
827	SHAHID SAED S/O SAED AHMED QURESHI H/60 UMER BLOCK,A.I.TOWN,LAHORE.	275-98-108490		0.288	0.177 (Waiver) (Reversal)	0.357 0.111	0.645
828	AZHAR IQBAL S/O M.I.QBAL H/7-B-ST-59-A,SANAT NAGAR,LAHORE.	272-43-182141		0.290	0.211 (Waiver) (Reversal)	0.324 0.078	0.614
829	KH.DILAWAR HUSSAIN S/O ZULFIQAR ALI H/15 KBW STREET-29,WASANPUR,LAHORE.	266-89-000439		0.284	0.200 (Waiver) (Reversal)	0.312 0.084	0.596
830	RANA OIL MILLS KEHROR PAKKA ROAD,MAILSI.	RANA ALI SHER 36602-6941127-7 KHATOON BEGUM 36262-128129-8 ALAM IQBAL 239-86-085750 WAJID ALI 36602-0970682-1 BASIT ALI 325-85-074283	RANA MUHAMMAD SIDDIQUE W/O.RANA SHER ALI MUHAMMAD YAMIN KHURSHEED AHMED WAJID ALI	1.899	0.486 (Waiver) (Reversal)	0.714 1.162	2.362
831	DELTA KNITWEAR 5-A,B,REHMAN PARK-2,GULBERG INDUSTRIAL AREA,LAHORE.	IMRAN ZALI 270-54-263552 KAMRAN ZALI 270-57-280271	SHAIKH MUHAMMAD AFZAL ZALI SHAIKH MUHAMMAD AFZAL	7.675	- (Waiver) (Reversal)	7.307 -	7.307
832	AL-NAUSHHEEN ENTERPRISES 27-KHARI MANSION,2ND FLOOR,M.A.JINNAH ROAD,KARACHI.	ABOO SALEH	ABDUL AZIZ	11.202	2.592 (Waiver) (Reversal)	11.465 8.609	22.667
833	GOVERNMENT OF SINDH WHEAT & PROCUREMENT			0.338	0.338 (Waiver) (Reversal)	1.400 -	1.738
834	LATIF ASSOCIATES III IMPERIAL TOWER,MOLVITAMI ZUDDIN KHAN ROAD,KARACHI.	MUHAMMAD FAZLUR REHMAN 42301-5151362	S.MUHAMMAD LATIF	37.421	20.666 (Waiver) (Reversal)	54.833 11.755	87.254
835	MAK TEXTILE INDUSTRIES DR-1,SECTOR-21,KORANGI INDUSTRIAL AREA,KARACHI.	AFROZ ELAHI 42300-0477123-5 KHALID YOUSUF 42301-5214084-9	MEHAR ELAHI MUHAMMAD YOUSUF	8.673	2.720 (Waiver) (Reversal)	9.111 2.954	14.784
836	SAEED AHMED S/O AHMED ALI HOUSE,NO.C/156/9,MALIR COLONY,KARACHI.	409-51-153345/4		0.497	- (Waiver) (Reversal)	0.421 0.111	0.532
837	SARDAR HUMAYUN KHAN S/O MUZAFFAR AHMED 12-14 KHAYABAN-E-TANZEEM,PHASE-V,D.H.A.KARACHI.			1.464	- (Waiver) (Reversal)	1.850 -	1.850
838	SOBA SINGH S/O HOTEL MAL FLAT NO.16-C,NEAR CAFE CLIFTON HOTEL,KHAYABAN-E-SHAMSHEER,	603-90-004959		0.367	0.293 (Waiver) (Reversal)	0.461 0.074	0.828
839	M.ASLAM KHAN S/O ALI KHAN MR=109/2 KATCHI GALI-2,MARRIOT ROAD,KARACHI.	511-51-049751		0.266	0.229 (Waiver) (Reversal)	0.239 0.037	0.505
840	NAUSHAD AHMED S/O IRSHAD AHMED 21-SHAFIQ BUILDING CHAND BIBIROAD,KARACHI.	512-58-188468		0.263	0.231 (Waiver) (Reversal)	0.241 0.033	0.504
841	MANSOOR S/O ABDUL GHANI 4/9 GORDHEN BHAREN BLDG,YAQOOBKhan ROAD,RAJA MANSION,KARACHI	512-64-141826		0.267	0.231 (Waiver) (Reversal)	0.241 0.036	0.508
842	ABDUL SAHAIB S/O ZAKOON KHAN D-2/30 HURAT COLONY,GHARIB-ABAD,KARACHI.	510-53-150156		0.256	0.236 (Waiver) (Reversal)	0.246 0.021	0.502
843	M.AMEEN S/O SIDDIQ FLAT NO.13/D-1 SEESHAN MANZIL STREET,NO.7,NAYABAD,KARACHI.	511-89-074369		0.272	0.239 (Waiver) (Reversal)	0.249 0.033	0.521
844	SABIR NAZIR S/O NAZIR AHMED 29-D INTELLIGENCE COLONY,MOULVI TAMIZUDDIN KHAN ROAD,	248-91-535935		0.274	0.242 (Waiver) (Reversal)	0.252 0.032	0.526
845	ZAMARUD JAVED S/O MUHAMMAD IRFAN 2/6 OPPOSITE MASJID AASA AKBARROAD,KARACHI.	101-91-056191		0.311	0.242 (Waiver) (Reversal)	0.252 0.069	0.563
846	SYED AVAZ HUSSAIN S/O S.NIAZ HUSSAIN FLAT NO.152/4 TAJ MASJID ROADSTREET,NO.1,AGRA TAJ COLONY,	509-92-203872		0.266	0.242 (Waiver) (Reversal)	0.253 0.024	0.519
847	MUHAMMAD ARIF S/O SHAH JAHAN 34 SAIFI BUILDING GARDEN WESTROAD,OFFICE NISHTER ROAD,	509-87-139035		0.283	0.249 (Waiver) (Reversal)	0.259 0.034	0.542
848	RASHEED AHMED S/O KHUDA BAKHSH C/O,CAFE CHAKAI,WEST WHARF ROAD KPT QUARTERS,KARACHI.	509-60-117740		1.571	1.246 (Waiver) (Reversal)	1.237 0.325	2.807
849	IZHAR UDIN AHMED S/O ZAHEERUDIN AHMED 264-B-7 INDUS MEHRAN SOCIETY,MALIR KARACHI.	519-47-059721		0.500	0.342 (Waiver) (Reversal)	0.132 0.158	0.632
850	MUBEEN AHMED FAROOQI S/O FAYAZ AHMED FAROOQI S-2/514 SAUDABAD,MALIR KARACHI	519-60-317155		0.571	0.371 (Waiver) (Reversal)	0.143 0.199	0.713
851	MAJ (RETD) ABDUL WAHEED KHAN GR-317 GULSHAN-E-HADID,STEELTOWN,KARACHI.	520-88-461076	AGHA MUHAMMAD KHAN	0.684	0.452 (Waiver) (Reversal)	0.174 0.232	0.858
852	SYED TANVIR ALI S/O S.KHATEEB ALI SD-27 ARM HOUSING SCHEME-II,MALIR CANTT KARACHI.	210-45-350268		0.837	0.568 (Waiver) (Reversal)	0.234 0.270	1.071
853	SYED ALI COHAR S/O SYED SHAH MARDAN SHAH CANGRI HOUSE KDA SCHEME NO.1,KARACHI.	439-58-262659		1.744	1.170 (Waiver) (Reversal)	0.482 0.574	2.226
854	BABO KHAN S/O BANDOO KHAN H.NO.30,HAJI BUILDING USMAN-ABAD,KARACHI.	507-56-179672		0.181	0.181 (Waiver) (Reversal)	0.370 -	0.551
855	RANA MUHAMMAD AJMAL KAMAL S/O M.RAFIQ 5-B,REGENCY HIGHT,BLOCK NO.4,GULSHAN-E-IQBAL,KARACHI.	285-87-528335		0.182	0.182 (Waiver) (Reversal)	0.456 -	0.638
856	SHAHID RAZA S/S YAWER HUSSAIN B-144,KORANGI ROAD,KARACHI.	521-63-224795		0.191	0.191 (Waiver) (Reversal)	0.387 -	0.578
857	MUHAMMAD ASIF ALLAWALA S/O ISLAM AHMED HOUSE NO.9,AL-ATA APPT,R.B.7/GARAM BAGH,KARACHI.	511-90-042718		0.192	0.192 (Waiver) (Reversal)	0.372 0.001	0.564
858	YASMEEN W/O ABDUL GHAFQOR D-152,PAKISTAN QTR,GARDEN,KARACHI.	440-87-200124		0.202	0.202 (Waiver) (Reversal)	0.408 -	0.610
859	MUHAMMAD HUSSAIN S/O RAMZAN ROOM NO.101,IORA APPT,NEAR KMC WORKSHOP,GHANCHI PARA,	512-92-080294		0.208	0.208 (Waiver) (Reversal)	0.409 -	0.617
860	MUHAMMAD TARIQ NAEEM C-20,MUSTAFABAD (OGDC),MALIR CITY KARACHI.	520-57-221219		0.209	0.209 (Waiver) (Reversal)	0.390 -	0.599
861	GHULAM RASOOL S/O GHULAM HUSSAIN 2-RENER LANE,CHAKIWAR,KARACHI	507-43-049805		0.217	0.217 (Waiver) (Reversal)	0.416 -	0.633
862	MUHAMMAD JAVED SHAHK S/O CADRI 17 MOMMAT MAHAL,MOHAN ROAD RATTALAO ROAD,KARACHI.	501-61-586784		0.222	0.222 (Waiver) (Reversal)	0.434 -	0.656
863	ABDUL NASIR S/O ABDUL KHALIQ FLAT-28,MOTIWALA MANSION,NEERAL-FAROOQ HOTEL,RANCHOR LINE,	512-57-160141		0.223	0.223 (Waiver) (Reversal)	0.447 -	0.669
864	MUNAWAR SULTANA W/O MUHAMMAD RAFIQ B/16 RAMBO APPPT,BLOCK-M,NORTH NAZIMABAD,KARACHI.	502-39-464225		0.219	0.201 (Waiver) (Reversal)	0.309 0.018	0.528
865	AFAQUE REHMAN S/O ISHTIAQ UR-REHMAN R-541-542,SHARIFABAD,F.B AREA,KARACHI.	518-65-366327		0.232	0.216 (Waiver) (Reversal)	0.331 0.017	0.563
866	SHAH SAUD S/O SHAH IBRAR R-1310/14,F.B AREA,KARACHI.	501-64-228694		0.248	0.230 (Waiver) (Reversal)	0.353 0.018	0.601
867	ZAFAR KHAN S/O MUHAMMAD AZEEM R-593/B,F.B AREA,KARACHI.	465-09-107006		0.391	0.326 (Waiver) (Reversal)	0.499 0.065	0.890

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
868	MUHAMMAD ASHRAF S/O SHAH SARWAR H.NO.245,BHANGORIA TOWN,AZIZABAD,KARACHI.	501-56-153864		0.345	0.336 (Waiver) (Reversal)	0.514 0.009	0.859
869	WAHAB AHMED S/O MOHINNUDIN H.NO.A-2462,BLOCK-L,NORTHNAZIMABAD,KARACHI.	502-89-671780		0.617	0.397 (Waiver) (Reversal)	0.431 0.220	1.048
870	ABDUL KHALIQUE S/O ABDUL WAHAB KHAN C-61,9TH COMMERCIAL STREET,FLAT.NO.4,PHASE-4,DHA,KARACHI.	474-88-000556		0.178	0.178 (Waiver) (Reversal)	0.349 -	0.527
871	NADIR ALI S/O NAWAZ ALI 18-D DARAKSHAN VILLA,CLIFTONKARACHI.	488-85-064721		0.180	0.180 (Waiver) (Reversal)	0.340 -	0.520
872	RAUF KHAN S/O YOUSUF KHAN KHYBER PETROL PUMP NEAR NEWHAJI CAMP,M.R.KHAN ROAD,	507-88-107916		0.180	0.180 (Waiver) (Reversal)	0.345 -	0.525
873	AZIZULLAH S/O WALI M.ANSAR F-7,JASAN PARADISE,CLIFTONKARACHI.	451-86-188850		0.181	0.181 (Waiver) (Reversal)	0.339 -	0.520
874	MUSHTAQ MICHAEL S/O SARDAR GUL KASHMIR COLONY,BAHA CHOWKKORANGI,KARACHI.	514-90-059896		0.184	0.184 (Waiver) (Reversal)	0.347 -	0.531
875	S.ZULFIQAR ALI SHAH S/O MEHAR ALI SHAH B-203 MEHRAN HEIGHTS,CLIFTONKARACHI.	450-91-255637		0.185	0.185 (Waiver) (Reversal)	0.336 -	0.521
876	SAIN BUX BHUTTO S/O QADIR BUX BHUTTO C-2 BANGLOW GULSHAN-E-HADEED,KARACHI.	433-57-217016		0.190	0.190 (Waiver) (Reversal)	0.364 -	0.554
877	SYED NAEM RAZA S/O SYED ZAKIR SHAH 23/11 LALAZAR NEW QUEENS ROAD,KARACHI.	510-90-333665		0.194	0.194 (Waiver) (Reversal)	0.368 -	0.563
878	ASIM CHISTI H.NO.1504/14 DASTAGIR COLONY,KARACHI.	502-91-211057		0.195	0.195 (Waiver) (Reversal)	0.359 -	0.554
879	FIDA MUHAMMAD S/O MOULVI MUZAADDAR KHAN PNS SHIFA AZIZ BOOK & MEDICALAMASID QUBA,KARACHI.	514-85-041681		0.196	0.196 (Waiver) (Reversal)	0.366 -	0.562
880	ABDUL BASI KHAN S/O FIDA MUHAMMAD KHAN HOUSE NO.17 SECTOR NO.5-E,NORTH KARACHI.	503-58-112650		0.198	0.198 (Waiver) (Reversal)	0.372 -	0.570
881	MUHAMMAD JAMIL S/O JAM ABDUL AZIZ D-59,BLOCK-19,F.B.AREA,KARACHI.	347-90-465601		0.198	0.198 (Waiver) (Reversal)	0.369 -	0.567
882	ASGHAR ALI S/O FAZAL DIN 104 KHAYBAN-E-BEHRIYA,PHASE-VDAH KARACHI.	359-56-219713		0.199	0.199 (Waiver) (Reversal)	0.368 -	0.568
883	ALI GOHAR S/O GUL MUHAMMAD B-6 SAHKI HASSAN CENTRE,DELHIPUNJAB COLONY,KARACHI.	409-91-229115		0.201	0.201 (Waiver) (Reversal)	0.379 -	0.580
884	GHULAM H.SHAHANI S/O MUHAMMAD HUSSAIN H.NO.93/2 KHAYABAN-E-SHAHARST.NO.11,PHASE-6,DHAH,KARACHI.	468-90-020468		0.204	0.204 (Waiver) (Reversal)	0.385 -	0.590
885	ZAKIR HUSSAIN S/O NAZIR AHMED QURESHI H.NO.302,J.T.KHAN ROAD,SULTAN-ABAD,KARACHI.	510-92-335014		0.205	0.205 (Waiver) (Reversal)	0.375 -	0.579
886	ASGHAR PASHA S/O ABDU GHAFFAR H.NO.B-2/54 MADINABAD DELHICOLONY,KARACHI.	510-89-026880		0.207	0.207 (Waiver) (Reversal)	0.374 -	0.581
887	NASREEN BEGUM D/O SHER AFSEER R-184/33-E KORANGI,KARACHI.	130-55-181812		0.212	0.212 (Waiver) (Reversal)	0.406 -	0.618
888	MUHAMMAD YOUNUS KHAN S/O SAMANDAR KHAN A-9/19 QAYMABAII KORANGI ROAD,KARACHI.	521-86-034811		0.214	0.214 (Waiver) (Reversal)	0.392 -	0.605
889	ZAEHEER UDDIN S/O SHAH UDDIN BAKRA PIRI MEWA SHAH ROAD,MADINA MASJID KANDRA PARA,	517-19-105958		0.216	0.216 (Waiver) (Reversal)	0.395 -	0.612
890	QURBAN S/O BUKHSHILAL C-712 PECHS,KARACHI.	463-89-106308		0.218	0.218 (Waiver) (Reversal)	0.402 -	0.620
891	ABDUL WAHID KHAN S/O HAO NAWAZ KHAN B-2,5F BATH ISLAND APARTMENT,MARRY ROAD,KARACHI.	413-63-057773		0.218	0.218 (Waiver) (Reversal)	0.381 -	0.598
892	MUHAMMAD KHTAR S/O MUHAMMAD YOUSUF A-5/13 ST.NO.14,GULSHAN-E-FAISAL,BATH ISLAND KARACHI.	456-92-047369		0.218	0.218 (Waiver) (Reversal)	0.401 -	0.619
893	GHULAM MUSTAFA S/O MUHAMMAD BUX A-51/3 ST.NO.14 GULSHAN-E-FAISAL,BATH ISLAND,KARACHI.	466-91-075152		0.221	0.221 (Waiver) (Reversal)	0.416 -	0.637
894	MISS.MAJIDA D/O MUHAMMAD SADIO HOUSE NO.75,7TH CMMERICALSTREET,PHASE-IV,DHA,KARACHI.	416-85-163263		0.222	0.222 (Waiver) (Reversal)	0.416 -	0.638
895	MUHAMMAD HADEES S/O SHAHABUDDIN FLAT.NO.1,BLOCK-7-JASON PARA-DISE-B-8,KEHKASHAN CLIFTON,	515-54-181439		0.223	0.223 (Waiver) (Reversal)	0.406 -	0.629
896	SYED PIR CUTUB ALI S/O SYED ABDULLAH SHAH FLAT.NO.609 CONDOMINUM FL-NO.3BLOCK-2,CLIFTON KARACHI.	485-90-184640		0.223	0.223 (Waiver) (Reversal)	0.418 -	0.641
897	AMIR AKRAM S/O MUHAMMAD AKRAM KHAN E-31/2 AHMED KHAN CHANDIO, BALUCH VILLAGE,KHAYABAN-E-JAMI	510-90-100833		0.223	0.223 (Waiver) (Reversal)	0.420 -	0.643
898	MUHAMMAD AHMED S/O MUHAMMAD YAQOOB HOUSE NO.C/2 PARKWAY APARTMENT-14,BLOCK-19 CLIFTON,KARACHI.	510-64-218484		0.227	0.227 (Waiver) (Reversal)	0.412 -	0.639
899	AKBAR ALI S/O WALI MUHAMMAD R-45 GULSHAN-E-MAHL MALIR HALTKARACHI.	519-89-425217		0.228	0.228 (Waiver) (Reversal)	0.423 -	0.651
900	ALEEM JAVED SIDDIQUI S/O ASGHAR ALI SIDDIQUI H.NO.538,GALI NO.20,DELHICOLONY KARACHI.	510-56-208770		0.230	0.230 (Waiver) (Reversal)	0.431 -	0.661
901	IMRAN ASGHAR QURESHI S/O MUHAMMAD BAQAR H.NO.42/1-6 COMMERCIAL ST,PHASE-IV,DHA KARACHI.	510-87-187961		0.230	0.230 (Waiver) (Reversal)	0.418 -	0.648
902	MUMTAZ ALI S/O SHER KHAN H.NO.10 RAILWAY COLONY,KARACHI	221-58-004895		0.236	0.236 (Waiver) (Reversal)	0.430 -	0.666
903	KHALID.H.RIZVI S/O IOBAL.H.RIZVI J-25,2/B FL-GIZRI ST,PHASE-IV,DHA KARACHI.	516-56-093663		0.238	0.238 (Waiver) (Reversal)	0.432 -	0.670
904	SYED HAMID HUSSAIN S/O SYED ZAHEER HUSSAIN JAN SINGH BLDG,1ST FL BILAS STNEW CHALLI ARAM BAGH,KARACHI.	513-91-014961		0.238	0.238 (Waiver) (Reversal)	0.432 -	0.671
905	SULEMAN ALI S/O SULTAN ALI 3-C,AKER APARTMENT CANTT,KARACHI.	510-87-447213		0.238	0.238 (Waiver) (Reversal)	0.440 -	0.678
906	FATIMA BEGUM W/O GUL UMER KHAN J-37 ZAHID SQUARE,F.B AREA,BLOCK-16,KARACHI.	501-92-195885		0.238	0.238 (Waiver) (Reversal)	0.441 -	0.679
907	OARI ARSHAD HUSSAIN S/O MOULVI ABDU GHAFOOR JAMA MASJID,MUHAMMADI KATCHILANE,MANORA KARACHI.	413-92-027051		0.238	0.238 (Waiver) (Reversal)	0.443 -	0.681
908	MUHAMMAD SHAHID S/O RAJAB ALI F-127 JEHANGIR ROAD,EASTKARACHI.	516-89-257512		0.238	0.238 (Waiver) (Reversal)	0.442 -	0.680
909	MUHAMMAD KHALID S/O AHMED H.CHAUDHRY 113/13 HAROON BLDG,DOSSA LANEPAKISTAN CHOWK,KARACHI.	513-89-047681		0.238	0.238 (Waiver) (Reversal)	0.431 -	0.669
910	KISHWAR SULTANA W/O HASSAN ALI ZADI B-9/74-A,B.SINIA LINES,PECHSKARACHI.	515-85-100819		0.238	0.238 (Waiver) (Reversal)	0.442 -	0.680
911	IMAMUDIN S/O IBRAHIM JALOI H.NO.458,GALI NO.19,KARACHI.	514-54-071663		0.238	0.238 (Waiver) (Reversal)	0.437 -	0.676
912	SOOFEA BABER D/O S.M.BABAR ALI SHAH A-165,BLOCK-A,NORTH NAZIMABAD,KARACHI.	501-92-887469		0.238	0.238 (Waiver) (Reversal)	0.434 -	0.672
913	JAWED IQBAL S/O JAMAL DIN K/4/FMT COLONY,GIZRI ROAD,KARACHI.	510-87-188146		0.238	0.238 (Waiver) (Reversal)	0.432 -	0.670
914	MUHAMMAD AZAM S/O MUHAMMAD ALI 1/C/1 RAILWAY SOCIETY,ABULHASSAN ISHFANHI ROAD,BLOCK-4	450-90-235932		0.275	0.275 (Waiver) (Reversal)	0.521 -	0.796

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
915	ZULEHKHA KHATOON W/O PIR BUX ALMANI FLAT NO.8/2 FARID MANSION MAGZINI LINE,SADDAR KARACHI.	433-55-053044		0.344	0.344 (Waiver) (Reversal)	0.726 -	1.069
916	ABDUL HAMEED KHAN S/O WALI MUHAMMAD HOUSE NO.11 BLOCK-484 RAILWAY COLONY,KARACHI.	510-92-262115		0.347	0.347 (Waiver) (Reversal)	0.694 -	1.041
917	ASHIQ ALI S/O GHAZI KHAN 712-C,PECHS,FLAT.NO.3,TARIQROAD,KARACHI.	443-85-050358		0.352	0.352 (Waiver) (Reversal)	0.662 -	1.013
918	IMRAN S ARFEEN S/O MACBOOLAH SIDDIQ F.C. 1-5A RAILWAY COLONY,GULSHAN-E-IQBAL,KARACHI.	451-89-107585		0.452	0.452 (Waiver) (Reversal)	0.838 -	1.289
919	MUHAMMAD SAEED S/O ABDUL RASHEED 15-J AREA KORangi,KARACHI.	521-86-016035		0.481	0.481 (Waiver) (Reversal)	0.881 -	1.363
920	MRS.ZAKIA AIMAM W/O INAM.H.QURESHI D-500 CHAPAL APARTMENT CLIFTONKARACHI.	519-53-208932		0.582	0.582 (Waiver) (Reversal)	1.007 -	1.589
921	MUHAMMAD HABIB S/O ALLAH BUX 3729.G.NO.6,TENNERY ROAD,EDU LANE LYARI,KARACHI.	508-89-051018		0.179	0.162 (Waiver) (Reversal)	0.370 0.016	0.549
922	ABDUL AZIZ S/O GOHAR REHMAN H.NO.1729/478,BALDIA TOWN-3NOKARACHI-51.	505-88-040254		0.177	0.162 (Waiver) (Reversal)	0.342 0.014	0.518
923	MUHAMMAD IDRIS S/O MUHAMMAD IBRAHIM F.O.10,2ND FLOOR,G.NO.6,MOOSALANE NAWABAD,KARACHI.	509-89-020728		0.180	0.167 (Waiver) (Reversal)	0.337 0.013	0.517
924	SARWAR KHAN S/O AZAD KHAN H.NO.D-3PLOT NO.1110,SAEEDABDALDIA TOWN,KARACHI.	509-54-052094		0.168	0.168 (Waiver) (Reversal)	0.344 -	0.512
925	YOUSAF NIAZI S/O HABIBULLAH NIAZI AK-6-49-7-A,ST.NO.3,YOUSUFHAROON ROAD,BAGHDADI,KARACHI.	507-91-232466		0.169	0.169 (Waiver) (Reversal)	0.344 -	0.513
926	ABDUL HAMEED S/O MUHAMMAD A-570,NAWABAD,ST.NO.7,LYARIMOHALLAH,KARACHI.	509-85-118769		0.190	0.175 (Waiver) (Reversal)	0.362 0.015	0.552
927	ZULFIQAR ALI S/O ALI NAWAZ KHAN VILLAGE GARHI SAHIB KHAN,TEHSIL GARHI YASIN.	412-59-015034		0.224	0.177 (Waiver) (Reversal)	0.370 0.047	0.593
928	SHAIKAT HAYAT S/O WARIS KHAN H.NO.1102-B,ALLAMA TOBALCOLONY,BAKRA PIRI,KARACHI.	507-54-082323		0.206	0.187 (Waiver) (Reversal)	0.380 0.019	0.587
929	MUHAZIM ALI S/O ABDULLAH SOMROO HAJI CAMP MIRZA KHAN ROAD,OLDHAJI CAMP,KARACHI.	509-88-014893		0.195	0.191 (Waiver) (Reversal)	0.382 0.004	0.577
930	ABDUL RASHEED S/O ABDULLAH IMRANI YOUSUF HAROON ROAD,ST.NO.5,BAGHDADI LYARI,KARACHI.	508-90-109197		0.209	0.192 (Waiver) (Reversal)	0.390 0.018	0.599
931	MUHAMMAD ABID S/O ABDUL RAZZAK MARIAM MANSION,5TH FLOOR,HAIUSMAIL ROAD,NASIRABAD,KARACHI.	509-85-102532		0.193	0.193 (Waiver) (Reversal)	0.387 -	0.580
932	MUHAMMAD YOUNUS S/O MUHAMMAD HUSSAIN QASRE MARIAM 3RD FLOOR,G-4,KHADA MARKET,NAWABAD,KARACHI.	511-54-097953		0.219	0.194 (Waiver) (Reversal)	0.414 0.025	0.632
933	MAHMOOD GABOL S/O FAIZ MUHAMMAD 342 GARDEN EAST,YASMEEN ST.,SOLDIER BAZAR,KARACHI.	517-53-040391		0.212	0.196 (Waiver) (Reversal)	0.392 0.016	0.605
934	A.GHAFFAR VIRANI S/O A.KARIM DARIAH APPT,ST.NO.12,FIDAHUSSAIN ROAD,KARACHI.	509-91-058043		0.215	0.199 (Waiver) (Reversal)	0.407 0.016	0.622
935	ABDUL HAMEED S/O ABDUL SAMAD H.NO.K-12 ADAM PEH HOUSE,TENNEY ROAD,GUL MUHAMMAD LINE	508-60-22707C		0.200	0.200 (Waiver) (Reversal)	0.403 -	0.603
936	MUKHTAR ALI HYDERI S/O HUSAINI ALI G/K-6/36,FISH MARKET STREET,KHARADAR,KARACHI.	511-58-045711		0.200	0.200 (Waiver) (Reversal)	0.408 -	0.608
937	MUHAMMAD ALI S/O SHOUKAT ALI 950 CHAKI WARA,MEWA SHAHRECER LANE,KARACHI.	507-52-026736		0.232	0.205 (Waiver) (Reversal)	0.410 0.027	0.642
938	AKHTAR HUSSAIN S/O MUHAMMAD USMAN H.NO.AK-45-16,SHAH BEG LINE,MOOSA CHODHRJI ROAD,LYARI	508-54-109145		0.209	0.209 (Waiver) (Reversal)	0.411 -	0.619
939	SHAH JAHAN S/O ABDUL SAMAD K-2,GUL MUHAMMAD LANE,TANNERYROAD,LYARI KARACHI.	508-88-22770C		0.215	0.215 (Waiver) (Reversal)	0.423 -	0.638
940	DOST MUHAMMAD S/O PIR BAKSHI 55/54,MADINA GALI ALMAYAPRITUM D ROAD,BUGHDAJI LYARI	508-61-105136		0.241	0.215 (Waiver) (Reversal)	0.431 0.026	0.671
941	GHULAM RASOOL S/O MOUSA MOOSA NABI BUX MANZIL,MOOLVIMUHAMMAD USMAN ROAD,LYARI	508-54-247748		0.216	0.216 (Waiver) (Reversal)	0.429 -	0.645
942	SALEEM HUSSAIN S/O M.HUSSAIN (LATE) GK-6/51,3RD FLOOR AMINATERACE,KHARADAR KARACHI.	511-62-034135		0.219	0.219 (Waiver) (Reversal)	0.434 -	0.653
943	LUBNA FEROZE W/O FEROZE HUSSAIN B-13 SUPER ARCADE,BLOCK-7,B AREA KARACHI.	501-88-78496C		0.219	0.219 (Waiver) (Reversal)	0.445 -	0.665
944	ABDUL KARIM S/O ALI MUHAMMAD K-6-B-21/2B BAGHDADI,KARACHI.	508-43-24270C		0.220	0.220 (Waiver) (Reversal)	0.434 -	0.653
945	MASOOD AHMED QURESHI S/O MUHAMMAD SIDDIQ K-13/3-S-26 BEHIND LYARIGENERAL HOSPITAL,EMERGENCY RD	508-88-180254		0.220	0.220 (Waiver) (Reversal)	0.443 -	0.663
946	MUHAMMAD SHARIF S/O LASHIKARAN H.NO.K-6-1,78-2 UNION COMMITTEEROAD WEST,SHAH BEG LANE,LYARI	508-63-155952		0.222	0.222 (Waiver) (Reversal)	0.448 -	0.670
947	MUHAMMAD IBRAHIM S/O MUHAMMAD NEW KUMBHAR WARA ROAD,M.HASHIMLISSI STREET UMER LANE,LYARI	507-51-149386		0.247	0.225 (Waiver) (Reversal)	0.445 0.021	0.692
948	MIR MUHAMMAD BALOCH S/O MIR SHAFI MUHAMMAD D-227,218 BAGHDADI,SAIFI LANE,KARACHI.	508-58-225577		0.227	0.227 (Waiver) (Reversal)	0.454 -	0.682
949	ALI MUHAMMAD S/O UMER 19-FEROZE DIN MISSIAN,MOOSALINE,NAWABAD KARACHI.	508-64-009591		0.233	0.233 (Waiver) (Reversal)	0.454 -	0.688
950	FAREED MUHAMMAD S/O NOOR MUHAMMAD 18-RANIWARA MUJAHID MASJIDYARI KARACHI.	508-50-12792C		0.233	0.233 (Waiver) (Reversal)	0.448 -	0.681
951	ABDUL LATIF S/O HAJI ADAM NEW KALRI HINGORABAD,GALI NO.1LYARI KARACHI.	509-53-002153		0.233	0.233 (Waiver) (Reversal)	0.454 -	0.688
952	SABIRA W/O MUHAMMAD IBRAHIM A.K-4-5-18 MUSA CHODHRJI ROAD,SHAH BAIG LANE,LYARI KARACHI.	508-44-165888		0.271	0.233 (Waiver) (Reversal)	0.466 0.037	0.737
953	RASOOL BUKHISH S/O MUHAMMAD BUKHISH H.NO.37,G.NO.13,NAWA LANE,MEHRAB KHAN ESSA KHN ROAD.	508-51-100036		0.234	0.234 (Waiver) (Reversal)	0.473 -	0.706
954	MUHAMMAD HANIF S/O HAJI JAN MUHAMMAD SINGO LANE,USMAN BROHI ROAD,NEAR NOORANI,JAMA MASJID,LYARI	508-90-357169		0.234	0.234 (Waiver) (Reversal)	0.461 -	0.695
955	ABDUL RAUL S/O A.GHAFFAR BALOCH MOULVI MUHAMMAD UMER ROAD,NEAR BALOCH ASSOCIATION REXEN	501-90-147638		0.234	0.234 (Waiver) (Reversal)	0.473 -	0.707
956	KHAIR BIBI W/O GHULAM HUSSAIN F-18-9 GABOL ROAD,KALAKOTSERAK LANE CHAKIWARA,KARACHI.	507-88-239334		0.234	0.234 (Waiver) (Reversal)	0.465 -	0.699
957	Hafeezullah Khan S/O ALAM KHAN MOOSA KHAN COMPOUND JAMILLAHST,OLD HAJI CAMP,KARACHI.	507-86-175566		0.253	0.234 (Waiver) (Reversal)	0.439 0.019	0.692
958	MUHAMMAD ANWAR S/O MUHAMMAD HUSSAIN GUL MUHAMMAD LANE,ANWARHUSSAIN MANZIL NO.17, TENNERY	508-58-238326		0.271	0.255 (Waiver) (Reversal)	0.499 0.016	0.770
959	MUHAMMAD HANIF S/O MUHAMMAD ISMAIL AK-22/5/1 HITTIN ROAD,KHARADAR,NAWABAD,KARACHI.	509-88-058615		0.289	0.270 (Waiver) (Reversal)	0.525 0.019	0.814
960	TAHIRA FAKIR MUHAMMAD D/O FAKIR MUHAMMAD D-1 ALLAHWALA MANSION ST-7,SHAH BHATAI ROAD,NAWABAD,	509-88-095430		0.318	0.290 (Waiver) (Reversal)	0.556 0.028	0.875
961	BILQEES BANO W/O ANWAR ALI 3/202 WAWARIA MARKET LINE,MITTHDAR KARACHI.	511-41-012300		0.327	0.292 (Waiver) (Reversal)	0.587 0.035	0.914

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
962	AZHAR SAEED S/O SAEED ANWAR R/16/1 JAMILA SQUARE,SYEDMEHMood SHAH ROAD,GHAS MANDI	512-89-089647		0.307	0.307 (Waiver) (Reversal)	0.594 -	0.902
963	JAWAID AHMED S/O QALANDAR BUX SHAIKH QADIR PIR ROAD OLD SADDAR ROADSHIKARPUR.SINDH.	411-91-295678		0.364	0.318 (Waiver) (Reversal)	0.343 0.047	0.707
964	RASOOL BUX S/O MUHAMMAD ALI H.NO.0-37.G.NO.13 NAWA LANE,MEHRAB KHAN ESSA KHAN ROAD,	508-51-100036		0.362	0.325 (Waiver) (Reversal)	0.627 0.037	0.988
965	MUHAMMAD MUSTAFA S/O FIDA HUSSAIN 311 JAMAL SHAH NOORANI SHAHBULDG.OPP.KMC OFFICE LYARI,	519-90-260013		0.424	0.404 (Waiver) (Reversal)	0.784 0.021	1.209
966	SULEMAN NIAZI S/O HABIBULLAH NIAZI YOUSUF HARGOON ROAD STREET 3BAGHDADI LYARI,KARACHI.	507-92-211667		0.450	0.450 (Waiver) (Reversal)	0.902 -	1.352
967	MOOSA KHAN S/O GUL MUHAMMAD 7-B,EAST ST DEFENCE HOUSINGSOCIETY,KARACHI.	518-54-196697		0.630	0.483 (Waiver) (Reversal)	0.987 0.147	1.618
968	MIR MUHAMMAD BALOCH S/O MULLA SHAFI MUHAMMAD D-227-228-B BAGHDADI,SOOFILANE,KARACHI.	508-58-225577		0.595	0.594 (Waiver) (Reversal)	1.035 0.001	1.630
969	MIR MUHAMMAD BALOCH S/O MULLAH SHAFI MUHAMMAD C/O.CARWAN GAS DEALER GHULAMRASOOL BALOCH,NEAR NAKASEED	508-58-225577		0.596	0.594 (Waiver) (Reversal)	0.999 0.002	1.595
970	MUHAMMAD SHAFI S/O JAHAN KHAN H.NO.847 NEAR KORANGI MASJIDRASHEEDABAD,MAHAJIR CAMP,	505-37-044493		0.719	0.717 (Waiver) (Reversal)	1.280 0.001	1.999
971	CH.MUHAMMAD YASIN S/O CH.FAQIR MUHAMMAD H.NO.3/SA HABIB MUHAMMAD STAEEEDABAD NO.1,KARACHI.	503-85-254390		0.894	0.894 (Waiver) (Reversal)	0.282 -	1.176
972	MOOSA KHAN S/O GUL MUHAMMAD 7-B,EAST ST,DEFENCE HOUSINGSOCIETY KARACHI.	518-54-196697		0.908	0.908 (Waiver) (Reversal)	1.650 -	2.558
973	KHUDA BUX S/O RASOOL BUTI H.NO.167/K RAD MUHAMMAD PANHOUSE SUFI LANE,BAGHDADI.	508-64-219265		1.160	1.032 (Waiver) (Reversal)	2.078 0.128	3.238
974	ALI KHAN S/O KHAN MUHAMMAD 711-A SAEEDABAD,LEA MKT,KARACHI.	508-58-249904		1.271	1.271 (Waiver) (Reversal)	2.587 -	3.858
975	SHAIKH MUHAMMAD NASIR S/O SH MUHAMMAD YAQOOB H.NO.RS-3/21 ANWAR MANZIL,YOUSUF ALI BHAY RD,KAMSANI	507-66-142627		1.663	1.663 (Waiver) (Reversal)	3.236 -	4.899
976	WAQAS YOUSUF S/O MUHAMMAD YOUSUF P-120 MECHANICAL WORKS,SUMANDARI ROAD,FAISALABAD.	244-92-641768		0.953	0.689 (Waiver) (Reversal)	0.731 0.264	1.684
977	TARIO S/O ABBAS AHMED P-122,ST-3 MUHALLOOG AMRATSARJHANG.	244-65-100579		0.375	0.325 (Waiver) (Reversal)	0.350 0.050	0.725
978	SARFARAZ AHMED S/O MUHAMMAD HANEEF P-201-R,GULISTANC COLONY,FAISALABAD.	244-92-641218		0.715	0.617 (Waiver) (Reversal)	0.687 0.098	1.403
979	M-SIDDIQUE S/O SHUKAR DIN H-1834-ST-114,FAROOQABAD,MANSORABAD.	246-45-287243		0.275	0.223 (Waiver) (Reversal)	0.279 0.052	0.553
980	M.NAVEED S/O A.SATTAR 19/D PEOPLES COLONY,FAISALABAD	244-89-498551		0.334	0.300 (Waiver) (Reversal)	0.320 0.034	0.655
981	M.IRFAN S/O MUHAMMAD YOUNAS JAWED H-246,ST.06.F.ABAD.	246-90-013740		0.259	0.210 (Waiver) (Reversal)	0.243 0.049	0.502
982	MUZAFFAR UDDIN 457/ADIECENT,6/C PEOPLES COLONY,FAISALABAD.	244-12-106303		0.309	0.241 (Waiver) (Reversal)	0.269 0.067	0.578
983	MUDASSAR MACSOOD S/O MAGAOOL AFZAL 668/PEOPLES COLONY,FAISALABAD.	244-92-463650		0.270	0.223 (Waiver) (Reversal)	0.330 0.046	0.599
984	MUHAMMAD SALEEM S/O A.HAMEED MINA OTRS UNIVERSITY ROAD,FAISALABAD.	246-57-154036		1.540	1.280 (Waiver) (Reversal)	1.664 0.259	3.203
985	MUHAMMAD MAHMOOD ALAM S/O MUHAMMAD QASIM ALI H-1962/149 GURDAWALA,TUNRSA	310-85-061959		1.812	1.527 (Waiver) (Reversal)	1.882 0.285	3.694
986	JAVED IQBAL S/O SHAH MUHAMMAD CHAK-72,TEH.JARANWALA.	280-68-258142		0.835	0.617 (Waiver) (Reversal)	0.657 0.219	1.492
987	ALI IMRAN S/O MUHAMMAD RAMZAN P/132 SOHAIL STREET,D/TYPECOLONY,FAISALABAD.	245-88-184154		0.287	0.244 (Waiver) (Reversal)	0.309 0.044	0.596
988	ADNAN AHMED KHAN S/O IFTIKHAR.A.KHAN 770-B,PEOPLES COLONY,F.ABAD.	246-90-095947		0.265	0.250 (Waiver) (Reversal)	0.286 0.015	0.552
989	ABDUL KHALIQ 128/C PEOPLES COLONY,FAISAL-ABAD.	248-45-098595		1.540	1.281 (Waiver) (Reversal)	1.665 0.259	3.205
990	ALTAF BROTHERS BANGLO.NO.47/MEMON CO-OPHOUSING SOCIETY,KARACHI.	MUHAMMAD ALTAF 517-90-075754 MUHAMMAD SALEEM 517-54-208964	HAJI ABDUL SATTAR HAJI ABDUL SATTAR	2.326	- (Waiver) (Reversal)	1.609 0.578	2.187
991	ASHFAQE AHMED S/O MUSHTAQE AHMED H.NO.68,NISTER BASTI,PWD/COMPOUND,P.I.B.COLONY,KARACHI.	516-56-140041		0.281	0.199 (Waiver) (Reversal)	0.296 0.082	0.577
992	MAQBOOL BEGUM W/O MUNIR HASSAN KHAN C-VI,85 GIZRI ROAD,KARACHI	510-52-070805		0.260	0.239 (Waiver) (Reversal)	0.383 0.021	0.642
993	MUHAMMAD NASEEM S/O M.FARMAN ALI A-372,USMANIA COLOY,JAIL ROADKARACHI.	516-43-041142		0.269	0.217 (Waiver) (Reversal)	0.349 0.052	0.618
994	KHALID NOOR S/O HAJI SUBHE NOOR 2253-BBC,P.I.B.COLONY,KARACHI.	516-89-105548		0.266	0.239 (Waiver) (Reversal)	0.383 0.027	0.650
995	HAJI KHAN RAJHANI S/O NOOR MUHAMMAD J-1 LAZY HOME,BLOCK-B,NEARHASAN SQUARE,GULSHAN-E-IQBAL,	462-89-018758		0.271	0.196 (Waiver) (Reversal)	0.316 0.076	0.587
996	FARAR ABEEN W/O SYED HUSSAIN RAZA NAQVI A-157,BLOCK-13-C,GULSHAN-E-IQBAL,KARACHI.	510-64-149831		0.242	0.185 (Waiver) (Reversal)	0.279 0.057	0.521
997	DARAKHISHANDA AGHA W/O AGHA SAFDAR QULI KHAN 19/3 BARILU HOUSE,BLOCK NO.2-JNAZIMABAD.NO.2,KARACHI.	502-39-145016		0.263	0.217 (Waiver) (Reversal)	0.349 0.046	0.612
998	MST.ISHRAF W/O BAKHT ZAMAN G-48,A-ONE COMPLEX,PHASE-2,ABUL HASSAN ASPHANI ROAD,	502-90-015692		0.265	0.239 (Waiver) (Reversal)	0.383 0.026	0.648
999	JAWAID AHMED S/O HAJI ATTAA MUHAMMAD B-15,AL-QUDDUS APARTMENT,OPPURDU COLLEGE,GULSHAN-E-IQBAL,	421-90-016386		0.267	0.223 (Waiver) (Reversal)	0.333 0.044	0.600
1000	KHUSRO ALAM KHAN S/O M.MIAN KHAN R-1463/F,2,B.AREA,KARACHI.	501-21-575499		0.248	0.220 (Waiver) (Reversal)	0.354 0.028	0.602
1001	LAL MUHAMMAD S/O MURAD KHAN L-101,HAJI LEMO GOTHI,BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	605-90-165937		0.241	0.188 (Waiver) (Reversal)	0.305 0.053	0.546
1002	MUHAMMAD ABU RASHID S/O JAMIL AHMED E-96,BLOCK-2,PECHS,KARACHI.	213-52-140398		0.248	0.208 (Waiver) (Reversal)	0.313 0.041	0.561
1003	MUHAMMAD HASAN S/O MUHAMMAD ISMAIL 710/52 FATIME JINNAH COLONY,JAMSHED ROAD,KARACHI.	521-62-037214		0.220	0.211 (Waiver) (Reversal)	0.340 0.009	0.560
1004	MIRZA ANIS BAIG S/O AZIZ BAIG (LATE) R-51,BLOCK-6,GULSHAN-E-IQBAL,KARACHI.	520-62-232145		0.251	0.223 (Waiver) (Reversal)	0.358 0.028	0.609
1005	AMIN MUHAMMAD S/O BACHOO ALI HABIB SC-4 CHANDNI CHOWK,UNIVERSITY ROAD,KARACHI.	509-90-031608		0.263	0.239 (Waiver) (Reversal)	0.383 0.024	0.646
1006	AJMAL HUSSAIN S/O TALEB HUSSAIN H.NO.G-7,MAYFAIR CENTRE,NEAR EMPRESS MARKET SADDAR,KARACHI.	438-89-025910		0.383	0.353 (Waiver) (Reversal)	0.558 0.030	0.941
1007	ABDUL HALEEM S/O MUHAMMAD KARIM ITTEFAQ TRADING COMPANY,SHOP NO.8-13 SUBZI MANDI,KARACHI.	601-91-199117		0.335	0.275 (Waiver) (Reversal)	0.439 0.060	0.774

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1008	SYED TASWAR RAZA S/O SYED KARAM RAZA A-64 JAMSHEED ROAD,KARACHI.	501-41-634616		0.268	0.239	(Waiver) (Reversal) 0.357 0.029	0.626
1009	MUHAMMAD RIAZ S/O MUHAMMAD UMER DIN C-9 JAKER STREET,JAMSHEED ROAD NO.1,KARACHI.	516-90-057846		0.267	0.239	(Waiver) (Reversal) 0.383 0.028	0.651
1010	MIR BAAR KHAN S/O M.HASIL KHAN PLOT-28,BLOCK-13-D-2 JAMALIOTH,OPP.RUBI CORNER,GULSHAN-	608-48-012580		0.280	0.200	(Waiver) (Reversal) 0.301 0.080	0.581
1011	SHAHEEN KAUSAR S/O MANZOOR HUSSAIN BEHIND JACOB LINE,HOUSE NO.5-F,KARACHI.	285-59-009917		0.267	0.239	(Waiver) (Reversal) 0.383 0.028	0.651
1012	IMRAN HUSSAIN S/O SYED ATAT HUSSAIN BANLGO NO.B-2,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	501-60-580538		0.273	0.251	(Waiver) (Reversal) 0.402 0.021	0.675
1013	SHAIKH MUHAMMAD IQBAL S/O SHAIKH M.YASEEN FLAT NO.E-13,MOMEN SQUARE,BLOCK NO.6,GULSHAN-E-IQBAL,	518-88-036716		0.225	0.201	(Waiver) (Reversal) 0.324 0.024	0.549
1014	SHAHNAZ KHAN S/O MEHTAB DIN J-19,2ND FLOOR KARSAN COMPLEXBLOCK-II,GULSHAN-E-IQBAL,	302-55-387444		0.260	0.219	(Waiver) (Reversal) 0.353 0.041	0.613
1015	JAMIL-UR-REHMAN S/O S.ABDUL REHMAN A-22,CRESCENT SQUARE,PHASE-II,BL-11,GULSHAN-E-IQBAL,KARACHI.	486-55-037487		0.260	0.239	(Waiver) (Reversal) 0.383 0.021	0.642
1016	ZERAB GUL S/O GUNCHA GUL HOUSE.NO.396,P.I.B.COLONY,MAINUNIVERSITY ROAD,KARACHI.	516-60-317863		0.438	0.411	(Waiver) (Reversal) 0.648 0.026	1.086
1017	MUHAMMAD SHAHZAD ALAM S/O MUHAMMAD ASHRAF A-305,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	518-60-294934		0.230	0.215	(Waiver) (Reversal) 0.345 0.015	0.575
1018	SEEMA BEGUM D/O ISLAMUDIN HOUSE,NO.B-23,FATIMA JINNAHCOLONY,KARACHI.	512-65-245880		0.274	0.251	(Waiver) (Reversal) 0.402 0.022	0.676
1019	SHAH JEHAN BEGUM D/O ABDUL AZIZ A-57/3 GULSHAN-E-IQBAL,KARACHI			0.262	0.246	(Waiver) (Reversal) 0.394 0.016	0.656
1020	SYED JAWED SHAH S/O S.HAJI M.YOUNUS SHAH HOUSE.NO.G-58,NORTH KARACHI.	516-53-208639		0.263	0.240	(Waiver) (Reversal) 0.384 0.023	0.647
1021	PAWN KUMAR S/O KHUSHAL DASS FLAT.NO.56,BHAGUNA CHAMBER,NORTH NAZIMABAD,BLOCK-G,	502-91-412805		0.266	0.188	(Waiver) (Reversal) 0.305 0.078	0.571
1022	PARVEEN RAFIQ W/O RAFIQ AHMED 15-B,BLOCK-2,PECHS KARACHI.	517-45-207967		0.234	0.207	(Waiver) (Reversal) 0.311 0.027	0.545
1023	UNME FARWA ZAIIDI D/O HAIDER ALI C-70/B/9,GULSHAN-E-IQBAL,KARACHI.	507-86-752626		0.264	0.237	(Waiver) (Reversal) 0.383 0.027	0.646
1024	MUHAMMAD HUSSAIN S/O SHAHIK ABDUL QADER 286-A USMANIA MAHAJIR COLONY,JAIL ROAD,KARACHI.	516-41-101055		0.266	0.239	(Waiver) (Reversal) 0.383 0.027	0.650
1025	MUHAMMAD AKBER S/O AHMED KHAN PLT.NO.21,1ST FLOOR,6,GREEN BELT NEAR JAMIA MASJID	601-54-249023		0.210	0.198	(Waiver) (Reversal) 0.319 0.012	0.529
1026	NAJIMA SIDDIQUE W/O MUHAMMAD SIDDIQUE E-6 PAK VIEW APARTMENT,GULSHAN-E-IQBAL,KARACHI.	322-53-711377		0.262	0.199	(Waiver) (Reversal) 0.299 0.063	0.561
1027	ABDUL RAZZAK S/O MUHAMMAD ISMAIL F/NO.403,BLOCK-B,RAZZAKAPARTMENT SABZI MANDI,KARACHI.	509-86-162436		0.247	0.190	(Waiver) (Reversal) 0.287 0.057	0.535
1028	BIBI NOOR JEHAN W/O SYED ALI SHAH FL.NO.A-12-A.UNIGAR CENTRE,BL-10,RASHID MINHAS ROAD.	516-24-135545		0.260	0.218	(Waiver) (Reversal) 0.351 0.042	0.610
1029	EHSANULLAH KHALIDI S/O SHAFFULLAH KHALIDI B-299,BLOCK-6,GULSHAN-E-IQBAL,KARACHI.	511-47-099254		0.475	0.345	(Waiver) (Reversal) 0.546 0.130	1.021
1030	MUHAMMAD YOUSUF S/O ABDUL MAJEED C/O.M.HAYAT SEWING MACHINESHOP,DAWOOD CHOWRWANGI,LANDHI.	520-35-071583		0.269	0.239	(Waiver) (Reversal) 0.357 0.030	0.627
1031	MUHAMMAD QASIM S/O HAJI ABDUL HAKEEM USMAN PLAZA,FL.NO.9,S.8.37,BL-13-B,GULSHAN-E-IQBAL.	512-53-050123		0.245	0.184	(Waiver) (Reversal) 0.279 0.061	0.524
1032	MUHAMMAD ASHRAF S/O HAROON HAJI MUHAMMAD RAFI CARNER,FLAT.NO.1,FACE-1,BL-13-D,GULSHAN-E-IQBAL.	518-89-411464		0.273	0.199	(Waiver) (Reversal) 0.321 0.074	0.594
1033	MRS MUNIRA ASHFAQ W/O DEWAN ASHFAQ AHMED B-78,BLOCK-13-D,GULSHAN-E-IQBAL,KARACHI.	517-88-023607		0.242	0.191	(Waiver) (Reversal) 0.288 0.051	0.530
1034	MUHAMMAD KASHIF QURESHI 1240/2 AZIBAD,JUHBARAD,F.B.AREA,KARACHI.	501-89-124534	MUZZAFAR HASSAN QURESHI	0.285	0.217	(Waiver) (Reversal) 0.349 0.068	0.633
1035	SAJID PARVAIZ S/O GHULAM AHMED 5/1484 SHAH FAISAL COLONY,N.O.SKARACHI.	518-89-147489		0.283	0.208	(Waiver) (Reversal) 0.336 0.074	0.619
1036	AKBER SHAH S/O DILBER SHAH 397-10 LASBELA HOUSE,GOSHTGALI NEAR TOWN,KARACHI.	516-64-311232		0.388	0.307	(Waiver) (Reversal) 0.488 0.082	0.876
1037	ASGHAR ALI S/O BARKAT ALI 105-H,BLOCK-2,PECHS,KARACHI.	464-91-074700		0.678	0.596	(Waiver) (Reversal) 0.867 0.083	1.545
1038	ARAFIA AZIZ W/O ABDUL AZIZ 26-5/2,PECHS,KARACHI.	272-55-052479		0.412	0.390	(Waiver) (Reversal) 0.572 0.022	0.985
1039	AKBER S/O ALI MEHAR L-87 HAJI LEMI GOTHI,BLOCK-3GULSHAN-E-IQBAL,KARACHI.	605-92-034501		0.245	0.222	(Waiver) (Reversal) 0.357 0.023	0.602
1040	ABDULLAH SHAIKH S/O LAL BUX SHAIKH FLAT.NO.A-16-NOMAN GARDEN,JOBLESS,BLOCK-1,SECTOR-14,	439-87-218528		0.240	0.218	(Waiver) (Reversal) 0.351 0.022	0.591
1041	QAMARUDDIN S/O JALALUDDIN AFGHANI 17/6 KHUDADAD COLONY,KARACHI.	515-55-100672		0.254	0.215	(Waiver) (Reversal) 0.346 0.039	0.599
1042	WAHID MIAN S/O ASLOOB 916/16,B.AREA,NEAR SAGHIRCENTRE,KARACHI.	449-61-199342		0.273	0.234	(Waiver) (Reversal) 0.375 0.039	0.648
1043	S.MOHSEN RAZA ZAIIDI S/O S.LIAQUAT HUSSAIN 231,BLOCK-16,F.B.AREA,KARACHI.	489-92-038193		0.268	0.247	(Waiver) (Reversal) 0.395 0.021	0.662
1044	JAWAD SARWAR BUTT S/O GHULAM SARWAR A-1,DELUXE BANGLows SCHEME NO.33,KARACHI.	507-54-005170		0.284	0.194	(Waiver) (Reversal) 0.314 0.090	0.598
1045	JAWAID SHAIKH S/O MUHAMMAD SHAIKH A-71 ZEHRAB SQUARE,BLOCK-6,MAINRAHD MINHAS ROAD,GULSHAN-E-	508-90-365002		0.263	0.239	(Waiver) (Reversal) 0.383 0.024	0.646
1046	HAJI AWAL GUL S/O GUL DUST HOUSE NO.2233 PIB COLONY,KARACHI.	501-92-426162		0.266	0.239	(Waiver) (Reversal) 0.383 0.027	0.650
1047	CHARSHAMBA S/O ABDULLAH KHAN FLAT.NO.14,PLOT NO.67B/C/2,COMMERCIAL AREA,PECHS,KARACHI.	475-50-198641		0.409	0.313	(Waiver) (Reversal) 0.496 0.096	0.905
1048	DILSHAD BAIG S/O NAWAB BAIG H.NO.J-353 GHOUSSA COLONY,PIBOPP JAIL ROAD,KARACHI.	504-85-347401		0.255	0.229	(Waiver) (Reversal) 0.367 0.026	0.622
1049	ZAMMARUD JAHAN S/O ANEES AHMED KHAN B-51,BLOCK-15,GULSHAN-E-IQBAL,KARACHI.	502-39-317154		0.228	0.208	(Waiver) (Reversal) 0.335 0.020	0.563
1050	WAHID BAKSH S/O LAUNG 712/10,H.NO.154,FATIMA JINNAHCOLONY,JAMSHEED ROAD,KARACHI.	485-85-135398		0.313	0.285	(Waiver) (Reversal) 0.455 0.027	0.767
1051	ZERAB GUL S/O GUNCHA GUL HOUSE,N.O.396,PIB COLONY,MAINUNIVERSITY ROAD,KARACHI.	516-60-317863		0.408	0.386	(Waiver) (Reversal) 0.609 0.023	1.017
1052	SAEED-UR-REHMAN S/O GAMAR AHMED HOUSE-93/D/2,B-11,PECHS,KARACHI.	517-91-217238		0.264	0.237	(Waiver) (Reversal) 0.353 0.028	0.618
1053	MUHAMMAD PARVAIZ SIDDIQUE R-554,15-A/3 BUFFER ZONE,KARACHI.	503-62-114761		0.281	0.243	(Waiver) (Reversal) 0.390 0.038	0.671
1054	SYED ARIF ALI S/O SYED FARHKHAND ALI C-3,BLOCK-4,NEAR DISCO BAKERYGULSHAN-E-IQBAL,KARACHI.	501-61-164518		0.265	0.196	(Waiver) (Reversal) 0.318 0.069	0.583

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)	
1	2	3	4	5	6	7	8	
1055	RIZWAN JILANI S/O GHULAM JILANI F-9 COSY HOME HASAN SQUARE,GULSHAN-E-IQBAL,KARACHI.	519-88-182296		0.376	0.275	(Waiver) (Reversal)	0.438 0.101 0.814	
1056	PARVEEN KHATR W/O SHAFIQ AHMED 1041-PIB COLONY,KARACHI.	515-91-282093		0.249	0.218	(Waiver) (Reversal)	0.327 0.030 0.576	
1057	NASEER AHMED S/O ABDUR REHMAN FLAT NO.353 KARACHI CENTRESABZI MANDI,KARACHI.	450-92-057807		0.239	0.218	(Waiver) (Reversal)	0.351 0.021 0.590	
1058	M.AKRAM JAMEEL S/O JAMEEL AHMED HOUSE S.K-69 P.I.B.COLONY,MEENA BAZAR NEAR NAJMI VIDEO	520-85-070684		0.256	0.233	(Waiver) (Reversal)	0.373 0.023 0.629	
1059	MIRZA WASIUDDIN S/O MIRZA ZIAUDDIN A-376,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	501-88-128965		0.262	0.239	(Waiver) (Reversal)	0.382 0.023 0.644	
1060	MUHAMMAD ANWAR S/O ROSHAN CH. H.NO.117/2,BLOCK-2,PECHS,KARACHI.	516-57-230819		0.244	0.225	(Waiver) (Reversal)	0.331 0.019 0.575	
1061	MIR WASEM S/O HAJI NABI BUKSH R-306,GULSHAN-E-QADRI,MALIRCITY,KARACHI.	477-55-029912		0.262	0.239	(Waiver) (Reversal)	0.383 0.023 0.645	
1062	MUHAMMAD AFTAB S/O MOBIN AHMED 19-CLEATION ROAD,BAHADUR YAR,KARACHI.	513-85-996053		0.258	0.232	(Waiver) (Reversal)	0.372 0.027 0.630	
1063	GHULAM NABI S/O TAGEED KHAN PLOT NO.28-124,BLOCK-13-D-2-JAMALI GOTH,GULSHAN-E-IQBAL,	608-38-068190		0.291	0.211	(Waiver) (Reversal)	0.316 0.080 0.607	
1064	ARSHAD MEHMOD S/O MUHAMMAD SHAFI EISA NAGRI GALLI NO.1,HOUSE NO.1305,KARACHI NO.5.	287-92-154906		0.375	0.333	(Waiver) (Reversal)	0.528 0.042 0.904	
1065	MIRZA MUZZAFAR ALI BAIG S/O MAZHAR ALI BAIG C-5-FL-1-2ND FLOOR,FIVE STARCOMPLEX,BLOCK-2,GULSHAN-E-	517-49-220306		0.232	0.208	(Waiver) (Reversal)	0.312 0.025 0.544	
1066	KHALID HUSSAIN S/A ALI HASSAN MANGI 15-DADA TERACE JATIA CORPORATION SHAHEED-E-MILLAT ROAD.	422-85-002829		0.415	0.364	(Waiver) (Reversal)	0.575 0.051 0.990	
1067	MUNAWAR REHMAN S/O ABDUL REHMAN A-4,ASLAM APARTMENT,OPP URDU SCIENCE COLLEGE,UNIVERSITY	497-92-006728		0.253	0.225	(Waiver) (Reversal)	0.337 0.028 0.590	
1068	MUHAMMAD YOUSUF S/O SHAH MUHAMMAD L-2400 METRO UNIT-III,BLOCK-2,SCHEME-33,KARACHI.	501-87-509032		0.244	0.218	(Waiver) (Reversal)	0.351 0.026 0.595	
1069	NASEER KHAN S/O GUNOHA GUL HOUSE NO.358,PIB COLONY,MAIN UNIVERSITY ROAD,KARACHI.	516-59-306322		0.431	0.330	(Waiver) (Reversal)	0.523 0.101 0.954	
1070	M.SALEEM KHAN S/O YAOOB KHAN A-3,BLOCK-13-B-FL-4,KHYABAN-E-ERUM,GULSHAN-E-IQBAL,KARACHI	517-90-165502		0.216	0.215	(Waiver) (Reversal)	0.322 0.001 0.538	
1071	SHAHID ULLAH KHAN S/O AKHZAR MALVI F.NO.A-4,QADIRUN-NISA ARCADE,BLOCK-13-B,GULSHAN-E-IQBAL,	511-58-107060		0.227	0.222	(Waiver) (Reversal)	0.357 0.005 0.584	
1072	MUHAMMAD AHMED S/O ABDUL GHAFFAR BAIG B-292,BLOCK-6,GULSHAN-E-IQBAL,KARACHI.	501-90-466149		0.559	0.422	(Waiver) (Reversal)	0.665 0.137 1.224	
1073	ABDUL MUNAF S/O NOOR MUHAMMAD FLAT NO. D-324,NEW DHORAECOLONY,GULSHAN-E-IQBAL,KARACHI	518-62-050428		0.271	0.231	(Waiver) (Reversal)	0.371 0.040 0.642	
1074	ABDUL RASHEED S/O MABOOL-UR-REHMAN 49/6-B AREA,LIAQUATABAD,KARACHI.	123-91-586897		0.272	0.221	(Waiver) (Reversal)	0.355 0.052 0.627	
1075	MUHAMMAD SALEEM S/O CH.REHMAT ALI R-375,BLOCK-4/A,GULSHAN-E-IQBAL,KARACHI.	455-42-075239		0.264	0.200	(Waiver) (Reversal)	0.301 0.065 0.565	
1076	ARIF NABEEL BUTT S/O FAZAL ELAHI BUTT 24/454 ALLAH AHAD STREET,MOH.ISLAMABAD,SIALKOT.	300-91-345727		0.320	0.191	(Waiver) (Reversal)	0.361 0.129 0.682	
1077	MUHAMMAD AJMAL CHATTA S/O SANAUULLAH CHATTA 512-M,MODEL TOWN LAHORE.	231-87-059651		0.824	-	(Waiver) (Reversal)	1.365 - 1.365	
1078	SHER CAR RICE MILLS CHAK NO.32/1-AL SHERGAR ROAD,RENAL KHURD.	279-62-235489	ABDUL MAJEED NAZIR AHMED 279-89-647080	MUHAMMAD SHARIF MUHAMMAD SHARIF AFTAB AHMED 279-89-647080 MEHTAB AHMED 27986-018531 MST. NASEEM AKHTAR 279-53-235487 MST. SARDAARAN BIBI 279-44-018544	MUHAMMAD RAFIQUE MUHAMMAD RAFIQUE MUHAMMAD RAFIQUE W/O.RASHID AHMED W/O.MUHAMMAD RAFIQUE	0.529	- (Waiver) (Reversal)	0.556 0.120 0.676
1079	SAJJAD ALI HAIDER S/O MUHAMMAD AKRAM 98-K,GILBERG-III,LAHORE.	221-63-066052		1.859	1.622	(Waiver) (Reversal)	2.741 0.085 4.449	
1080	HAROON RASHID S/O ABDUL RASHID P-12/B GULISTAN COLONY,NO.2,FAISALABAD.			0.836	0.836	(Waiver) (Reversal)	0.785 - 1.621	
1081	MUHAMMAD MAGSOOD S/O MUHAMMAD AYOUB H-1373,ST.NO.15,MAIN BAZARMANSORABAD,FAISALABAD.			1.113	0.792	(Waiver) (Reversal)	0.860 0.321 1.973	
1082	MUHAMMAD NAEEM S/O MUHAMMAD ASLAM P-392 BATALA COLONY,FAISALABAD			0.318	0.239	(Waiver) (Reversal)	0.256 0.080 0.575	
1083	MUHAMMAD IQBAL S/O MUHAMMAD RASHEED CHAK NO.282-J.B.DIST.T.T.SINGH			0.277	0.246	(Waiver) (Reversal)	0.321 0.031 0.597	
1084	MUBASHIR HUSSAIN S/O SAJAD HUSSAIN H.NO.2,ST.NO.3,ESHWAR NAGAR,MUGHALPURA,LAHORE.			0.251	0.204	(Waiver) (Reversal)	0.336 0.047 0.586	
1085	MUHAMMAD AMIR S/O JAFFER HUSSAIN H.NO.75,ST.NO.1,MUHAMMAD PURALALPUR,MUGHALPURA,LAHORE.			0.275	0.238	(Waiver) (Reversal)	0.379 0.037 0.654	
1086	GHULAM HUSSAIN S/O MALIK SHAH DIN H.NO.46,ST.NO.6,TAJ PURA,MARBANS PURA,LAHORE.	269-89-349164		0.565	0.433	(Waiver) (Reversal)	0.693 0.132 1.258	
1087	DIGITAL NET WORK INTERNATIONAL (PVT) LTD 40-HUMAZ PLAZA JAMRUD ROAD,PESHAWAR.		MUNAWAR SAEEED 135-90-017840 ABDUL MANAN 13592-017836 ABDUL HANAN 135-92-032974	ABDUL HAMEED ABDUL HAMEED ABDUL HAMEED ABDUL HAMEED	12.030	3.512	(Waiver) (Reversal)	9.303 2.038 14.852
1088	AL-MUQEET INTERNATIONAL (PVT) LTD 40-HUMAZ PLAZA JAMRUD ROAD,PESHAWAR.		MUNAWAR SAEEED 135-90-017840 AHMED SAED 13-91-017839 ABDUL MANAN 135-92-017836 ABDUL HANAN 135-92-032974	ABDUL HAMEED ABDUL HAMEED ABDUL HAMEED ABDUL HAMEED	36.725	31.554	(Waiver) (Reversal)	43.940 1.671 77.165
1089	ATLANTIC PHARMACEUTICALS (PVT) LTD 89-D-INDUSTRIAL ESTATE,JAMRUDROAD,PESHAWAR.		RAFAQAT ULLAH BABAR 138-88-294467 MR.S ABBRIN BABAR 138-88-294467 M.QADIR KHAN 143-48-204573	ASAD KHIZDARULLAH BABER W/O.RAFAQAT ULLAH BABER HAQDAR KHAN	50.449	3.529	(Waiver) (Reversal)	5.369 23.919 32.818
1090	FABRITIX INDUSTRIES (PVT) LTD 94/1 PHASE-III,ROAD.NO.3GA,INDUSTRIAL ESTATE,GADOON AMAZAI.		ABDU JALIL SETHI MRS SHAMIM JALIL MRS ASMA ISMAIL ABDUL RABB KHAN MUHAMMAD RAFIQUE ALI RIAZ	ABDUL HAMEED W/O ABDUL JALIL W/O.MUHAMMAD ISMAIL HAJI ABDUS SAMI SULTAN MUHAMMAD KHAN ZAFAR AHMED	129.574	101.470	(Waiver) (Reversal)	72.407 11.564 185.842

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1091	KAMRAN FAZAL S/O MUHAMMAD FAZIL FLAT NO.5,THAKURDAS BLDG,M.A.JINNAH ROAD,KARACHI.	512-5-210782		0.231	0.196 (Waiver) (Reversal)	0.322 0.035	0.553
1092	MUNAWAR SULTANA W/O ABDUL SATTAR FLAT NO.E-21,AL-SULTAN CENTRE,G.IQBAL 13-C,KARACHI.	515-46-189518		0.230	0.200 (Waiver) (Reversal)	0.307 0.031	0.537
1093	AZHER SHAH KHAN S/O ALI SHAH KHAN HOUSE NO.168,ABID TOWN,GULSHAN-E-IQBAL,KARACHI.	518-92-142640		0.235	0.174 (Waiver) (Reversal)	0.293 0.061	0.528
1094	MUHAMMAD YOUSAF S/O SHAMAND KHAN 325-S LCCHS LAHORE.CANTT.	260-66-372257		0.356	0.320 (Waiver) (Reversal)	0.577 0.036	0.932
1095	IQBAL MUHAMMAD S/O HAJI TAI MUHAMMAD H.NO.183-A,PHASE-I,DHA LAHORE.	324-48-404945		2.001	1.445 (Waiver) (Reversal)	2.315 0.556	4.316
1096	JAAVID IQBAL S/O MUHAMMAD SHAFI H.NO.56 LCCHS LAHORE.	279-86-101263		0.337	0.337 (Waiver) (Reversal)	0.549 -	0.886
1097	JAMSHEED NASIM HASHMI W/O ABDUL MUNEER HASHMI 161,G.T.ROAD BAGHBANPURA ROAD.	267-90-034450		0.538	0.538 (Waiver) (Reversal)	1.209 -	1.748
1098	SHAHID HAROON S/O RAFIG ULLAH P-447,SIT.NO.12 MANSOORABAD,FAISALABAD.	244-52-048171		0.185	0.045 (Waiver) (Reversal)	0.520 0.140	0.705
1099	KHAIR DIN S/O ALLAH BUX P-27-C SAMANABAD,FAISALABAD.	248-31-171607		1.688	1.430 (Waiver) (Reversal)	1.815 0.259	3.503
1100	CRYSTAL COACH A-429/F.B.AREA,KARACHI.	455-44-018629	MUHAMMAD ISMAIL SOLANGI	0.229	0.191 (Waiver) (Reversal)	0.293 0.038	0.522
1101	RUKHSANA BANO W/O MOZAAMIL HUSSAIN R-27 GULSHAN-E-WASEEM,SEC-16-ANORTH KARACHI.	501-56-573539		0.214	0.201 (Waiver) (Reversal)	0.307 0.013	0.521
1102	SHAHIDA SHAHID KHAN D/O SHAHID HUSSAIN ANSARI B-13,RELAXE APPTT,BLOCK-20,F.B.AREA,KARACHI.	515-57-051400C		0.210	0.205 (Waiver) (Reversal)	0.314 0.005	0.525
1103	ABDUL RAZZAK S/O GHULAM SARWAR A-46 GUL LUXURY HOMES,SCHEME-33,GULZAR HIJRI SUPER HIGHWAY,	519-58-342339		0.224	0.210 (Waiver) (Reversal)	0.320 0.014	0.544
1104	ABDUL WAHID S/O ZAIR JAN PAK MADINA COLONY,BLOCK-22,F.BAREA,KARACHI.	505-62-185435		0.436	0.348 (Waiver) (Reversal)	0.533 0.088	0.970
1105	HAQ NAVAZ S/O ASIR KHAN PAK MADINA COLONY,BLOCK-22,F.BAREA,KARACHI.	512-47-174240		0.444	0.354 (Waiver) (Reversal)	0.543 0.089	0.987
1106	UMAR SHAH S/O BADSHA KHAN H.NO.256,BLOCK-23,PAK MADINA COLONY,F.B.AREA,KARACHI.	501-90-833694		0.378	0.360 (Waiver) (Reversal)	0.552 0.018	0.929
1107	MRS.RABIYA BEGUM W/O SIRAJ UDDIN H.NO.R/5,SECTOR-5C-2,BILATOWN,NORTH KARACHI.	503-37-091479		0.409	0.409 (Waiver) (Reversal)	0.622 -	1.031
1108	MIRZA MRAN BAIG S/O MIRZA RASHID BAIG H.NO.476/F.B.AREA,KARACHI.	501-91-020326		0.290	0.269 (Waiver) (Reversal)	0.242 0.022	0.532
1109	ANWAR KHAN S/O MUNNA KHAN 835/A,AZIZABAD,F.B AREA,KARACHI.	501-64-265363		0.324	0.269 (Waiver) (Reversal)	0.209 0.055	0.532
1110	MURAD Ali S/O MIR BADSHAH C-14,BLOCK-22,SHAFIQ COLONY,SAMANABAD,F.B.AREA,KARACHI.	501-53-544416		0.311	0.271 (Waiver) (Reversal)	0.224 0.041	0.536
1111	S ALI IRRSHAD S/O S ALI JAFAR C-4,BLOCK-20,F.B.AREA,KARACHI.	501-90-049603		0.305	0.272 (Waiver) (Reversal)	0.234 0.033	0.539
1112	S.HASNAIN NAQVI S/O S.ALEY HASNAIN NAQVI C-14,BLOCK-4,F.B.AREA,KARACHI.	501-92-430754		0.326	0.277 (Waiver) (Reversal)	0.222 0.049	0.548
1113	MUHAMMAD NASEER S/O MUHAMMAD HAROUN 1220/14,F.B.AREA,KARACHI.	501-88-126426		0.342	0.292 (Waiver) (Reversal)	0.237 0.050	0.579
1114	KHALIL JAWAID S/O ABDUL QADIR SIDDIQUI 401/16,F.B.AREA,KARACHI.	502-92-792428		0.374	0.315 (Waiver) (Reversal)	0.249 0.059	0.623
1115	MUHAMMAD ZAHEER UDDIN 1844/14,F.B.AREA,KARACHI.	502-64-624026		0.473	0.395 (Waiver) (Reversal)	0.310 0.077	0.783
1116	M.RAUF S/O MUHAMMAD LATEEF L-447/F.LAL SHAHBAZ NAGAR,F.B.AREA,KARACHI.	501-49-741799		0.365	0.343 (Waiver) (Reversal)	0.314 0.022	0.679
1117	ABDUL RAZZAQ S/O HAJI BAZ MUHAMMAD C-69,MARI PUR ROAD,SHER.HAKARACHI.	602-48-083810		0.272	0.241 (Waiver) (Reversal)	0.236 0.031	0.508
1118	SAJJID BUTT S/O SADEQ BUTT M-11-E-T2,ST.NO.75,BL-C, SHERSHAH,KARACHI.	506-92-390654		0.269	0.245 (Waiver) (Reversal)	0.240 0.024	0.510
1119	MUDASSIR HUSSAIN S/O MURTAZA HUSSAIN F/6,KWSB QUARTERS,S.I.T.E,KARACHI.	506-91-209682		0.270	0.245 (Waiver) (Reversal)	0.240 0.025	0.510
1120	AKBAR ASHRAF S/O ASHRAF GHULAM HUSSAIN 10 NOORANI VILLA,22-D,CRUZROAD GARDEN EAST,KARACHI.	516-23-067026		0.274	0.250 (Waiver) (Reversal)	0.245 0.024	0.520
1121	MUJARAR SHAH S/O AWAS KHAN H.NO.104 MISTRI KHAN VILLAGE,OLD GOLIMAR,MANGHOPIR ROAD.	506-91-386099		0.336	0.254 (Waiver) (Reversal)	0.249 0.082	0.585
1122	KHALID SHAHZAD S/O BASHIR SHER B-330,BL-13,F.B.AREA,KARACHI.	501-88-554529		0.350	0.266 (Waiver) (Reversal)	0.261 0.093	0.611
1123	MUHAMMAD SABIR S/O ABDUL GHANI 675/D-O,ODDAFI ROAD,SAEEDABAD BALDIA TOWN,KARACHI.	505-88-049702		0.364	0.318 (Waiver) (Reversal)	0.311 0.047	0.676
1124	ABDUL GHANI S/O M QASIM 1731/392 KUNARWARA BALDIA TOWN,KARACHI.	454-89-232967		0.365	0.322 (Waiver) (Reversal)	0.316 0.042	0.680
1125	BUSHRA MASOOD D/O NOOR AHMED HAMSI F-1/7,FEDERAL CAPITAL AREA,KARACHI.	501-38-261533		0.374	0.344 (Waiver) (Reversal)	0.337 0.030	0.711
1126	M.RASHEED KHAN S/O ABDUL RAHIM KHAN 325/326 BL-A,SEC-8,NAIBADIN NEW SAEEDBAD,BALDIA TOWN,	504-61-143699		0.555	0.346 (Waiver) (Reversal)	0.340 0.208	0.895
1127	M.SALEEM S/O MOHABBAT 6/A DARAYAD,MARIPUR ROAD,KARACHI.	509-53-081934		0.530	0.450 (Waiver) (Reversal)	0.441 0.080	0.970
1128	MEHMOD S/O CHARSHAMBA K-26,4/5,A-11 HASSAN ALI MIRMUHAMMAD ROAD,CHAKIWARA NAWA	507-33-048277		0.611	0.452 (Waiver) (Reversal)	0.443 0.159	1.054
1129	M.HANIF S/O M.BACHAI H.NO.242,SEC-6-E,MUJAHIDABAD,ORANGI TOWN,KARACHI.	502-89-114693		0.480	0.480 (Waiver) (Reversal)	0.471 -	0.951
1130	MANWAR LAL S/O CHAILA RAM A-4,BASIM SQUARE,1ST FLOOR,NONIKA JEE STREET-220,GARDEN	627-90-014230		0.745	0.490 (Waiver) (Reversal)	0.480 0.255	1.225
1131	RASOOL BUKSH SO KAREEM BUKSH 2010-RIND GOOD TRANSPORT CO,LYARI CHAKIWARA,KARACHI.	632-47-015580		0.712	0.515 (Waiver) (Reversal)	0.504 0.197	1.216
1132	M.IQBAL S/O FAEGEE MUHAMMAD 5/JI/66,ST.7,SAEEDBAD,BALDIA TOWN,KARACHI.	631-86-095231		0.592	0.592 (Waiver) (Reversal)	0.580 -	1.172
1133	BARKAT KHAN S/O SAYDULLAH KHAN NIAZI 06/61,ST.NO.9-NIAZI COLONY,USMANABAD,KARACHI.	507-92-181173		0.767	0.625 (Waiver) (Reversal)	0.612 0.142	1.379
1134	NAEEM SHAH S/O AMIR SHAH E-51,BLOCK-I,METROVILLE,SITE,KARACHI.	145-46-010286		0.812	0.663 (Waiver) (Reversal)	0.650 0.150	1.462
1135	GHULAM MURTAZA S/O ALI MUHAMMAD 16-4TH FLOOR HAJIANI MANZIL,JONA KUMBHR WARA,KARACHI.	632-90-223477		0.880	0.721 (Waiver) (Reversal)	0.707 0.159	1.587
1136	ALI S/O AHMED S/C-101/L1 SAEEDBAD,BALDIA TOWN,KARACHI.	621-85-254322		0.973	0.722 (Waiver) (Reversal)	0.707 0.251	1.680

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1137	BAHRAM S/O AHAR DAD H.NO.151 MASROR COLONY,MARIPURKARACHI.	632-48-135661		0.967	0.730	0.716 (Waiver) (Reversal) 0.236	1.682
1138	M.RAFIQ S/O HAJI BARAY 149-BL.C,SHER SHAH COLONY,KARACHI.	604-85-107747		0.824	0.740	0.725 (Waiver) (Reversal) 0.084	1.549
1139	KUMAR CHAND S/O BHAGWAN DAS M-II-E-69,MUHAMMADI ROAD, SHERSHAB COLONY,KARACHI.	627-53-005630		1.046	0.754	0.739 (Waiver) (Reversal) 0.292	1.784
1140	FATEH MUHAMMAD S/O LAL KHAN 1725/3267 MADINA COLONY,BALDIATOWN,KARACHI.	505-88-233904		0.860	0.770	0.755 (Waiver) (Reversal) 0.090	1.615
1141	GHULAM HUSSAIN S/O ALI MUHAMMAD FLAT-17,4TH FLOOR HAJIANIMANZIL, KUMHAR WARA,KARACH.	626-90-106393		0.886	0.777	0.762 (Waiver) (Reversal) 0.108	1.647
1142	ABDULLAH S/O KAMAL 14/4,4TH FLOOR NOOR SO-4-38/26GUL MUHAMMAD LANE,CHAKIWARA-1,	632-53-057088		0.949	0.820	0.803 (Waiver) (Reversal) 0.129	1.753
1143	MUHAMMAD ISMAIL S/O GHULAM HUSSAIN NOOR SQUARE,7510/878,TRANSPIER LAYARI-38/26 NEAR POST	431-92-006907		0.996	0.865	0.762 (Waiver) (Reversal) 0.131	1.758
1144	M.UMER KHAN S/O MUZFAAR SHAH A-74 PIRABAD COLONY NO.1,MANGOPIR ROAD,KARACHI.	128-38-081144		1.084	0.934	0.916 (Waiver) (Reversal) 0.150	2.000
1145	CH.MUHAMMAD YASEEN S/O FAIQIR MUHAMMAD L-7 SECTOR-11-L,NORT KARACHI.	503-85-254390		0.888	0.888	1.789 (Waiver) (Reversal) -	2.677
1146	CH.MUHAMMAD YASEEN S/O CH.FAQIR MUHAMMAD H.NO.1342,SECTOR-11-E,NORTH KARACHI.	503-85-254390		0.910	0.910	1.806 (Waiver) (Reversal) -	2.717
1147	CH.MUHAMMAD YASEEN S/O CH.FAQIR MUHAMMAD A-7,SECTOR-11-L,NORTH KARACHI.	503-85-254390		1.000	1.000	1.954 (Waiver) (Reversal) -	2.954
1148	MUHAMMAD AMIN S/O MUHAMMAD SABIR HOUSE NO.26, STREET-30 CANAL PARK,GULBERGLAHORE.	270-85-020415		3.095	1.376	1.358 (Waiver) (Reversal) 0.969	3.702
1149	MIAN BABER ALI S/O MUHAMMAD SABIR HOUSE NO.26 CANAL PARK,GULBERGLAHORE.	270-88-020418		2.531	1.252	1.705 (Waiver) (Reversal) 0.746	3.702
1150	SYED MAZHAHIR HUSSAIN S/O SYED ALI HAIDER R-51/C,BAGH-E-MALIR SOCIETY,KARACHI.			0.451	0.322	0.225 (Waiver) (Reversal) 0.129	0.675
1151	DIN MUHAMMAD S/O HAJI ABDUL REHMAN A/S.NO.386 KOHI GOTHLANDHI KARACHI.			1.106	0.737	0.499 (Waiver) (Reversal) 0.369	1.605
1152	ABBAS ALI SHAH S/O MUHAMMAD HUSSAIN 8-GULSHAN-E-JAWI,QASR-E-AZZIEHRA MALIR,KARACHI.	519-92-461672		1.231	0.776	0.523 (Waiver) (Reversal) 0.454	1.754
1153	IRFAN AHMED SHAIKH S/O NAZAR MUHAMMAD FLAT NO.103,BLOCK-1,GOR COLONYNO.2,SMHS,KARACHI.	411-88-192938		0.192	0.192	0.375 (Waiver) (Reversal) -	0.566
1154	JOSHNA IFRAHIM S/O YOUSUF GORGE A-559,BLOCK-5,G.IQBAL,KARACHI.	51-89-429794		0.191	0.191	0.373 (Waiver) (Reversal) -	0.564
1155	MRS.KULSOOM W/O MUHAMMAD QASIM B-1/19,AL-AHRAM PLAZA,UNIVERSITY ROAD,KARACHI.	507-42-011019		0.132	0.132	0.449 (Waiver) (Reversal) -	0.581
1156	MUHAMMAD GUL S/O HAHJI NIAZ GUL E-53 AL-ASIF SQUARE,SUPERHIGHWAY SOHRAB GOTH,KARACHI.	522-48-093167		0.187	0.187	0.352 (Waiver) (Reversal) -	0.539
1157	MUHAMMAD AJAN S/O SORANG E-53,AL-ASIF SQUARE,SUPERHIGHWAY SOHRAB GOTH,KARACHI.	501-09-659191		0.188	0.188	0.370 (Waiver) (Reversal) -	0.559
1158	NOOR ULLAH S/O FAQeer MUHAMMAD R-272-A,BLOCK-6,G.E.IQBAL ALIMUHMAD IQBAL GOTH,KARACHI.	609-89-248718		0.195	0.195	0.377 (Waiver) (Reversal) -	0.572
1159	SYED ASIF-UR-REHMAN S/O SYED AZIZ-UR-REHMAN H-194/3 BAHDARABAD,KARACHI.	517-89-430466		0.199	0.199	0.390 (Waiver) (Reversal) -	0.589
1160	SAKHI GUL S/O H MIRZA GUL R-121 ASMA BANGLOW,NEAR SOHRABGOTH,KARACHI.	501-92-703253		0.188	0.188	0.366 (Waiver) (Reversal) -	0.554
1161	SHARAFAT KHAN S/O HAJI AMIR GUL D-10-1-BLOCK-06,GULSHAN-E-IQBAL,KARACHI.	522-60-066366		0.181	0.181	0.539 (Waiver) (Reversal) -	0.721
1162	SHAMIMULLAH MALIK S/O ANAYATULLAH E-5,M.A.JINNAH ROAD,NEW TOWN.	516-86-335534		0.183	0.183	0.367 (Waiver) (Reversal) -	0.550
1163	ARSHAD HASHMI S/O IQBAL HASSAN H.NO.790,C.BL-2,PECHS,KARACHI.	519-87-048767		0.172	0.172	0.339 (Waiver) (Reversal) -	0.511
1164	AFTAB IQBAL S/O MIAN ABDUL HAMID 151-ABID TOWN,GULSHAN-E-IQBAL,BLOCK-2,KARACHI.	212-86-195754		0.183	0.183	0.366 (Waiver) (Reversal) -	0.549
1165	MRS.BILQEES HASSAN W/O ALI HASSAN 43/10/F,BLOCK-6,PECHS,KARACHI.	517-47-253921		0.183	0.183	0.367 (Waiver) (Reversal) -	0.549
1166	GHULAM MUSTAFA LASHARI S/O SHER.M.LASHARI B-22,BL-5,GULSHAN-E-IQBAL,KARACHI.	575-86-014781		0.170	0.170	0.340 (Waiver) (Reversal) -	0.510
1167	IZHAR-UL-HAQ S/O SH.ZAHOOR AHMED 17-H,LCHS,LAHORE.			0.240	0.235	0.423 (Waiver) (Reversal) 0.004	0.663
1168	TAHIR BASHIR S/O RAHIM BAKSH E-76 QAZI ROAD,GULSHAN PARKNISHAT COLONY,LAHORE.	344-85-338478		0.346	0.320	0.563 (Waiver) (Reversal) 0.026	0.909
1169	MUHAMMAD AKRAM S/O CH.GHULAM RASOOL E-68,ST NO.2,SUPER TOWN,LAHORECANTT.	277-88-074388		0.731	0.694	1.233 (Waiver) (Reversal) 0.037	1.964
1170	MUNAWAR IQBAL AWAN S/O MALIK IKHLAS 1422 DHAKA ROAD,LAHORE CANTT.	274-86-368166		0.288	0.288	0.590 (Waiver) (Reversal) -	0.878
1171	NAWAZ HUSSAIN S/O MUHAMMAD HUSSAIN H.NO.42-ST NO.15,LIAQUATABD/DSLAMAT PURA,KOT LAKHPAT,	270-61-097805		0.218	0.218	0.484 (Waiver) (Reversal) -	0.702
1172	MRS.SHEERIN 48-ARMY OFFICERS HOUSINGSCHEME,BEDIAN ROAD,LAHORE.	215-46-124204		0.553	0.553	0.999 (Waiver) (Reversal) -	1.552
1173	NAEEM AHMED S/O ROSHAN ALI B-36 NOMAN VIEW APPT,BLOCK-4GULSHAN-E-IQBAL,KARACHI.	422-60-006084		0.183	0.183	0.365 (Waiver) (Reversal) -	0.548
1174	AZRA MASHKOOR W/O MASHKOOR AHMED C-14 COMMERCIAL STREET,PHASE-II,EXT DHA.	518-87-328216		0.176	0.176	0.355 (Waiver) (Reversal) -	0.532
1175	ABDUL MANNAN H-108,BLOCK-2,PECHS,KARACHI.	476-62-033335		0.129	0.129	0.647 (Waiver) (Reversal) -	0.776
1176	AMIR CHANNA S/O MUHAMMAD YOUSUF CHANNA HOUSE NO.8 AFZAL APPT,STADIUM ROAD,KARACHI.	451-87-210560		0.186	0.186	0.369 (Waiver) (Reversal) -	0.555
1177	ABDUL GHANI KHAN S/O HAJI M.AKRAM KHAN A-301 MARJINA COMPLEX,BLOCK-13-B,G.E.IQBAL,KARACHI.	403-63-179163		0.185	0.185	0.361 (Waiver) (Reversal) -	0.546
1178	MRS.FARZANA SHAHEEN W/O JAWAID MIAN DAD A-8 FIVE STAR APPT,G.E.IQBAL,KARACHI.	514-65-074969		0.167	0.167	0.335 (Waiver) (Reversal) -	0.502
1179	FARRUK ISRAR S/O ISRAR AHMED KHAN A-20 SHAHEER BANGLORS,BL-17,G.E.JAUHAR,KARACHI.	501-89-801971		0.176	0.176	0.349 (Waiver) (Reversal) -	0.525
1180	MUHAMMAD AZEEM KHAN S/O SHARE JAN KHAN H-125 MIAN WALI COLONY,MANGOPIR ROAD,KARACHI.	507-62-099335		0.134	0.134	0.400 (Waiver) (Reversal) -	0.534
1181	S.MUHAMMAD ALI SHAH S/O RAJA GHAZANFAR FLAT 16-BL-11 JOHAR COMPLEX,E.JOHAR COMPLEX,KARACHI.	422-90-123873		0.176	0.176	0.336 (Waiver) (Reversal) -	0.512
1182	KHAWAJA ABDUL SUBHAN S/O KH.ABDUL LATEEF 7P-10-G,10-A,AL-HILAL SOCIETY,BLOCK-10-H,OPPT,SABZI MANDI,	518-88-277193		0.174	0.174	0.340 (Waiver) (Reversal) -	0.514
1183	MUHAMMAD ANWAR S/O MEHMUD BALOCH K-26/14,SA/13 HASAN ALI MIRMUHAMMAD ROAD,CHAKIWARA,	507-90-048279		0.176	0.176	0.349 (Waiver) (Reversal) -	0.525

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1184	NAVEED KHAN S/O HAFIZ SHAMIM AHMED H-A-676,BLOCK-N,NORTH NAZIMABAD,KARACHI.	502-92-290517		0.154	0.154 (Waiver) (Reversal)	0.437 -	0.590
1185	ASHIQUE HUSSAIN S/O GHULAM HYDER B-6,SACHAL BALOCH GOTH,NEARPSIR LAB,KARACHI.	434-92-209103		0.189	0.189 (Waiver) (Reversal)	0.381 -	0.570
1186	AKBAR KHANUM W/O GHULAM QADER 9-13/S SUNSET,PHASE-II,EXT.DHS,KARACHI.	426-47-026420		0.093	0.093 (Waiver) (Reversal)	0.408 -	0.501
1187	GUL RUKH TARIO S/O TARIO ABDULLAH H-29,PECHS,TARIO ROAD,KARACHI.	143-88-010446		0.142	0.142 (Waiver) (Reversal)	0.449 -	0.591
1188	AZMAT BIBI W/O MUHAMMAD GULZAR C-65,STREET-6,PUNJAB ROAD,NEARGUJAR CHOWK,MANZOOR COLONY,	517-39-062994		0.193	0.193 (Waiver) (Reversal)	0.384 -	0.577
1189	MUHAMMAD AHMED WASEEM S/O BABY KHAN H-R-95,G.E ZAHOR LINE,KARACHI.	515-91-069300		0.177	0.177 (Waiver) (Reversal)	0.404 -	0.581
1190	JAWED IQBAL S/O MUHAMMAD YASIN Z-84,WAKEEL MANZIL,TARIO ROAD,KARACHI.	329-92-442627		0.171	0.171 (Waiver) (Reversal)	0.340 -	0.511
1191	ISHRAT PARVEEN HASHMI W/O SHAUKAT JAWAID A-6 DELUXE BANGLOWS,METROVILL-II,ABUL ISHPANI ROAD,SCHEME-	501-86-753122		0.173	0.173 (Waiver) (Reversal)	0.343 -	0.516
1192	MEHER AFROZE BEGUM W/O RAJA MUHAMMAD ZAMAN FLAT B/2,ERUM PLAZA,BLOCK-13,G-E-IQBAL,KARACHI.	502-33-563783		0.177	0.177 (Waiver) (Reversal)	0.350 -	0.527
1193	SHOUKAT KHAN S/O FAIZ UL HAQ H-54/B,NIŞTER BASTI,PIBCOLONY,KARACHI.	518-89-050294		0.191	0.191 (Waiver) (Reversal)	0.375 -	0.566
1194	IQRAS ASSOCIATES H-30/10,MALR COLONY,KARACHI.	519-85-084908		0.180	0.180 (Waiver) (Reversal)	0.357 -	0.537
1195	S.RASHED PASHA S/O.ABID PASHA D-181/18, SAMANABAD,F.B AREA,KARACHI.	269-89-338813		0.169	0.169 (Waiver) (Reversal)	0.337 -	0.507
1196	MOIN-UR-REHMAN S/O MAHFOOZ-UR-REHMAN KHAN A-455/5,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	501-64-031487		0.183	0.183 (Waiver) (Reversal)	0.366 -	0.548
1197	SYED MASOOD HUSSAIN S/O SYED TAJAMUL HUSSAIN C-9,NAJMA SQUARE,FL-13,BLOCK-13/B,G-E-IQBAL,KARACHI.	516-90-290650		0.113	0.113 (Waiver) (Reversal)	0.405 -	0.518
1198	ASIM HAMEED S/O ABDUL HAMEED B/103,BLOCK-13-D/1,GULSHAN-E-IQBAL,KARACHI.	518-88-370056		0.178	0.178 (Waiver) (Reversal)	0.349 -	0.527
1199	NOOR JEHAN W/O MUHAMMAD NAWAZ ABBASI H.NO.218-A,SALEEM SQUARE,SHAIFAI SALCOLONY,KARACHI.	440-47-006593		0.245	0.245 (Waiver) (Reversal)	0.356 -	0.601
1200	ALI MURAD S/O FAREED HUSSAIN L-661,BLOCK-A,QUAD-E-AZAMCOLONY,GULSHAN-E-IQBAL,KARACHI	510-93-282102		0.226	0.226 (Waiver) (Reversal)	0.337 -	0.562
1201	NADEEM AATHER S/O MIRZA AATHER BAIG A-273,BLOCK-12,F.B AREA,KARACHI.	502-64-289775		0.365	0.365 (Waiver) (Reversal)	0.535 -	0.900
1202	HAMID HUSSAIN S/O MUHAMMAD AZFAL H.NO.87/LANE NO.08,MACBOOLABADKARACHI.	518-07-579663		0.338	0.338 (Waiver) (Reversal)	0.472 -	0.810
1203	M ALI ZAMIN RIZVI S/O M.ZAMIN RIZVI N-18,BLOCK-16,KDA OVERSEASBANGLOWS,GULISTAN-E-JOHAR.	517-88-058578		0.309	0.309 (Waiver) (Reversal)	0.453 -	0.762
1204	SHAHNAZ BIBI W/O UMANAII H.NO.301,STREET NO.7,ESANAGRI,NEW KARACHI,KARACHI.	516-92-398153		0.274	0.274 (Waiver) (Reversal)	0.455 -	0.729
1205	MUHAMMAD AKHTAR S/O AMMER HANZA H.NO.1071,GULSHAN-E-HADEEDPHASE-II,BIN OASIM.	206-90-040608		0.716	0.716 (Waiver) (Reversal)	0.546 -	1.262
1206	RAZIO DINO S/O RAZA MUHAMMAD SOLANGI R-134,BLOCK-07,GUL HARY,SAFORAGOTH,GULSHAN-E-JOHAR,KARACHI.	440-92-066965		0.464	0.464 (Waiver) (Reversal)	0.680 -	1.144
1207	ARSHAD ALI KHAN A-137,BLOCK-13-D,GULSHAN-E-IQBAL,KARACHI.	518-66-332785		0.256	0.256 (Waiver) (Reversal)	0.310 -	0.567
1208	KALEEM S/O M MOBIN KHAN R-151,BLOCK-13-D,BALOCH GOTH,GULSHAN-E-IQBAL,KARACHI.	501-89-000796		0.309	0.309 (Waiver) (Reversal)	0.453 -	0.761
1209	LAL BAKSH SOLANGI S/O NAZ ALI SOLANGI R-137,BLOCK-07,SAFORA GOTH,GULSHAN-E-IQBAL,KARACHI.	440-92-243851		0.465	0.465 (Waiver) (Reversal)	0.681 -	1.146
1210	FAISAL KHAN S/O QAISER KHAN FLAT D-16,HILLA PARK,KMCKSKARACHI.	517-91-454706		0.183	0.183 (Waiver) (Reversal)	0.367 -	0.550
1211	GUL MUHAMMAD S/O GHOUS BUKHSH F.NO.23/A/20,KARACHI APPART-MENT,BLOCK-11,KARACHI.	427-87-015048		0.183	0.183 (Waiver) (Reversal)	0.374 -	0.556
1212	KHAN MUHAMMAD UMAR S/O IMAM ALI UMAR HOUSE NO.232/B,UNIT NO.2,LATEEFABAD,KARACHI.	451-44-11183		0.190	0.190 (Waiver) (Reversal)	0.381 -	0.571
1213	A.RASHED KHAN S/O ABDUL MAUD KHAN A-58,BLOCK-L,NORTH NAZIMABADKARACHI.	502-85-064096		0.183	0.183 (Waiver) (Reversal)	0.366 -	0.549
1214	SUGRA BIBI W/O ABDUL MAUD A-1 FATIMA APPT,GULSHANHUSAIN,OASIM ROAD,GARDEN	508-90-082489		0.192	0.192 (Waiver) (Reversal)	0.365 -	0.558
1215	TARIO HUSSAIN FLAT NO.18 JOHAR SQUARE,BLOCK-11,G.E.JOHAR,KARACHI.	453-89-246781		0.183	0.183 (Waiver) (Reversal)	0.366 -	0.549
1216	SHABAHT ALI SIDDIQUE S/O AHMED ALI SIDDIQUE A-262,BLOCK-07,G.E.IQBAL,KARACHI.	518-88-406031		0.173	0.173 (Waiver) (Reversal)	0.345 -	0.518
1217	SYED MEHTAB AHMED S/O SYED AFTAB AHMED H.NO.185,A/2,BLOCK-2,PECHS,KARACHI.	517-48-279088		0.106	0.106 (Waiver) (Reversal)	0.413 -	0.519
1218	ABDUL SATTAR S/O MUHAMMAD SAGEER B-462,BLOCK-2,METROVILL SITE,KARACHI.	286-91-019631		0.186	0.186 (Waiver) (Reversal)	0.367 -	0.553
1219	S.SHAHID ALI S/O SYED ABDUL GHAFAR	518-92-058545		0.132	0.132 (Waiver) (Reversal)	0.393 -	0.525
1220	MUHAMMAD SALIM QURESHI S/O M AYUB 47/3 CLIFTON QUARTERS,JEHANGIRROAD,KARACHI.	516-49-035122		0.073	0.073 (Waiver) (Reversal)	0.491 -	0.564
1221	QAMARUDDIN S/O GHULAM MUSTAFA DAYA MUHAL VILLAGE,MIRPURBURIRO JACOBABAD.	404-86-017370		0.200	0.193 (Waiver) (Reversal)	0.353 0.007	0.553
1222	MRS S.SHAHEEN FATIMA D/O ASAD RAZA FLAT NO.1,BLOCK-H,18/A,F.C AREA,KARACHI.	501-90-370561		0.210	0.194 (Waiver) (Reversal)	0.349 0.017	0.559
1223	NAGHMANA RIZVI W/O DIDAR ABNAS RIZVI H.NO.3-B,1/4/B,NAZIMABAD,KARACHI.	502-91-783112		0.203	0.196 (Waiver) (Reversal)	0.367 0.007	0.569
1224	MUHAMMAD SALEEM S/O ABDUL REHMAN H.NO.47/7 SECTOR-B-35,KORANGKARACHI.	521-88-037797		0.193	0.186 (Waiver) (Reversal)	0.347 0.007	0.539
1225	S.M.SIKANDER S/O AHMED ALI A-17 BISMILLAH TERACE,GARDENWEST,KARACHI.	512-39-132398		0.258	0.249 (Waiver) (Reversal)	0.487 0.009	0.745
1226	GULZAR BEGUM W/O M.MUZHAR UDDIN H.NO.92/R,BLOCK-R,N.NAZIM-ABAD,KARACHI.	501-89-451150		0.236	0.228 (Waiver) (Reversal)	0.410 0.008	0.646
1227	MRS.BUSHRA AZIZ W/O M.AZIZ-UL-NOOR FAROOQI B/43 AL-FAHAL HOUSING PROJECTMALIR HALT,KARACHI.	520-58-056671		0.259	0.249 (Waiver) (Reversal)	0.488 0.010	0.746
1228	YASMEEN MEHQOOZA W/O M.MAHFOOZ KHAN H.NO.8/9,SECTOR-7-E,ORANGITOWN,KARACHI.	504-89-414631		0.253	0.245 (Waiver) (Reversal)	0.432 0.009	0.686
1229	MUHAMMAD TAYAB S/O MUHAMMAD YOUSUF D-12,BLOCK-A,NORTH NAZIMABAD,KARACHI.	517-56-332122		0.233	0.224 (Waiver) (Reversal)	0.399 0.009	0.632
1230	ISMAIL KHAN S/O ARBAB KHAN H.NO.D-112,PIR ABRAR COLONY,MANGHOPUR,KARACHI.	143-86-267089		0.481	0.465 (Waiver) (Reversal)	0.836 0.016	1.317

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1231	MALI M.ASLAM S/O MALIK MUHAMMAD SADDIQ H.NO.1359/14,F.B AREA,KARACHI.	501-91-114443		0.539	0.520	0.959 (Waiver) (Reversal) 0.019	1.499
1232	NEELOFAR HABIB W/O HABIB AHMED 18-REHMAN MANZIL,GAWALE LINE NO.1,RATAN TALAB,KARACHI.	512-92-294810		0.511	0.493	0.885 (Waiver) (Reversal) 0.018	1.396
1233	SAGHIR AHMED S/O GHAFIR AHMED H.NO.78,SECTOR-13/A,ORANGITOWN,KARACHI.	502-60-959425		0.486	0.469	0.857 (Waiver) (Reversal) 0.017	1.343
1234	SALEEM KHAN S/O AZIZ KHAN H.NO.56,BLOCK-6,BUKHARI COLONY,MANGHOPIR ROAD,KARACHI.	159-87-005687		0.423	0.409	0.744 (Waiver) (Reversal) 0.014	1.167
1235	ABDUL MANAN S/O SALMAN KHAN F-108,BLOCK-2,PECHS,KARACHI.	476-02-033335		0.879	0.849	1.528 (Waiver) (Reversal) 0.030	2.406
1236	SHER ZAMAN S/O FAZAL-UR-REHMAN H.NO.D-101,PIRABAD COLONY,MANGHOPIR ROAD,KARACHI.	159-52-022924		0.448	0.432	0.780 (Waiver) (Reversal) 0.015	1.227
1237	MUHAMMAD SADIQ S/O HAJI BUDHO KHAN 5/2 LIAQUATABAD,KARACHI.	501-85-045507		0.201	0.194	0.361 (Waiver) (Reversal) 0.007	0.562
1238	ABDUL QADIR S/O MUHAMMAD ISMAIL S/T-5-A BLOCK-J,NORTH NAZIM-ABAD,KARACHI.	516-64-113503		0.257	0.248	0.446 (Waiver) (Reversal) 0.009	0.703
1239	ABDUL BAGI S/O MOLVI PEER MUHAMMAD 827-SECTOR-11-E,ORANGI TOWN,KARACHI.	504-31-159887		0.251	0.242	0.431 (Waiver) (Reversal) 0.009	0.682
1240	AMIR AKRAM S/O MUHAMMAD AKRAM H.NO.15,K.B.AHMED HAJI YOUSUFROAD,NEAR JUBLEY CINEMA,			0.257	0.248	0.445 (Waiver) (Reversal) 0.009	0.703
1241	ATIF RASHEED S/O ABDU RASHEED A-129,BLOCK-N,NORTH NAZIMABAD,KARACHI.	502-92-030626		0.214	0.207	0.377 (Waiver) (Reversal) 0.007	0.591
1242	MRS.AFSHAN AHMED W/O SYED AHMED ULLAH 5-A/271 NAZIMABAD,KARACHI.	501-88-177927		0.249	0.240	0.427 (Waiver) (Reversal) 0.009	0.676
1243	SALMA BEGUM W/O WAHEEDUDDIN 1-E-1/1 NAZIMABAD,KARACHI.	502-35-407297		0.083	0.080	0.473 (Waiver) (Reversal) 0.003	0.557
1244	ABID SULTAN KHAN S/O SULTAN KHAN A/D-B/136,FUTURE COLONY LANDHIKARACHI.	515-91-116241		0.231	0.223	0.392 (Waiver) (Reversal) 0.008	0.623
1245	ABDUL MANAN S/O ABDUL HANIFAN H.NO.56,BLOCK-C,BUKHARI COLONY,MANGHOPIR ROAD,KARACHI.	159-66-013161		0.424	0.409	0.747 (Waiver) (Reversal) 0.014	1.171
1246	MUHAMMAD YOUSUF S/O SULTAN MUHAMMAD A-379,BLOCK-B,NORTH NAZIMABAD,KARACHI.	502-88-43837C		0.185	0.178	0.316 (Waiver) (Reversal) 0.006	0.501
1247	ABDUL QUDDUS S/O RAUF KHAN K.E.S.C SURVEY NO.2556,FRONTIER COLONY,KARACHI.	135-65-224102		0.264	0.240	0.418 (Waiver) (Reversal) 0.023	0.682
1248	ALLAH ANDO S/O ABDUL HALEEM VILLAGE MAKORO KHOKHAR,SULTANKOT,SHIKARPUR.	411-91-203901		0.225	0.218	0.393 (Waiver) (Reversal) 0.008	0.618
1249	MUHAMMAD ADNAN S/O CH MUHAMMAD ANWAR H.NO.727,BLOCK-16,F.B AREA,KARACHI.	501-91-606615		0.257	0.248	0.447 (Waiver) (Reversal) 0.009	0.704
1250	MEHBOOB ALAM S/O ABDUL QAYYUM A-391-LIAQUATABAD,KARACHI.	201-58-308658		0.258	0.248	0.442 (Waiver) (Reversal) 0.009	0.700
1251	SHABANA ARIF W/O ARIF AHMED A-780-60-11-B NORTH KARACHI.	502-93-803672		0.258	0.249	0.448 (Waiver) (Reversal) 0.009	0.706
1252	ANTHONY S/O BAHAWAL MASHI H.NO.514,GALI NO.T,NEAR DULBFACTORY,ESSA NAGRI,KARACHI.	516-92-392348		0.239	0.230	0.416 (Waiver) (Reversal) 0.009	0.655
1253	NOOR PARVEEN QURESHI W/A MOORUDDIN QURESHI B-203,BLOCK-L,NORTH NAZIMABAD,KARACHI.	516-88-100508		0.238	0.230	0.413 (Waiver) (Reversal) 0.008	0.651
1254	NADEEM RASHEED S/O MUHAMMAD RASHEED B-344,BLOCK-N,NORTH NAZIMABAD,KARACHI.	506-91-291950		0.216	0.209	0.383 (Waiver) (Reversal) 0.007	0.599
1255	SARWAR IMAM S/O AKHTAR IMAM H.NO.A-820,BLOCK-12,F.B AREA,KARACHI.	501-91-333677		0.257	0.249	0.447 (Waiver) (Reversal) 0.009	0.704
1256	PATHAN KHAN S/O AMEER BUJX H.NO.183,B/11,ADAM ROAD,KARACHI.	404-87-036630		0.046	0.034	0.632 (Waiver) (Reversal) 0.012	0.678
1257	S.ZAHID HUSSAIN S/O SARDAR SHAH K.M.C. QUARTER NO.4,NEW JUBEECINEMA,KARACHI.	510-51-178541		0.257	0.249	0.447 (Waiver) (Reversal) 0.009	0.705
1258	S.JAWED ALI S/O S.YOUSUF ALI H.NO.293/PLARAFAT TOWN,PEOPLECOLONY,N.NAZIMABAD,KARACHI.	502-63-227514		0.251	0.243	0.556 (Waiver) (Reversal) 0.009	0.807
1259	SYEDA SHAHEEN FATIMA W/O ASAD RAZA FLAT NO.A,BLOCK-H/18,F.C AREA,KARACHI.	501-90-370561		0.257	0.248	0.465 (Waiver) (Reversal) 0.009	0.723
1260	SYED RONAO ALI S/O SYED IJAZ ALI H-1756,MADNI CALI,MUHAMMADABADGULBAHAR,KARACHI.	502-89-228386		0.257	0.248	0.446 (Waiver) (Reversal) 0.009	0.703
1261	SEEMA SHAHID W/O SHAHID HUSSAIN H.NO.B/11A,BLOCK-16,YOUSUFPLAZA F.B AREA,KARACHI.	501-89-815627		0.327	0.315	0.565 (Waiver) (Reversal) 0.012	0.892
1262	S.AKHTAR ALI S/S O ZAFAR ALI 5-D,23/3-LANDHI,KARACHI.	520-85-020643		0.257	0.249	0.447 (Waiver) (Reversal) 0.009	0.704
1263	S.AKHTAR MURTIZA S/O S.M.MURTIZA FLAT NO.43,MEENA BAZAR,KARIM-ABAD,KARACHI.	502-86-826390		0.258	0.249	0.447 (Waiver) (Reversal) 0.009	0.705
1264	S.SHAMIM FATIMA W/O S.MUHAMMAD NAQVI A-15,PEOPLE COLONY,BLOCK-L,NORTH NAZIMABAD,KARACHI.	521-38-178619		0.257	0.248	0.446 (Waiver) (Reversal) 0.009	0.703
1265	HAROON S/O SUMSOON H.NO.267,HASAN COLONY,MEHMOOD-ABAD,NAZIMABAD,KARACHI.	502-90-146618		0.250	0.241	0.426 (Waiver) (Reversal) 0.009	0.676
1266	S.HASHIM RAZA RIZVI S/O NOOR RAZA RIZVI 3-B,13/1 NAZIMABAD,KARACHI.	502-90-109681		0.258	0.249	0.448 (Waiver) (Reversal) 0.009	0.706
1267	ABDUL RAZZAQ S/O MUHAMMAD SUALEH H.NO.1421-22,F/2 AREA,LANDHI,COLONY,KARACHI.	423-86-001732		0.257	0.249	0.440 (Waiver) (Reversal) 0.009	0.697
1268	JAWED ASIF S/O LUQAS MASHI 334-33/C,AREA NEW ABADI,KORNAGI NO.2,KARACHI.	521-86-325479		0.258	0.249	0.441 (Waiver) (Reversal) 0.009	0.699
1269	ASMA PARVEEN W/O RASHEED HUSSAIN H.NO.4,BLOCK-37,SECTOR-5-D,NORTH KARACHI.	503-55-148807		0.240	0.232	0.389 (Waiver) (Reversal) 0.008	0.629
1270	GADA HUSSAIN S/O H.FAIZ MUHAMMAD 14-A,SMCHS,KARACHI.	431-85-073834		0.356	0.344	0.567 (Waiver) (Reversal) 0.012	0.924
1271	SHABANA W/O MUHAMMAD ALI KHAN A-211/5,LIAQUATABAD,KARACHI.	507-88-555613		0.258	0.249	0.440 (Waiver) (Reversal) 0.009	0.698
1272	SYED JAFAR RAZA S/O SYED MASOOQ HUSSAIN R-382,A-ONE COTTAGE,BL-9,F.B AREA,KARACHI.	409-85-113966		0.258	0.249	0.440 (Waiver) (Reversal) 0.009	0.698
1273	SAMINA KAUSAR W/A SH.M.SADIO E/6,NADIR SHAH APPIT,BLOCK-G,NORTH NAZIMABAD,KARACHI.	502-92-499788		0.225	0.216	0.387 (Waiver) (Reversal) 0.009	0.612
1274	REHAN S/O MUHAMMAD SALEEM E-6,NADIR SHAH APPIT,BLOCK-4,N.NAZIMABAD,KARACHI.	502-89-718592		0.256	0.247	0.437 (Waiver) (Reversal) 0.009	0.693
1275	SHABBIR AHMED S/O BASHIR AHMED B-73,GULSHAN-E-HADEED,KARACHI.	431-83-083314		0.393	0.380	0.627 (Waiver) (Reversal) 0.013	1.020
1276	SHAHEENA KHAUTOON W/O ANJUM PARVAIZ B-83,SECTOR-11/A,NORTH KARACHI	503-90-303257		0.251	0.242	0.418 (Waiver) (Reversal) 0.008	0.668
1277	NASIM AHMED S/O MUHAMMAD NAEFES 1802,NAZIMABAD,GULBAHAR,KARACHI.	502-56-194335		0.217	0.210	0.366 (Waiver) (Reversal) 0.007	0.583

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1278	SHADAB ZOHRA D/O SYED SABIHUL HASSAN BS-5,BLOCK-13,F.B.AREA,KARACHI	475-88-07911C		0.249	0.241	(Waiver) (Reversal)	0.379 0.009
1279	DILIP KUMAR S/O JELSANAND C-38,PARADISE PALACE,SARWARSHAHEED ROAD,KARACHI.	401-92-064563		0.218	0.211	(Waiver) (Reversal)	0.374 0.007
1280	ABDUL RAUF S/O ABDUL REHMAN H.NO.111 HAJI MUREED GOTH,FIRDOS COLONY,NAZIMABAD,	507-89-095398		0.249	0.240	(Waiver) (Reversal)	0.426 0.008
1281	AISHA KHANUM W/O MUHAMMAD SHAHID KHAN B/95,B ROAD,NAZIMABAD,KARACHI.	502-89-747062		0.258	0.249	(Waiver) (Reversal)	0.441 0.009
1282	ZULFIQAR AHMED S/O KHURSHED AHMED R-51,GULSHAN-E-AMIN,BLOCK-21,F.AREA,KARACHI.	501-87-117553		0.225	0.218	(Waiver) (Reversal)	0.386 0.008
1283	BINA SHUAJAT W/O SHUAJAT SHOP.NO.6,MASOOD TERRACE,G-E-IQBAL,BLOCK-13-B,KARACHI.	515-59-232912		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
1284	GHULAM SARWAR S/O H.IMAM BUX HAJI MURAD,R/D,FIRDOS COLONY,KARACHI.	502-89-374728		0.257	0.249	(Waiver) (Reversal)	0.441 0.009
1285	QAYYUM KHAN S/O HASSAN KHAN PLOT.NO.19,BLOCK-B,GADAP SUPERHIGHWAY,KARACHI.	501-91-864752		0.280	0.270	(Waiver) (Reversal)	0.482 0.009
1286	GHULAM SHABBIR S/O MUHAMMAD UMER A/12,UNITED APPIT,BLOCK-M,NORTH NAZIMABAD,KARACHI.	434-86-158764		0.257	0.249	(Waiver) (Reversal)	0.441 0.009
1287	WASEEM ALI KHAN S/O MUMTAZ YAR KHAN R-98,BLOCK-5,F.B.AREA,KARACHI.	454-86-014000		0.251	0.242	(Waiver) (Reversal)	0.430 0.009
1288	TARIQ MEHMOD S/O NAZAR AHMED 14/A,SECTOR-11-E.U.P.SOCIETY,NORTH KARACHI.	503-88-283944		0.252	0.243	(Waiver) (Reversal)	0.424 0.009
1289	S.AKHTAR MURTAZA S/A MUHAMMAD MURTAZA FLAT.NO.43,3RD FLOOR,MINABAZAR,KARIMABAD,KARACHI.	502-86-026390		0.258	0.249	(Waiver) (Reversal)	0.442 0.009
1290	WAJIDA RAFAT W/O FARRUKH MAJEED FLAT.NO.D-14,NADEEM ARCADE,SEC-14-B,SHADMAN TOWN,KARACHI.	501-85-726394		0.196	0.189	(Waiver) (Reversal)	0.342 0.007
1291	ARSHAD M.MUGHAL S/O SARDAR KHADIM HUSSAIN 33-C,M.A.H.S.KARACHI.	517-92-425015		0.355	0.315	(Waiver) (Reversal)	0.220 0.040
1292	GUL MUHAMMAD S/O JALAT KHAN H.NO.2,PLOT.NO.140;ST.NO.8-HAREM MANZOOR COLONY,KARACHI.	137-89-449761		0.362	0.288	(Waiver) (Reversal)	0.201 0.075
1293	LAL KHAN S/O DOST MUHAMMAD KHAN H.NO.1223,GALI NO.16 MEHMUD-ABAD-6,KARACHI.	277-49-219299		0.379	0.285	(Waiver) (Reversal)	0.199 0.095
1294	SEHAR NIGAR D/S KAMIL AHMED H.NO.978,BLOCK-16,F.B.AREA,KARACHI.	431-85-002214		0.313	0.283	(Waiver) (Reversal)	0.198 0.030
1295	MUHAMMAD YOUNUS S/O M.AKBAR KHAN H.NO.1423,GALI NO.16 MEHMUD-ABAD-6,KARACHI.	121-92-486148		0.423	0.349	(Waiver) (Reversal)	0.171 0.073
1296	MUHAMMAD ASHRAF S/O BAHAUDIN KHAN BANGLOW NO.51/2,10TH COMM ST,DHA,KARACHI.	514-87-127433		0.499	0.437	(Waiver) (Reversal)	0.429 0.061
1297	S.ALI GOHAR SHAH S/O SHAH MARDAN SHAH KANGRI HOUSE AMIR KHUSRO ROAD,CO-OPHOUSING SOCIETY,NO.1,KARACHI.	439-58-262659		0.998	0.886	(Waiver) (Reversal)	0.868 0.112
1298	MRS. ASMAN PARI W/O ARBAB KHAN H.NO.9-A SMCHS AZAM JAMUARACOLONY,KARACHI.	143-89-414986		0.540	0.477	(Waiver) (Reversal)	0.468 0.062
1299	ABDUL GHAFDOR S/O NOORUDIN H.NO.1029-ST.NO.14 AZAM BASTIKARACHI-44.	602-85-110127		0.920	0.853	(Waiver) (Reversal)	0.836 0.067
1300	MUNIR ALAM S/O JAMILUDDIN H.NO.1029,STREET-14,AZAM BASTIKARACHI.	455-37-224525		0.920	0.853	(Waiver) (Reversal)	0.783 0.067
1301	SH KAISER S/O SH.A.KUDUS H.NO.18 AMIR KHUSRO ROAD,CO-HOUSING SOCIETY,KARACHI.	513-88-009975		0.202	0.187	(Waiver) (Reversal)	0.435 0.015
1302	MUHAMMAD YOUNUS S/O MUHAMMAD USMAN MADINA MANSION-D,MOOSASTREET KHARADAR,KARACHI.	511-54-052597		0.179	0.162	(Waiver) (Reversal)	0.354 0.017
1303	ABDUL RAZZAK S/O MUHAMMAD USMAN AKBAR ALI MANZIL 1ST FLOORSTREET NO.5,YOUSUF HAROON ROAD	511-92-052595		0.173	0.173	(Waiver) (Reversal)	0.355 -
1304	MUHAMMAD RAHM S/O MUHAMMAD ZAREEN H.NO.K-14-5-22/24 NEAR RATIONSHP-2388 MIRZA ADAM KHAN ROAD	508-54-214356		0.179	0.173	(Waiver) (Reversal)	0.352 0.005
1305	ABDUL RAZZAQUE S/O HAJI ABDUL KHALIQUE 22512 DURA LLANE KALAKOTLYARI,KARACHI.	507-42-077837		0.199	0.176	(Waiver) (Reversal)	0.363 0.022
1306	A.GHANI BALOCH S/O A RAHIM 3711 TENNERY ROAD,EIDOO LANER,S.NO.523,KARACHI.	508-49-054037		0.182	0.182	(Waiver) (Reversal)	0.369 -
1307	SHAGUFTA PARVEEN W/O IQBAL HUSSAIN SHEA MKT AZEEM PLAZA,BLOCK-EP,N0.83,KARACHI.	516-89-371286		0.214	0.190	(Waiver) (Reversal)	0.384 0.024
1308	NASIR S/O M.YAQOOB G/O NAMAN MASJID,GUL MUHAMMADLANE,LYARI KARACHI.	508-66-04411C		0.214	0.203	(Waiver) (Reversal)	0.408 0.011
1309	MUHAMMAD NISAR S/O SH.RAHIM BUX (LATE) G.K.297,G.NO.8 KASIM BHAI LYARI KARACHI.	509-65-217388		0.204	0.204	(Waiver) (Reversal)	0.461 -
1310	GHULAM RASOOL SHAH S/O AHMED SHAH AK-218/13-B-7 KARI JUMANABROAD,KARACHI.	50-44-091956		0.234	0.209	(Waiver) (Reversal)	0.415 0.025
1311	JAMIL S/O SALEH MUHAMMAD SHAH BUGI LANE,BLOCK-CHUSSAINI MASJID KARACHI.	508-87-282519		0.214	0.214	(Waiver) (Reversal)	0.437 -
1312	MUHAMMAD NAEM S/O RAHIM BUX K.G.13-A-287 TENNERY ROAD,EIDOO LANE,KALRI KARACHI.	507-50-107898		0.250	0.220	(Waiver) (Reversal)	0.460 0.030
1313	SYED GULZAR HUSSAIN S/O SYED ABU BAKAR AWAMI BEGUM,ST-2,BADAM MANDIMASJID,4TH FLOOR-F-130,KARACHI	508-60-007941		0.228	0.228	(Waiver) (Reversal)	0.447 -
1314	M.AMIR KHAN S/O NAZEER AHMED H.NO.A-15-78-46-1ST ST.NO.12HARONABROAD,NEW KARACHI,KARACHI	507-89-101231		0.234	0.234	(Waiver) (Reversal)	0.478 -
1315	A.MAJED DOST HYDRI S/O GHULAM HAIDER K-1/L-13B-125 WALI HUSSAIN ALIROAD,PHOTO LANE LYARI,KARACHI.	508-89-19697C		0.234	0.234	(Waiver) (Reversal)	0.466 -
1316	ABDUL HAMEED S/O UR'S A-22-20-529-A EIDGAH LINE,ALVIROAD CHAKIWARA,LYARI,KARACHI.	508-89-092052		1.707	1.707	(Waiver) (Reversal)	3.328 -
1317	AZIZ MUHAMMAD S/O MUHAMMAD WALI SHAH 1232 GHOSIA COLONY,NEW TOWN,POLICA STATION KARACHI.	503-85-186954		0.384	0.321	(Waiver) (Reversal)	0.492 0.064
1318	MUHAMMAD IREES KHAN S/O FAIZ,MUHAMMAD KHAN 490-B,811/E FATIMAH JINNAHCOLONY,NORTH KARACHI.	516-59-047042		0.219	0.201	(Waiver) (Reversal)	0.308 0.019
1319	AFIFA NASREEN W/O MUHAMMAD AFAQ AKHTAR R-258/F,8,B AREA,KARACHI.	501-89-805625		0.237	0.230	(Waiver) (Reversal)	0.353 0.006
1320	BUNAIR TRANSPORT A-13 AL-AZAM SQUARE,F.B AREA,KARACHI.	MUHAMMAD ASLAM KHAN 501-87-525672	PIRJI ACHHAN KHAN	1.252	0.904	(Waiver) (Reversal)	2.388 0.348
1321	BUNAIR TRANSPORT B-1/24 BLOCK-2,MF AL-KARAMSQURE,LIAQUATABAD,KARACHI.	MUHAMMAD ASLAM KHAN 501-87-525672	PIRJI ACHHAN KHAN	0.376	0.376	(Waiver) (Reversal)	1.632 -
1322	MIRZA MUDIN S/O MUNTAZIM H.NO.1232 GHOSIA COLONY,NEWTOWN,KARACHI.	103-91-116007		0.426	0.303	(Waiver) (Reversal)	0.329 0.123
1323	HABIBULLAH KHAN S/O HAJI MUNEER KHAN AC-1625,107 JINNAH SQUARE,JAMEELA STREET,KARACHI.			0.197	0.196	(Waiver) (Reversal)	0.362 0.001
1324	JAMIL AHMED KHAN S/O ABDUL HAQUE KHAN L-57,SECTOR-2-B,ABDULLAH TOWN,NORTH KARACHI.			0.180	0.180	(Waiver) (Reversal)	0.341 -

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1325	SULTAN MEHMOOD S/O MUHAMMAD YOUNUS 2/E,1/5 NAZIMABAD,KARACHI.			0.184	0.182	(Waiver) (Reversal) 0.341 0.003	0.525
1326	SHIRIN TAJ W/O M.ZAMAN KHAN 3-HAREY DAS LAG BLDG.M.A.JINNAH ROAD,KARACHI.			0.190	0.189	(Waiver) (Reversal) 0.357 0.001	0.547
1327	M.HANIF SHAIKH S/O ABDUL MAJEED SHAIKH A-6,REHMAN CENTRE,NORTHNAZIMABAD,KARACHI.			0.185	0.184	(Waiver) (Reversal) 0.333 0.001	0.517
1328	FARHANA NIGAR W/O TANWEER AHMED KHAWAJA B-336,BLOCK-N,NORTH NAZIMABADKARACHI.			0.194	0.192	(Waiver) (Reversal) 0.342 0.002	0.537
1329	ZAIN-UN-NISA W/O MOBIN RAZA KHAN D-8,STAFF COLOR GOVT COLLEGEOF TECHNOLOGY,SITE,KARACHI.			0.219	0.190	(Waiver) (Reversal) 0.323 0.030	0.542
1330	MRS.TASNEEM IFTIKHAR S/O IFTIKHAR AHMED H.NO.1914,BLOCK-14,DASTAGIRSOCIETY,F.B.AREA,KARACHI.			0.199	0.161	(Waiver) (Reversal) 0.306 0.037	0.504
1331	MUHAMMAD ANIS S/O MUHAMMAD RAFIQ 516-88-117779			0.238	0.188	(Waiver) (Reversal) 0.309 0.050	0.547
1332	MUHAMMAD IDREES S/O ABDUL GHAFARR 1280/3 AZIZABAD,F.B.AREA,KARACHI.	501-66-306745		0.243	0.192	(Waiver) (Reversal) 0.325 0.051	0.568
1333	JAMIL AHMED S/O WAKEEL AHMED A-6 ISHQABAD,KARACHI.	501-38-858756		0.205	0.177	(Waiver) (Reversal) 0.304 0.029	0.509
1334	JUMMAI S/O RAISY 38-H.NO.14 SANTI NAGAR,MUJAHIDCOLONY,KARABI.	518-57-082166		0.255	0.183	(Waiver) (Reversal) 0.278 0.072	0.533
1335	OMER KHAN S/O ROSHAN KHAN C-147 PATEL PARA,JEHANGIR ROADWEST,KARACHI.	516-55-054782		0.220	0.148	(Waiver) (Reversal) 0.311 0.047	0.506
1336	RASHID KHALID S/O PIR FEROZUDDIN B-172,BLOCK-G,NORTH NAZIMABADKARACHI.	502-92-000540		0.231	0.195	(Waiver) (Reversal) 0.337 0.036	0.568
1337	SHABBIR AHMED S/O ABDUL HUSSAIN H.NO.294,11/A,ALAMGIR SOCIETYMODEL COLONY,MALIR KARACHI.	519-52-266364		0.251	0.198	(Waiver) (Reversal) 0.327 0.052	0.578
1338	SADIA AMINA W/O FAZAL AHMED 11/604 SUPER HIGHWAY SCHEME-33,KARACHI.	517-90-210412		0.227	0.188	(Waiver) (Reversal) 0.308 0.039	0.535
1339	SYED MUSHTAESH ALI S/O SYED MEHBOOB ALI 4/116 LAQUATABAD,KARACHI.	50191-361367		0.263	0.143	(Waiver) (Reversal) 0.386 0.040	0.569
1340	S.M.ASAD S/O S.A.JABER FLAT NO.6 CORNER CASTLE BLDGM.A.JINNAH ROAD,KARACHI.	503-65-085838		0.231	0.196	(Waiver) (Reversal) 0.323 0.034	0.554
1341	RAEES AHMED S/O MUHAMMAD SAED 3/687 LAQUATABAD,KARACHI.	501-86-266270		0.269	0.081	(Waiver) (Reversal) 0.385 0.039	0.504
1342	MUHAMMAD ADNAN S/O MUHAMMAD SULTAN H.NOL10/435,LAQUATABAD,KARACHI.	501-92-828499		0.222	0.186	(Waiver) (Reversal) 0.316 0.036	0.538
1343	MRS.NASEEBA JAFFER W/O JAFFER KHAN LY-14/13 OLD FIDA HUSSAINSEIKH ROAD,BAGHDADI,KARACHI.	508-89-354556		0.259	0.236	(Waiver) (Reversal) 0.247 0.023	0.506
1344	MUHAMMAD NAZIR KHAN S/O WAZIR MUHAMMAD R-366,SECTOR-14-B, SHADMANTOWN,NORTH KARACHI.	273-60-131706		0.201	0.200	(Waiver) (Reversal) 0.364 0.002	0.565
1345	SHABBIR AHMED S/O MUHAMMAD YAHYA B-29,3RD FLOOR CROWN PLAZA,SECT-11-C-1,NORTH KARACHI.	503-91-313794		0.183	0.177	(Waiver) (Reversal) 0.336 0.005	0.518
1346	AZIZ S/O MUNSHI H.NO.9/12 AURANGABAD,NAZIMABADKARACHI.	502-92-189609		0.193	0.193	(Waiver) (Reversal) 0.366 -	0.559
1347	LIAQUAT ALI S/O SHARAFAT ALI A-405,SECTOR-14-B, SHADMANTOWN,NORTH KARACHI.	501-89-021170		0.181	0.180	(Waiver) (Reversal) 0.339 0.002	0.520
1348	JAVED IQBAL S/O MATLOOB A.KHAN R-368 SECTOR-11-C-3,SIR SYEDTOWN,NORTH KARACHI.	503-88-118438		0.454	0.188	(Waiver) (Reversal) 0.094 0.266	0.548
1349	MUHAMMAD RAFIQ S/O WALI MUHAMMAD B-4/7 PAI COLONY,MANGHOPIRROAD,KARACHI.	506-89-021856		0.193	0.190	(Waiver) (Reversal) 0.348 0.003	0.541
1350	MUNSAR S/O SAMANDAR KHAN 1725/4089 NEAR JAMA MASJID FIRDOUS MADINA COLONY,BADDAR	516-54-046932		0.200	0.198	(Waiver) (Reversal) 0.364 0.002	0.563
1351	SHAH JEHAAN BEGUM W/O M.AHMED KHAN GHOURI FLAT-C-8 TOP FLOOR,BLOCK-3-AL-KARAM SQUARE,F.B.AREA,	516-35-044407		0.183	0.158	(Waiver) (Reversal) 0.354 0.025	0.536
1352	MRS.SHAMIMA ISHRAT W/O ZAMINUL HASSAN ABBASI III-F,17/8 NAZIMABAD,KARACHI.	502-27-014677		0.189	0.174	(Waiver) (Reversal) 0.317 0.015	0.506
1353	MRS.ZAIUBN-NISA W/O SYED MANZOOR UL- HASSAN H.NO.89 MAHMOODABAD,NEARHUSSAIN COLONY,NAZIMABAD.	276-59-000212		0.218	0.189	(Waiver) (Reversal) 0.334 0.029	0.552
1354	MRS.TALAT AYESHA W/O ABDUL REHMAN BAIG FLAT NO A-92,2ND FLOOR HOORMARKET NAZIMABAD,KARACHI.	502-59-378354		0.188	0.186	(Waiver) (Reversal) 0.355 0.002	0.542
1355	AMIRUL REHMAN S/O BAHDUR KHAN 17-MEHOOD BLDG,SARMAD ROAD,SADDAR KARACHI.	515-62-234730		0.182	0.182	(Waiver) (Reversal) 0.334 -	0.516
1356	ASGHAR ALI S/O MUHAMMAD YOUSUF LASHKAR MANZIL,SIDDIO WAHABROAD,GARDEN WEST,KARACHI.	515-92-010635		0.187	0.184	(Waiver) (Reversal) 0.338 0.004	0.525
1357	ASMATULLAH S/O ANWAR KHAN F-9/36 BLOCK-H,METROLVILL,SITEKARACHI.	451-44-059895		0.180	0.180	(Waiver) (Reversal) 0.327 -	0.507
1358	MUHAMMAD ILYAS S/O MIAN JALAL DIN NEARABAD CIRCULAR ROAD,NEARATIONAL FLOOR MILLS, G.NO.1.	281-93-142726		0.628	0.489	(Waiver) (Reversal) 0.714 0.139	1.342
1359	ALI ASIM SYED S/O ASLAM BEHAR SYED H.NO.212 & 8 NO.20 R.A.BAZAARLHORE.	210-89-317455		0.463	0.232	(Waiver) (Reversal) 0.463 0.105	0.820
1360	MUHAMMAD MEHBOOB S/O MUHAMMAD YAOOB H.NO.12 BLOCK-D-1 GUJAR PURASACHEME,LAHORE.	275-92-086766		0.505	0.341	(Waiver) (Reversal) 0.948 0.164	1.453
1361	IDREES AHMED S/O ABDUL RASHID P/177,ST NO.2,DHANI GHAT,FAISALABAD.	246-87-246847		0.451	0.289	(Waiver) (Reversal) 0.533 0.162	0.984
1362	GHULAM ARIF S/O REHMAT ALI KHAN P-829 SIDDIQUE CHOWK-D-TYPECOLONY,FAISALABAD.	245-90-033959		0.307	0.259	(Waiver) (Reversal) 0.411 0.048	0.718
1363	RANA GHULAM RASOOL S/O RANA MUHAMMAD AKRAM HOUSE NO.201,ST NO.12, MUHAMMADPURA,FAISALABAD.	246-61-079930		0.281	0.203	(Waiver) (Reversal) 0.335 0.078	0.616
1364	ABDUL RAUF S/O HAJI MUHAMMAD SHAFI 78-A NEW CIVIL LINE,FAISALABAD	247-92-291972		0.468	0.153	(Waiver) (Reversal) 0.676 0.165	0.994
1365	RANA HAFAZAT ALI S/O RANA WALI MUHAMMAD CHAK NO.225/RB,FAISALABAD.	248-92-443241		0.237	0.177	(Waiver) (Reversal) 0.291 0.051	0.519
1366	UMER MANSOOR S/O CH.MUHAMMAD ASLAM 316/B PEOPLES COLONY,FAISAL-ABAD.	244-88-494149		0.554	0.191	(Waiver) (Reversal) 0.273 0.152	0.616
1367	GHULAM MUHYODIN S/O HAKIM ALI KHAN 15-Y-II MADINA TOWN,FAISALABAD	246-92-165066		0.539	0.420	(Waiver) (Reversal) 0.750 0.118	1.288
1368	MUHAMMAD ASHRAF RASOOL 12-AHMED BLOCK,GARDEN TOWN,LAHORE.			0.333	0.150	(Waiver) (Reversal) 0.242 0.183	0.575
1369	SYED AMJAD ALI 70-F MODEL TOWN,LAHORE.			0.620	0.499	(Waiver) (Reversal) 0.804 0.120	1.423
1370	RUBAB GILANI H.NO.70-F,MODEL TOWN,LAHORE.			0.783	0.500	(Waiver) (Reversal) 0.804 0.283	1.587
1371	MIAN ZAHEER UDDIN BABER			0.284	0.240	(Waiver) (Reversal) 0.386 0.045	0.670

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1372	KHALID ANWAR QADRI			0.293	0.240	(Waiver) (Reversal) 0.053	0.386 0.679
1373	ABDUL RAUF 27/5-22,N-1 QURESHI STREET LAHORE.			0.296	0.224	(Waiver) (Reversal) 0.072	0.360 0.656
1374	ISHIAQ AHMED S/O MUSHTAQ AHMED 114-A,ST.NO.46-S.MADINA PARK GOREY SHAH,LAHORE.	266-85-199303		0.411	0.241	(Waiver) (Reversal) 0.170	0.345 0.757
1375	MUHAMMAD TARIO S/O TAJ DIN H/18 FAROOQ STREET HANI SHAHROAD,MOZANG LAHORE.	224-91-345356		0.461	0.329	(Waiver) (Reversal) 0.132	0.508 0.969
1376	MALIK MANZOOR HUSSAIN S/O MALIK AHMED BUKASH ABU SUFIAN STREET,SAEED PARKSHADRA LAHORE.	271-45-139598		0.773	0.395	(Waiver) (Reversal) 0.378	0.781 1.555
1377	MALIK MUHAMMAD TAHEER S/O MALIK ABDUL KARIM H/15/1-B,STREET NO.49,ISLAM-ABAD COLONY,SAMANABAD,LAHORE.	272-58-233784		0.659	0.420	(Waiver) (Reversal) 0.238	0.708 1.367
1378	MUHAMMAD SALEEM ASI S/O NOOR MUHAMMAD 568-N SAMANABAD,LAHORE.	272-91-527807		1.676	1.273	(Waiver) (Reversal) 0.403	1.812 3.489
1379	ABDUL SALAM KHOKHAR S/O MUHAMMAD ALI KHOKHAR H/9-ST-27 MOZANG LAHORE.	285-92-184544		1.856	1.389	(Waiver) (Reversal) 0.467	2.106 3.962
1380	WAQAR AHMED RAO S/O RISALDAR RAO YAR AHMED 96-KHYBER BLOCK,ALLAMA IQBAL TOWN,LAHORE.	336-56-298958		4.178	2.884	(Waiver) (Reversal) 1.294	4.340 8.517
1381	MEHBOOB ASHAR S/O ABDUL RAUF 621-RAZA BLOCK A,I.TOWN,LAHORE	276-90-150421		0.465	0.295	(Waiver) (Reversal) 0.170	0.414 0.879
1382	MUHAMMAD TARIO S/O CH.MUHAMMAD ALI H.NO.2-A,FAREED,ST.NO.17,SADIQ PARK,MOZANG LAHORE.	274-56-044378		0.224	0.185	(Waiver) (Reversal) 0.039	0.321 0.544
1383	NUZHAT JAMEEL D/O MUHAMMAD ISMAIL BAIG FLAT NO.1.53-E-I LIBERTY MARKET,GULBERG-III,LAHORE.	273-60-154849		0.227	0.187	(Waiver) (Reversal) 0.040	0.325 0.552
1384	SAFDAR ALI BUTT S/O GHULAM MUHAMMAD BUTT 552-A-1,GULBERG-III,LAHORE.	270-91-390691		0.200	0.197	(Waiver) (Reversal) 0.003	0.406 0.606
1385	SABIHA MARYAM WAJID FARDULLAH MEHMOD 15-OLD FCC GULBERG,LAHORE.	270-92-116798		0.344	0.332	(Waiver) (Reversal) 0.012	0.747 1.090
1386	FAIZA ANWAR D/O MUHAMMAD ANWAR 231-R,MODEL TOWN,EXT LAHORE.	269-91-113048		0.327	0.320	(Waiver) (Reversal) 0.007	0.632 0.959
1387	ABDUL Hafeez S/O TAU DIN SHAHDIL KHIRAI,DHUNA SINGH.	278-61-266178		0.355	0.348	(Waiver) (Reversal) 0.008	0.716 1.071
1388	MUHAMMAD Hafeez S/O ATTAK UDDIN KHAN COLONY NEAR GRAYARD,MODEL TOWN,LAHORE.	277-92-021898		0.855	0.589	(Waiver) (Reversal) 0.266	0.925 1.780
1389	HUMAYUN PERVAIL LODHI S/O M.AMIN KHAN LODHI 29-C,MODEL TOWN,LAHORE.	293-91-062164		0.655	0.637	(Waiver) (Reversal) 0.018	1.218 1.873
1390	MUHAMMAD ASHRAF S/O ABDUL AZIZ HOUSE NO.2,STREET-4,BAGHMUNSHI,LODHA RAVI ROAD,LAHORE.	273-89-251348		0.644	0.644	(Waiver) (Reversal) -	1.042 1.686
1391	FARZANA S.M.HAIDER D/O S.M.HAIDER BUKHARI 12-COMM ZONE,LIBERTY MARKET,GULBERG,LAHORE.	270-87-349462		0.665	0.657	(Waiver) (Reversal) 0.008	1.348 2.013
1392	KARAMAT ALI S/O REHMAT ALI H.NO.13,ST.NO.8 QURESHIMOHALLAH,MOZANG LAHORE.	274-91-292285		2.346	1.204	(Waiver) (Reversal) 0.637	2.052 3.893
1393	UMER SAIDIQ S/O MUHAMMAD SAIDIQ 1-593-A-1 GULBERG-III,LAHORE.	270-65-116334		0.206	0.201	(Waiver) (Reversal) 0.005	0.399 0.606
1394	MUHAMMAD RASHID S/O CH.ABDUL REHMAN H.NO.11,BLOCK-17,SECTOR-B-1,COLLEGE ROAD TOWNSHIP,LAHORE.	278-56-296250		0.352	0.284	(Waiver) (Reversal) 0.068	0.485 0.837
1395	MUHAMMAD MUNTAZ S/O MUHAMMAD ABDULLAH H.NO.114-C,GANGA ICE FACTORY,GULBERG-II,LAHORE.	235-88-435371		0.259	0.204	(Waiver) (Reversal) 0.056	0.354 0.613
1396	MRS.SHAHIDA IOBAL W/O MIAN IOBAL AHMED 118-AI,GULBERG-III,LAHORE.	271-87-243836		0.218	0.213	(Waiver) (Reversal) 0.005	0.431 0.649
1397	NADEEM MEHMOOD BUTT S/O MOHAMMUD SADIQ H.NO.546-G,GULSHAN-E-RAVI,LAHORE.	276-89-147791		0.326	0.215	(Waiver) (Reversal) 0.006	0.508 0.729
1398	HAROON RASHEED S/O ABDUL RASHEED 169-RAVI BLOCK,ALLAMA IQBAL TOWN,LAHORE.	302-90-639956		0.225	0.219	(Waiver) (Reversal) 0.006	0.438 0.662
1399	MUHAMMAD AFZAL KHAN S/O MOLVI GHULAM HAIDER 258-D,FAISAL TOWN,LAHORE.	344-27-134566		0.250	0.250	(Waiver) (Reversal) -	0.481 0.732
1400	ABIDA BUKHARI W/O SYED ZAFAR ALI SHAH 70-A FAISAL TOWN,LAHORE.	244-60-523264		0.254	0.254	(Waiver) (Reversal) -	0.511 0.765
1401	CH.MUHAMMAD AHMED S/O ZAFAR AHMED SHAH JEHAN STREET,KAURO PINDWALTON ROAD,LAHORE.	244-46-226047		0.333	0.265	(Waiver) (Reversal) 0.068	0.474 0.808
1402	HABIB AHMED S/O MUHAMMAD RAMZAN H.NO.27,ST.NO.30 CANAL PARK,GULBERG-II,LAHORE.	338-48-079887		0.289	0.281	(Waiver) (Reversal) 0.008	0.568 0.857
1403	AMNA HASAN W/O SYED ZAHID HUSSAIN 37-SHAUKAT HAYAT COLONY,MODEL TOWN,LAHORE.	270-88-068706		0.372	0.292	(Waiver) (Reversal) 0.080	0.479 0.851
1404	LATIF SHAKIR TEXTILE MILLS PLOT NO 206 INDUSTRIAL ESTATEGADOON SWABI			257.430	109.963	(Waiver) (Reversal) 70.041	153.422 333.426
1405	BOLAN BEVERAGES (PVT) LTD PLOT NO B-98 TO B-103QUETTA INDUSTRIAL ESTATE			58.954	8.841	(Waiver) (Reversal) 10.113	54.294 73.248
1406	DOST ENTERPRISES (PVT) LTD 31 K GULBERG II LAHORE			114.719	45.526	(Waiver) (Reversal) 64.078	92.208 201.753
1407	KURDISTAN TRADING COMPANY 8TH FLOOR AL SAHIT CENTRE ANNEXE REGENT PLAZA HOTEL			21.006	17.506	(Waiver) (Reversal) -	34.402 51.908
1408	PROMETALS LTD 13-K-M LAHORE SHEI KHUPURAROAD SHEIKHPURA			2.063	-	(Waiver) (Reversal) -	2.504 2.504
1409	JNZ WEARS (PVT) LTD ROOM NO 234 2ND FLOOR AL NOORCENTRE PREEDY STREET			7.253	-	(Waiver) (Reversal) -	3.402 3.402
1410	M.K.FAST (PVT) LTD 189 SECTOR 24 KORANGI IND AREA KARACHI			23.390	8.907	(Waiver) (Reversal) 1.982	36.020 46.910
1411	RAHIM ROSHAN COTTON INDUSTRIES G.T.ROAD KOT ADDU			3.719	-	(Waiver) (Reversal) -	3.503 3.503
1412	NATIONAL THREAD (PVT) LTD 1ST FLOOR DADA CHAMBERSMEREWEATHER TOWER M.A.JINNAH			25.542	-	(Waiver) (Reversal) -	1.377 1.377
1413	BUSINESS COMPUTING INTERNATIONAL PVT LTD 2ND FLOOR MAHMOOD CENTRE BC-11BLOCK 9 CLIFTON KARACHI			2.912	0.544	(Waiver) (Reversal) 0.737	2.816 4.096
1414	SHAKIR LATIF IND PVT LTD ROOM NO 111 IMPERIAL TOWERMOLVI TAMIZUDDIN KHAN RAOD			18.784	13.733	(Waiver) (Reversal) -	18.838 32.571
1415	ADIL TEXTILE MILLS LTD 15-K.M.SHEIKHPURA FAISALABAOD MUJZA BHKKI			246.385	62.928	(Waiver) (Reversal) 28.205	81.352 172.485
1416	PIR MUHAMMAD S/O JUNAID KHAN H.NO.140 HAJI M.VILLAY,M.P.ROKARACHI.	601-50-188274		0.366	0.355	(Waiver) (Reversal) 0.001	0.397 0.753
1417	NOOR ALAM KHAN S/O MIR ALAM HOUSE NO.127 MISTRAY KHANVILLAGE OLD GOLIMAR,KARACHI.	506-52-164739		0.044	0.034	(Waiver) (Reversal) -	0.567 0.601
1418	MUHAMMAD TARIO H.NO.140 HAJI SALEH,M.VILLAGE,M.ROAD,KARACHI.	601-89-400029		0.365	0.355	(Waiver) (Reversal) -	0.398 0.753

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1419	JAMAL AFROZ S/O IQBAL AHMED FLAT.NO.5,INTIZAR MARKET,NAZIMABAD.NO.2,KARACHI.	502-41-177991		0.350	0.340	(Waiver) (Reversal) -	0.381 0.721
1420	JAVED ASHRAF S/O MUHAMMAD ASHRAF MALIK 25-NABAHR COLONY,NAZIMABAD,KARACHI.	244-86-517018		3.300	3.300	(Waiver) (Reversal) -	3.696 6.996
1421	BASHIR AHMED S/O GHULAM JAN H.NO.141 HAJI SALEH MUHAMMADST,M.P.ROAD,KARACHI.	602-65-147487		0.366	0.350	(Waiver) (Reversal) 0.006	0.386 0.742
1422	LIAQUAT ALI S/O ASAL KHAN H.NO.103 OLD GULBAHAR,KARACHI.	506-92-065689		0.611	0.365	(Waiver) (Reversal) 0.237	0.172 0.773
1423	AYUB KHAN S/O MISTERY KHAN H.NO.54 MISTERY MOHALAH,OLDGOLIMAR,KARACHI.	506-63-038057		0.276	0.266	(Waiver) (Reversal) -	0.298 0.565
1424	MUHAMMAD AMANULLAH S/O GHULAM CADIR A-727 BLOCK-H,N.NAZIMABAD,KARACHI.			1.965	1.965	(Waiver) (Reversal) -	2.201 4.165
1425	MANZOOR ALI S/O MUHAMMAD YOUSUF HOUSE.NO.43 USMANIA COLONY,NAZIMABAD BARA BOARD,KARACHI.	421-49-166193		1.120	1.120	(Waiver) (Reversal) -	1.255 2.375
1426	SHAH BAIG S/O MEHMOD KHAN 42 USMANIA COLONY,B-ROAD,NAZIMABAD,KARACHI.	426-41-067756		1.195	1.195	(Waiver) (Reversal) -	1.338 2.533
1427	TAI MUHAMMAD S/O ALLAH DAD G-9/3,F.C.AREA,KARACHI.	401-92-168256		1.626	1.626	(Waiver) (Reversal) -	1.821 3.446
1428	ZAHOOOR HUSSAIN S/O KHAN MUHAMMAD H.NO.C/75 ZUBAIRY COLONY,MANGHOPIR ROAD,KARACHI.	506-48-065986		0.336	0.326	(Waiver) (Reversal) -	0.366 0.692
1429	SULTAN ZAMIR S/O GUL ZAMIR D-122,BLOCK-116 BILAL MASJIDCHOTA MAIDAN,NAZIMABAD,KARACHI	502-86-623037		0.732	0.731	(Waiver) (Reversal) 0.001	0.818 1.550
1430	ALTAF HUSSAIN S/O ASGHAR ALI D-7 APSARA APARTMENT,GULSHAN-E-IQBAL,KARACHI.	659-95-098221		0.504	0.349	(Waiver) (Reversal) 0.146	0.245 0.739
1431	DUNYA GUL S/O SAHRE GUL H.NO.141 HAJI SALEH MUHAMMADST,M.P.ROAD,KARACHI.	140-90-114385		0.365	0.355	(Waiver) (Reversal) -	0.398 0.753
1432	MUHAMMAD NAEM BALOCH S/O HAJI MUHAMMAD HASAN H.NO.141 HAJI SALEH MUHAMMADVILLAGE ROAD,GOLIMAR,KARACHI.	509-92-196535		0.366	0.355	(Waiver) (Reversal) 0.001	0.397 0.753
1433	MIR MUHAMMAD MIRANI S/O HAJI SAMORO 380/12 LASBELA,KARACHI.	413-39-002188		1.000	1.000	(Waiver) (Reversal) -	1.120 2.119
1434	MUHAMMAD FAROOQ S/O SALAHUDDIN A-111 SMH SOCIETY,KARACHI.	517-88-099570		0.313	0.303	(Waiver) (Reversal) -	0.339 0.642
1435	ABDUL SATTAR S/O GUL MUHAMMAD F-140 SITE KARACHI.	604-92-078855		0.390	0.196	(Waiver) (Reversal) 0.184	0.219 0.599
1436	YASMEEN JEHAN MASOOD W/O SYED MASOOD ALI F-31,A.W.P.REFAI-E-AAM,MAILRHAL,KARACHI.	518-89-623450		0.299	0.233	(Waiver) (Reversal) 0.056	0.253 0.541
1437	SHER JHANG S/O ABDUL KARIM H.NO.29/19 AREA.5-F NORTHIKARACHI.	515-02-024408		0.295	0.226	(Waiver) (Reversal) 0.058	0.241 0.526
1438	USMANI KHAN S/O MUHIB KHAN H.NO.405,BLOCK-21,F.B.AREAKARACHI.	116-49-190931		0.389	0.298	(Waiver) (Reversal) 0.080	0.321 0.699
1439	ANAR KALI W/O LATE ANWAR ALI R-C-330/4 BHAWAL ST.GAZDARABADKARACHI.	512-38-070663		0.310	0.239	(Waiver) (Reversal) 0.061	0.256 0.556
1440	SHER MUHAMMAD S/O MOIN KHAN 92 ALI ASIF SQUARE,F.B.AREASUPER HIGHWAY ROAD,KARACHI.	519-92-210829		0.302	0.233	(Waiver) (Reversal) 0.059	0.250 0.542
1441	FAROOQ FAHIM S/O FAHEEM AHMED 127-R,BLOCK-6,GULSHAN-E-IQBAL,KARACHI.	518-59-020904		0.287	0.219	(Waiver) (Reversal) -	0.233 0.510
1442	BASHIR AHMED ADIL S/O MUHAMMAD JAN SHERSHAH VILLAGE BROHIMUHALAH KARACHI.	641-55-029879		0.352	0.270	(Waiver) (Reversal) 0.073	0.282 0.624
1443	MUHAMMAD RIZWAN S/O ABDUL GHAFFAR 1252/3 HUSSAINABAD,F.B AREA,KARACHI.	501-92-638843		0.306	0.244	(Waiver) (Reversal) 0.052	0.271 0.566
1444	ABID HUSSAIN S/O NASIRUDDIN 3/455 LIAQUATABAD,KARACHI.	501-50-223098		0.309	0.239	(Waiver) (Reversal) 0.060	0.256 0.555
1445	MUHAMMAD ASLAM S/O IBRAHIM ROOM.NO.6 AL-REHMAN BLDG,MOASA LANE, KARACHI.	516-64-283535		0.371	0.293	(Waiver) (Reversal) 0.068	0.316 0.677
1446	MUHAMMAD FAROOQ S/O ABDUL SATTAR ROOM NO 8 HUSSAIN BLDG,NAYABADKARACHI.	511-57-879440		0.429	0.311	(Waiver) (Reversal) 0.108	0.299 0.718
1447	PIR BULAN SHAH S/O PIR HAJI SHAH JILLANI H.NO.693,ST.NO.12,HARONONABMANDSON,SHAH BLDG LANE,KARACHI	541-44-141181		0.309	0.239	(Waiver) (Reversal) 0.060	0.256 0.555
1448	MUHAMMAD SALEEM S/O MUHAMMAD SIDDIQUE B/R-37 GANGOO ST.NO.2,BOUTLANNMARKET,KARACHI.	511-55-011348		0.311	0.245	(Waiver) (Reversal) 0.056	0.268 0.570
1449	MUHAMMAD ANWAR S/O MUHAMMAD GHAFAR 1252/3 HUSSAINABAD,F.B AREA,KARACHI.	501-62-638840		0.302	0.236	(Waiver) (Reversal) 0.056	0.256 0.548
1450	ALI BAKSH S/O GHAZI KHAN FLAT.NO.14,BL-B,DECENT PLAZAUNIVERSITY ROAD,KARACHI.	452-58-050965		0.296	0.233	(Waiver) (Reversal) 0.054	0.254 0.541
1451	FAISAL RIAZ S/O SHEIKH RIAZUDDIN B-9,HOOR APPT.1-11,NORTHKARACHI.	515-93-155467		0.353	0.271	(Waiver) (Reversal) 0.072	0.285 0.628
1452	FAYYAZ HASHMI S/O SARFARAZ B-9,HOOR APPT.1-11,NORTHKARACHI.	519-58-338579		0.289	0.221	(Waiver) (Reversal) 0.058	0.235 0.514
1453	GHULAM RASOOL S/O ALLAH DIN 436/10,RAILWAY COLONY,CANTT,KARACHI.	423-92-000528		0.315	0.241	(Waiver) (Reversal) 0.063	0.256 0.560
1454	MALIK MANZOOR AHMED S/O MALIK NASIR AHMED FLAT.NO.5,CHAK RAH BLDG,NISHTER ROAD,KARACHI.			0.294	0.229	(Waiver) (Reversal) 0.054	0.249 0.533
1455	MUHAMMAD MANSOOR ALAM S/O MUHAMMAD ASLAM FLAT.NO.H-17,BLOCK-B,SHAHFAISAL PLAZA,NORTH NAZIMABAD	501-89-019212		0.282	0.215	(Waiver) (Reversal) 0.057	0.229 0.501
1456	MUHAMMAD ASIF S/O ABU BAKAR 1381/3 SIDDOIQABAD,F.B AREA,KARACHI.	501-85-128561		0.306	0.244	(Waiver) (Reversal) 0.052	0.271 0.566
1457	MUHAMMAD ISRAR (LATE) S/O YOUNIS PLOT NO.4340 AFSHANI CATE NO.4 ISLAM ROAD,CHAKIWARA KARACHI.	508-47-609749		0.281	0.215	(Waiver) (Reversal) 0.056	0.230 0.501
1458	MUHAMMAD AYUB S/O AMIR HABIB PLOT NO.F-39,BL-21 PAPELLESCOLONY,F.B AREA,KARACHI.	501-90-827932		0.301	0.233	(Waiver) (Reversal) 0.059	0.260 0.551
1459	SADIO ALI S/O HASSAN ALI H.NO.R-550,15/A/11 BUFFER ZONE,NORTH KARACHI.	502-51-295655		0.345	0.264	(Waiver) (Reversal) 0.072	0.276 0.611
1460	REHANA BEGUM W/O MUHAMMAD RAIS AHMED H.NO.59,C/O COMPOUND NEAR HANG PRESS,I.I.CHUNDRIGAR RD	502-85-675292		0.311	0.245	(Waiver) (Reversal) 0.056	0.268 0.569
1461	RUKHSANA D/O MUHAMMAD AYUB ROOM NO.311 HAJI MANSION,KARACHI.	515-59-014316		0.500	0.331	(Waiver) (Reversal) 0.158	0.274 0.764
1462	KHAN ZAMAN S/O GUL ZAMAN 1730/401,BALIDA TOWN,KARACHI.	505-49-089597		0.383	0.297	(Waiver) (Reversal) 0.077	0.312 0.685
1463	HAIDER ALI S/O HUSSAIN ALI R/38,SHER BANO BAGH,90/4 GARDEN WEST,KARACHI.	507-92-258815		0.305	0.246	(Waiver) (Reversal) 0.049	0.217 0.512
1464	USMAN S/O SHARIF G.K.78/86,RABIA PALACE,KARACHI.	501-23-057952		0.325	0.264	(Waiver) (Reversal) 0.051	0.185 0.501
1465	JAWAID ALI S/O MUHAMMAD QASIM PIR BUX GOTHS,F.B AREA,BLOCK-2AZIZABAD,KARACHI.	501-91-251404		0.517	0.453	(Waiver) (Reversal) 0.054	0.385 0.892

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1466	IRFAN HUSSAIN S/O HASSAN BHAI MALIK E-19,E-1-P.ANARKALI APPITBLOCK-17,F.B.AREA,KARACHI.	509-85-099438		1.068	0.931	(Waiver) (Reversal)	0.748 0.137 1.816
1467	IMRAN GUL S/O AMOI KHAN PEOPLES COLONY,BLOCK-H,NORTHNAZIMABAD,KARACHI.	518-55-036784		0.686	0.543	(Waiver) (Reversal)	0.399 0.143 1.085
1468	IQBAL KHAN S/O RAHIM GUL KHAN 2024 GALI NO.3.ABRAR COLONY,SECTOR-4.ORANGI TOWN,KARACHI.	122-41-245856		0.975	0.845	(Waiver) (Reversal)	0.680 0.131 1.655
1469	BASHIR AHMED KHAN S/O PEER MUHAMMAD KHAN D-70,BLOCK-22,F.B.AREA,KARACHI.	602-89-014917		0.710	0.616	(Waiver) (Reversal)	0.453 0.094 1.163
1470	HABIBUR REHMAN S/O MUHAMMAD ISMAIL E-139 YOUSUF PLAZA,F.B.AREAKARACHI.	503-85-179814		0.271	0.235	(Waiver) (Reversal)	0.264 0.026 0.525
1471	GEMAN DASS S/O MOL CHAND KHASTI BROHI GOTHSUBBER ZONEBLOCK-18,KARACHI.	521-53-172753		0.812	0.731	(Waiver) (Reversal)	0.579 0.082 1.391
1472	GUL NAWAZ KHAN C-21,U.K.SQUARE,WATER PUMP,F.B.AREA,KARACHI.			1.202	1.007	(Waiver) (Reversal)	0.658 0.196 1.860
1473	AMJAD ALI S/O MUHAMMAD BUX ALI MUHAMMAD MOHALLAH,KALRIPAK,BALUCH,ANJUMAN LYARI.	632-90-000090		0.873	0.752	(Waiver) (Reversal)	0.544 0.121 1.418
1474	ASGHAR ALI S/O NAZIR AHMED A-68,APRSA APPIT.NO.5,F.B.AREAKARACHI.	404-65-017821		0.531	0.439	(Waiver) (Reversal)	0.373 0.082 0.894
1475	NADEEM HASHMI L-527,SECTOR-11/E,UP SOCIETYNORTH KARACHI.			0.498	0.453	(Waiver) (Reversal)	0.454 0.035 0.942
1476	NAVEED AHMED S/O NAZIR AHMED A-77,HANGORI GOTHSUBBER,ZABAD-8F.B.AREA,KARACHI.	135-86-016652		0.517	0.453	(Waiver) (Reversal)	0.385 0.054 0.892
1477	ABDUL HUSSAIN S/O JAMANII A-46,BLOCK-22,F.B.AREA,KARACHI	152-57-033093		1.137	0.965	(Waiver) (Reversal)	0.777 0.173 1.914
1478	NALIA INAM D/O MUHAMMAD INAMUL HAQ B/38 MASKAN APPT,BLOCK-4,GULSHAN-E-IQBAL,KARACHI.	518-47-059025		1.170	0.979	(Waiver) (Reversal)	0.833 0.191 2.003
1479	ASMATULLAH S/O YOUSUF QURESHI H.NO.16,BLOCK-21,F.B.AREA,SOHRAB GOTH,KARACHI.	510-37-229515		0.831	0.707	(Waiver) (Reversal)	0.503 0.124 1.334
1480	NADEEM AHMED KHAN S/O KABEER AHMED KHAN FLAT.NOO.A-4,1ST FLOOR,KHURRAMARCADE,BLOCK-7,F.B.AREA,	502-64-294914		0.264	0.212	(Waiver) (Reversal)	0.309 0.043 0.563
1481	FAIZUDDIN S/O IRFANUDDIN L-39-5-D,MAYMARABAD,SURJANITOWN,NORTH KARACHI.	411-87-036684		0.682	0.589	(Waiver) (Reversal)	0.479 0.093 1.162
1482	NUZHAT BEGUM W/O MASOOD HUSSAIN B-325,BLOCK-11,F.B.AREA,KARACHI.	502-42-541242		0.530	0.454	(Waiver) (Reversal)	0.359 0.066 0.878
1483	BABOO S/O GHULAM MUHAMMAD H.NO.733/12,F.B.AREA,KARACHI.	629-85-258043		0.806	0.698	(Waiver) (Reversal)	0.561 0.108 1.367
1484	MUHAMMAD RAFIQ C-21,UK SQUARE,WATER PUMP,F.B.AREA,KARACHI.			1.203	1.007	(Waiver) (Reversal)	0.634 0.196 1.837
1485	M.ASGHAR S/O M.BUX 398/12,F.B.AREA,KARACHI.	451-90-115746		0.364	0.317	(Waiver) (Reversal)	0.266 0.037 0.620
1486	MEHABEEN JAWED W/O JAWED IKHLAQ H.NO.757/20/F.B.AREA,KARACHI.	518-58-168456		1.131	1.000	(Waiver) (Reversal)	0.850 0.132 1.982
1487	REHMAT ELAHI S/O HAJI BUX ELAHI L-189-SECTOR-11/Z,NORTHKARACHI.	512-53-162651		0.273	0.224	(Waiver) (Reversal)	0.248 0.039 0.511
1488	RAMASHI LAAPSARA APPT-5,A/8,3RD FLOOR,F.B.AREA,KARACHI.	404-59-035051		0.471	0.393	(Waiver) (Reversal)	0.339 0.068 0.800
1489	REHANA QAZI W/O ABDUL MUTALIB QAZI R/276/15-4-2 BUFFER ZONE,NORTH KARACHI.	501-85-136683		0.759	0.697	(Waiver) (Reversal)	0.524 0.062 1.283
1490	RAISA BEGUM W/O ABDUL RAZZAK C-25,BLOCK-J,F.B.AREA,KARACHI.	513-36-035364		0.512	0.428	(Waiver) (Reversal)	0.364 0.074 0.867
1491	RAHAT HAIDER S/O SYED WASEM HAIDER 28/18 QASBA COLONY,KARACHI.	504-90-456847		0.272	0.234	(Waiver) (Reversal)	0.265 0.028 0.527
1492	SAKHI JAN S/O ALI AKBAR KHAN M-6 INDUS KDS SCHEME-33,KARACHI.	517-49-130333		0.368	0.305	(Waiver) (Reversal)	0.259 0.053 0.617
1493	MRS SHANI W/O DARIA KHAN GABOOL R-64,BLOCK-20/F.B.AREA,KARACHI.	501-57-436738		0.335	0.286	(Waiver) (Reversal)	0.243 0.039 0.568
1494	SHAHNAWAZ S/O GHULAM HAIDER R-890,BLOCK-19,F.B.AREA,KARACHI.	121-88-685627		1.079	0.913	(Waiver) (Reversal)	0.777 0.165 1.856
1495	NUZHAT BEGUM W/O MASOOD HUSSAIN B-103/11/F.B.AREA,KARACHI.	502-41-2-541242		1.160	0.973	(Waiver) (Reversal)	0.828 0.187 1.988
1496	MURAD S/O DURRANI 1358,BLOCK-14/F.B.AREA,KARACHI.	532-65-133150		0.839	0.731	(Waiver) (Reversal)	0.604 0.108 1.444
1497	KHER REHMAN S/O GUL REHMAN A/6,BLOCK-12/F.B.AREA,KARACHI.	150-87-165839		0.794	0.650	(Waiver) (Reversal)	0.538 0.144 1.332
1498	IQBAL AHMED GHOUSS/O R.M.GHOUS H.NO.A/66,BLOCK-A,NORTHNAZIMABAD,KARACHI.	502-93-364622		0.808	0.739	(Waiver) (Reversal)	0.699 0.069 1.506
1499	HABIBULLAH S/ SULTAN MUHAMMAD H.NO.1,GALI NO.2,GUL MUHAMMADLANE,CHAKIWARA,KARACHI.	641-57-026465		0.820	0.714	(Waiver) (Reversal)	0.616 0.105 1.436
1500	HAFIZUDDIN S/O OMARUDDIN SECTOR-11-A/H.NO.A/513,NORTHNAZIMABAD,KARACHI.	502-92-511469		0.622	0.563	(Waiver) (Reversal)	0.460 0.059 1.082
1501	GHARIB GUL S/O ABDUL RAUF A/6,GOODS BARTH BANGLOWSOHRAB GOTH,KARACHI.	520-65-035633		0.558	0.384	(Waiver) (Reversal)	0.309 0.164 0.857
1502	EJAZ AHMED S/O GUL SHAH KHAN L-70/22,F.B.AREA,KARACHI.	150-89-166916		1.065	0.896	(Waiver) (Reversal)	0.773 0.169 1.838
1503	BASHIR AHMED S/O PEER MUHAMMAD L-70/22,F.B.AREA,KARACHI.	602-89-014917		0.668	0.599	(Waiver) (Reversal)	0.496 0.068 1.163
1504	BASHIR AHMED S/O PIR MUHAMMAD L/70/22,F.B.AREA,KARACHI.	602-90-014917		0.600	0.472	(Waiver) (Reversal)	0.390 0.117 0.980
1505	MUHAMMAD RASHID S/O RANA ZAHOOR AHMED AL-ASIF SQUARE.H.NO.10/ASIF,SOHRAB GOTH,KARACHI.	518-91-310581		0.505	0.448	(Waiver) (Reversal)	0.379 0.047 0.874
1506	KHALIL AHMED S/O M.A.MAJEED D-14-H,KAUSAR NIAZI COLONY,KARACHI.	505-49-114000		0.376	0.322	(Waiver) (Reversal)	0.272 0.044 0.638
1507	MUHAMMAD RASHID S/O RANA ZAHOOR AHMED AL-ASIF SQUARE.H.NO.10/ASIF,SOHRAB GOTH,KARACHI.	518-91-310581		0.505	0.448	(Waiver) (Reversal)	0.379 0.047 0.874
1508	ABID JAWAID S/O SH.ABDUL BASIT R-615-1-C-1,NORTH KARACHI	501-45-254905		0.448	0.397	(Waiver) (Reversal)	0.328 0.041 0.766
1509	IFTIKHAR ALI S/O ZULFIQAR ALI KHAN A-120/12,F.B.AREA,KARACHI.	501-63-657203		0.273	0.234	(Waiver) (Reversal)	0.267 0.029 0.530
1510	IRFAN HUSSAIN S/O MALIK HUSSAIN E-19,ANARKALI,F.B.AREA,KARACHI.	509-85-899438		0.290	0.244	(Waiver) (Reversal)	0.265 0.036 0.546
1511	KISHWAR SULTANA W/O KHURSHEED AHMED A/38-A-1-VILLAS,SEC-13-1SC-33,GULZARE HIJRI,KARACHI.	501-89-257439		0.381	0.355	(Waiver) (Reversal)	0.373 0.016 0.745
1512	NARGIS W/O S.NASIR HUSSAIN A/58-BLOCK-20/F.B.AREA,KARACHI.	466-43-046481		0.255	0.219	(Waiver) (Reversal)	0.284 0.026 0.529

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1513	MUSSARRAT SULTAN S/O SULTAN AHMED BEG 368/1 ISLAM GANJ,GARDEN WEST,KARACHI.	516-48-095305		0.269	0.234	(Waiver) (Reversal)	0.263 0.026
1514	NASEEM AKHTAR S/O MOUDOUS A-788/12,GULBERG,F.B.AREA,KARACHI.	516-59-231779		0.272	0.234	(Waiver) (Reversal)	0.264 0.029
1515	PULANO S/O DIL MURAD B-294-BLOCK-10,F.B.AREA,KARACHI.	522-58-06627C		0.447	0.340	(Waiver) (Reversal)	0.290 0.097
1516	SHAHBAZ MEHMOD S/O MUHAMMAD ISHAQ 1B-3/9/10 AISHA MANZIL,KARACHI.	501-59-581391		0.273	0.234	(Waiver) (Reversal)	0.267 0.029
1517	USAMA NASIR S/O NASIR AYUB R-870,BLOCK-8,F.B.AREA,KARACHI.	517-92-013209		0.528	0.447	(Waiver) (Reversal)	0.364 0.071
1518	ZAHIDA SIDDIQUE S/O ABDUL GHANI G-16/8-F.B.AREA,KARACHI.	501-35-400608		0.267	0.229	(Waiver) (Reversal)	0.261 0.028
1519	MUHAMMAD ASHRAF S/O GHULAM HAIDER FLAT-148,BLOCK-H,AL-ASIF SQUARE,KARACHI.	501-57-626948		0.422	0.354	(Waiver) (Reversal)	0.292 0.058
1520	SHAHIDA SHABBAR W/O S.M.SHABBAR 275-BLOCK-20,F.B.AREA,KARACHI.	501-53-629095		0.509	0.430	(Waiver) (Reversal)	0.366 0.068
1521	SHAMSUR REHMAN S/O IZZAT NOOR H-8,JALALABAD,NAZIMABAD NO.2,KARACHI.	115-28-056432		0.940	0.826	(Waiver) (Reversal)	0.712 0.114
1522	S.SAJIDA PARVEEN S/O SYED KHURSHED AHMED 11/2 MUSLIM LEAGUE QUARTERNAZIMABAD,KARACHI.	502-48-207958		0.921	0.727	(Waiver) (Reversal)	0.611 0.194
1523	MUHAMMAD SHAFIQ KHAN S/O M.RAUF KHAN G-16,AL-NASIR SQUARE,F.B.AREA,KARACHI.	518-54-112498		0.258	0.234	(Waiver) (Reversal)	0.256 0.014
1524	MAIRAJ GUL KHAN S/O FARAZ GUL KHAN A-447,SECTOR-11-E,NEW KARACHI.	503-92-151385		1.078	0.912	(Waiver) (Reversal)	0.776 0.166
1525	MUHAMMAD NAWAZ S/O ABDUL MALIK C-70,BLOCK-22,F.B.AREA,KARACHI.	150-50-014771		0.596	0.438	(Waiver) (Reversal)	0.352 0.148
1526	MUHAMMAD AYUB S/O PRIDA H.NO.13/18,1.FLOOR,KATCHIMUSLIM GHANCHI APPTT,CHAKIWARA	631-85-088228		0.831	0.753	(Waiver) (Reversal)	0.606 0.078
1527	MUHAMMAD AJAZ S/O MUHAMMAD FAYAZ KHAN C-283,BLOCK-6,F.B.AREA,KARACHI.	241-55-002709		0.419	0.361	(Waiver) (Reversal)	0.308 0.048
1528	MAZHAR KHAN S/O REHMAT SHER A-117,DELUX TOWN,SOHRAB GOTH,KARACHI.	158-56-001159		0.684	0.583	(Waiver) (Reversal)	0.415 0.100
1529	MUSTAFA HUSSAIN JAMILI S/O M.ASHRAF KHAN S.B.24,FLAT.NO.102,AL-KHURRAMAPPTT,BLOCK-M,NORTH NAZIMABAD,	501-92-348759		0.272	0.234	(Waiver) (Reversal)	0.265 0.028
1530	M.NAWAZ KHAN S/O SHAREEF KHAN R-44,DELUX TOWN,SOHRAB GOTH,KARACHI.			0.995	0.978	(Waiver) (Reversal)	0.719 0.017
1531	MEHJABEEN W/O JAWED AKHIALO H.NO.757,BLOCK-13,F.B.AREA,KARACHI.	518-58-168456		1.137	0.999	(Waiver) (Reversal)	0.840 0.138
1532	MANJHI KHAN S/O SAIN DINO AL-ASIF SQUARE,F.NO A-76,SOHRAB GOTH,KARACHI.			0.499	0.417	(Waiver) (Reversal)	0.340 0.072
1533	MUHAMMAD ANWAR S/O S.M.MUKHTAR B-426/F.3,F.B.AREA,KARACHI.	439-85-022086		0.263	0.227	(Waiver) (Reversal)	0.264 0.026
1534	MUHAMMAD SAED S/O ABDUL HAMEED TO KAUSAR NIAZI COLONY,NORTHNAZIMABAD,KARACHI.	502-49-553635		0.421	0.357	(Waiver) (Reversal)	0.286 0.054
1535	JAVED SAEED S/O DASTAGIR SAED C-24/D,NORTH NAZIMABAD,KARACHI	502-89-024313		0.629	0.539	(Waiver) (Reversal)	0.547 0.091
1536	S.ZARGHAM HAIDER S/O S.TANZEEM HUSSAIN A-313/3 GULSHAN-E-IQBAL,KARACHI.	502-48-441858		0.261	0.234	(Waiver) (Reversal)	0.264 0.027
1537	MUHAMMAD SULEMAN S/O MULA ARAIN APSRA APPTT,FLAT.NO.68,F.B.AREA,KARACHI.	404-26-016693		0.413	0.388	(Waiver) (Reversal)	0.330 0.025
1538	AZIZA BEGUM W/O SIDDIQUE HASHMI 21/C,U.K.SQUARE,WATER PUMP,F.B.AREA,KARACHI.	517-59-329142		0.363	0.303	(Waiver) (Reversal)	0.240 0.060
1539	M.ASLAM ARAIN S/O M.SULEMAN KHAN APSRA APPTT,FLAT.NO.A-68,F.B.AREA,KARACHI.	407-87-016696		0.526	0.447	(Waiver) (Reversal)	0.376 0.079
1540	MUHAMMAD IQBAL S/O M.YOUSUF QURESHI 71/5-11-D-AREA NORTH KARACHI.	511-55-080254		0.529	0.457	(Waiver) (Reversal)	0.378 0.072
1541	SHAH DOST S/O YAOOQB H.NO.B/94/10,F.B.AREA,KARACHI.	509-44-114628		0.705	0.643	(Waiver) (Reversal)	0.524 0.062
1542	SHAHINAWAZ FL-68 APSRA APPTT,F.B.AREA,KARACHI.			0.497	0.428	(Waiver) (Reversal)	0.330 0.069
1543	SHAEHEN SHAHZAB D/O SHAHZAB AHMED 757,BLOCK-20,F.B.AREA,KARACHI.	454-88-26500C		0.449	0.395	(Waiver) (Reversal)	0.317 0.055
1544	S.NISAR SHAH C-21,U.K.SQUARE,WATER PUMP,F.B.AREA,KARACHI.			1.202	1.007	(Waiver) (Reversal)	0.634 0.196
1545	SAEEDA W/O S.ANWAR SHAH 115,GULSHAN-E-SHAMM,PHASE-II,BLOCK-8,AZIZABAD,KARACHI.	502-37-624237		1.072	0.564	(Waiver) (Reversal)	0.454 0.508
1546	SAFIA MUSHTAQ W/O MUSHTAQ HUSSAIN 757,BLOCK-13,F.B.AREA,KARACHI.	501-88-368110		0.902	0.721	(Waiver) (Reversal)	0.596 0.181
1547	SARFARAZ KHAN S/O BALO KHAN L-117,SECTOR 5-A,NORTH KARACHI.	503-56-047193		0.413	0.359	(Waiver) (Reversal)	0.301 0.055
1548	SAJID KHAN 139-F,MARDAN CHOWK,NATHA KHANGOTH,KARACHI.			0.999	0.865	(Waiver) (Reversal)	0.636 0.134
1549	SHAHINAWAZ S/O GHULAM HAIDER H.NO.R-800/15,F.B.AREA,KARACHI.	121-88-685627		1.089	0.914	(Waiver) (Reversal)	0.898 0.175
1550	SAMANA S/O ALLAH DINO P-632,BLOCK-3,BILALABAD COLONYNAZIMABAD,KARACHI.	502-35-354959		0.425	0.385	(Waiver) (Reversal)	0.309 0.040
1551	SHAHID ALI S/O ISHRAT ALI R-738,BLOCK-16,F.B.AREA,KARACHI.	501-57-474242		0.512	0.458	(Waiver) (Reversal)	0.357 0.054
1552	S.ARSHAD HUSSAIN S/O S.JAMIL AHMED B/7-1,F.B.AREA,KARACHI.	501-89-292527		0.383	0.341	(Waiver) (Reversal)	0.288 0.042
1553	SHAHZADA MUHAMMAD DIN S/O SHAHZADA A.HANAN C-274,BLOCK-6,F.B.AREA,KARACHI	501-90-11715C		0.452	0.412	(Waiver) (Reversal)	0.336 0.040
1554	SHAHZADA MUHAMMAD DIN S/O S.ABDUL HANAN C-274/F.B.AREA,KARACHI.	501-90-11715C		0.452	0.412	(Waiver) (Reversal)	0.351 0.040
1555	MUHAMMAD ASIF S/O ABDUL SAMAD A-118/17,SAMANABAD,F.B.AREA,KARACHI.	486-91-120524		0.294	0.260	(Waiver) (Reversal)	0.221 0.034
1556	RIAZ MIAN S/O FAIZ MIAN H.NO.26/15 SECT-5-F,NEWKARACHI.	502-90-030492		0.684	0.576	(Waiver) (Reversal)	0.504 0.108
1557	NOORUL SABAH S/O MUHAMMAD REHMATULLAH H-129 LAL SHAHZAB NAGAR,DASTAGIR SOCIETY,F.B.AREA,	501-63-373310		0.283	0.248	(Waiver) (Reversal)	0.283 0.035
1558	HAJRA SALEEM W/O MUHAMMAD SALEEM B-66,BLOCK-13,F.B.AREA,KARACHI	501-87-775047		0.260	0.234	(Waiver) (Reversal)	0.261 0.027
1559	GULLAN KHAN S/O SAKDAL KHAN HOUSE NO.17,BLOCK-22,F.B.AREA,KARACHI.	522-90-105112		0.905	0.813	(Waiver) (Reversal)	0.693 0.091

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1560	MRS.FIRDous NASREEN W/O RIAZ AHMED JAVED R-615,SECT-11/C/1 NORTHKARACHI.	501-45-419637		0.733	0.634	(Waiver) (Reversal) 0.524 0.098	1.257
1561	FAZAL KARIM S/O MUHAMMAD BUKHSH D-31/102 ASIFABAD,GREEN TOWN,KARACHI.	518-90-034763		0.548	0.489	(Waiver) (Reversal) 0.427 0.059	0.975
1562	ARSHAD HUSSAIN S/O IFTIKHAR HUSSAIN L-845, SECTOR-5-M,NORTH KARACHI			0.659	0.570	(Waiver) (Reversal) 0.471 0.089	1.130
1563	ALA NIHAD AMIMI S/O LATIF AMIMI I-100,BLOCK-12,F.B.AREA,KARACHI.	513-92-090720		0.518	0.448	(Waiver) (Reversal) 0.360 0.070	0.878
1564	ABDUL RAUF S/O NAZAR KHAN T-9 HASAN EXTENSION,HASSANSQUARE,KARACHI.	616-86-140015		0.259	0.234	(Waiver) (Reversal) 0.262 0.025	0.521
1565	AZHAR KHALIL S/O KHALIL AHMED A-16,BLOCK-20,F.B.AREA,KARACHI	451-09-141049		0.258	0.233	(Waiver) (Reversal) 0.257 0.024	0.515
1566	MUHAMMAD ABbas S/O SYED ABUL HASSAN T063,BLOCK-19,F.B.AREA,KARACHI	502-88-206058		0.262	0.234	(Waiver) (Reversal) 0.266 0.029	0.528
1567	M ANWARUL HAQ S/O MUHAMMAD AKRAM A-83,HUSSAIN D SALWA TOWN,NORTH KARACHI.	502-88-005475		0.360	0.311	(Waiver) (Reversal) 0.257 0.049	0.617
1568	MUHAMMAD IQBAL S/O M.A.MAJED B-79,SEC-11-NORTH KARACHI.	505-49-114000		0.268	0.246	(Waiver) (Reversal) 0.273 0.022	0.541
1569	ABDUL MUTALIB S/O ABDUL RAZZAK R-276,BLOCK-15-A-2,BUFFER ZONEKARACHI.	501-46-156806		1.078	0.912	(Waiver) (Reversal) 0.776 0.166	1.854
1570	MALANG KHAN S/O ABDUL RAUF HOUSE,NO.A-6,GOODS EARTHBANLWS,SOHRAB GOTHS,KARACHI.	520-48-035088		0.651	0.549	(Waiver) (Reversal) 0.442 0.103	1.093
1571	ABDUL RAZZAK C-22,U.K.SQUARE,WATER PUMP,F.B.AREA,KARACHI.			1.194	1.006	(Waiver) (Reversal) 0.634 0.188	1.828
1572	LIAQUAT ALI S/O GHULAM SARWAR KHAN A-77 HANCORIA GOTH AZIZABAD,F.B.AREA,KARACHI.	404-90-196513		0.263	0.234	(Waiver) (Reversal) 0.266 0.029	0.529
1573	LAIQUE AHMED KHAN S/O ATIF AHMED KHAN A-23,BLOCK-20,F.B.AREA,KARACHI	322-85-414886		0.754	0.643	(Waiver) (Reversal) 0.533 0.110	1.286
1574	ALI GUL S/O AHMED 712/10-A.NO.154-F.J.COLONY,JAMSHEd ROAD,KARACHI.	485-89-002010		0.320	0.231	(Waiver) (Reversal) 0.356 0.088	0.676
1575	ZUBAIR AHMED S/O AMIRUDDIN H.NO.449,BLOCK-10,LIAQUATABADKARACHI.	501-89-143124		0.206	0.199	(Waiver) (Reversal) 0.357 0.007	0.563
1576	SHAN-E-ZEHRA S/O S.SOMAR HUSSAIN NAQVI D-230 PEOPLES COLONY,BLOCK-L,NORTH NAZIMABAD,KARACHI.	502-92-796650		0.199	0.187	(Waiver) (Reversal) 0.329 0.012	0.528
1577	DILSHAD SAED S/O SAED AHMED B-10,AMBREEN SHOPPING CENTREBLOCK-G,NORTH NAZIMABAD,	502-89-723476		0.188	0.182	(Waiver) (Reversal) 0.327 0.006	0.515
1578	SHAHID ALI S/O M.A.ANSARI B-216-11-B-NORTH KARACHI			0.199	0.192	(Waiver) (Reversal) 0.343 0.007	0.541
1579	MUHAMMAD ASLAM S/O HABIB 699-11/F.U.P.SOCIETY,KARACHI.	503-60-215099		0.194	0.187	(Waiver) (Reversal) 0.344 0.007	0.538
1580	ZULFIQAR HAIDER S/O GHULAM HAIDER R-1729/15,F.B.AREA,KARACHI	507-66-053278		0.166	0.166	(Waiver) (Reversal) 0.335 0.001	0.501
1581	MASHOOQ ALI S/O ROSHAN H.NO.R-58,N.G.H.S.RAILWAY/SOCIETY,G.E.JOHAR,KARACHI.	463-92-063648		0.205	0.191	(Waiver) (Reversal) 0.334 0.014	0.539
1582	EJAZ AHMED S/O M.AZAM ROOM.NO.309,3RD FLOOR TAHIRAPLAZA CITY CORNER,KARACHI.	40389-005309		0.199	0.185	(Waiver) (Reversal) 0.322 0.014	0.521
1583	MASROOR HASSAN KHAN S/O A.H.KHAN L-2975/A/4,NORTH KARACHI.	449-90-255965		0.199	0.192	(Waiver) (Reversal) 0.347 0.007	0.546
1584	MUHAMMAD HUSSAIN S/O FATEH KHAN H.NO.666,SEC-D-18 GULZARCOLONY,MILLS AREA,KARACHI.	514-90-052325		0.181	0.175	(Waiver) (Reversal) 0.345 0.006	0.526
1585	MUHAMMAD SHAUKAT S/O NUSRUDIN H.NO.833 BLOCK-A-16,BUFFERZONE,KARACHI.	513-55-823213		0.190	0.184	(Waiver) (Reversal) 0.338 0.006	0.528
1586	MUHAMMAD SAEED KHAN S/O M.SHARIF KHAN 5/307 LIAQUATABAD,KARACHI.	518-90-081012		0.250	0.241	(Waiver) (Reversal) 0.432 0.009	0.682
1587	BADAR NAZ W/O S.NIZAM AHMED B-315,BLOCK-N,NORTH NAZIMABAD,KARACHI.	501-91-863598		0.203	0.197	(Waiver) (Reversal) 0.363 0.007	0.566
1588	ARSHAD AHMED S/O ZAHOOR AHMED 43/2,5-B,NAZIMABAD-5,KARACHI.	502-92-330868		0.161	0.156	(Waiver) (Reversal) 0.447 0.005	0.608
1589	BAKHT MIR KHAN S/O RAHIM GUL SHOP NO.2776-59-C,MANGHOPIRROAD,KARACHI.	159-90-019828		0.750	0.724	(Waiver) (Reversal) 1.312 0.025	2.061
1590	AKBER GUL S/O M.GUL C-253 PIRABAD COLONY,MANGHOPIRROAD,KARACHI.	504-88-146376		0.319	0.309	(Waiver) (Reversal) 0.648 0.011	0.967
1591	SHAHNAZ SIDDIQUE W/O JAMILUDDIN SIDDIQUE 9/10 SHAHRAT MANZIL ASOOMA-05HA ROAD AURANGABAD PARK	513-85-006849		0.222	0.208	(Waiver) (Reversal) 0.357 0.015	0.579
1592	MALIK GHULAM MUHAMMAD S/O MALIK GUL MUHAMMAD B-6,2ND HOOR ANAR KALI BAZARWATER PUMP,F.B.AREA,KARACHI.	449-91-013434		0.216	0.209	(Waiver) (Reversal) 0.360 0.007	0.576
1593	MUHAMMAD SARWAN S/HIDAYAT KHAN FLAT.NO.B-24 WARSI PLAZASEC-11-H,NORTH KARACHI.	501-91-217703		0.238	0.229	(Waiver) (Reversal) 0.411 0.009	0.649
1594	S.MUHAMMAD HAIDER S/O S.AHMED ALI A-26 KARACHI APPTT,KARACHI.	519-62-060559		0.238	0.230	(Waiver) (Reversal) 0.413 0.008	0.651
1595	MUHAMMAD AEZEM S/O RAHIM BUKHSH C/O MAZAR MARIPUR,KARACHI.	505-88-146446		0.244	0.235	(Waiver) (Reversal) 0.430 0.009	0.673
1596	PARWAIZ S/O A RAHIM R-135,BLOCK-7,GULISTAN-E-JOHAR,KARACHI.	504-72-346191		0.244	0.236	(Waiver) (Reversal) 0.423 0.008	0.667
1597	M ARIF KHAN S/O ABDU AZIZ R-72,SEC-AA-1,NORTH KARACHI.	507-61-050778		0.254	0.237	(Waiver) (Reversal) 0.418 0.017	0.672
1598	KALIM ULLAH S/O KARIM BUT C-4,NORTH KARACHI APPTT,SHADMAN TOWN,KARACHI.	261-90-247236		0.247	0.238	(Waiver) (Reversal) 0.428 0.009	0.675
1599	FATIMA JABBAR W/O MUHAMMAD AQIF 2174-E,C.O.D.KARACHI.	518-93-469310		0.249	0.241	(Waiver) (Reversal) 0.432 0.009	0.681
1600	GULZAR AHMED S/O HAJI ALI NAWAZ 39/2/AZIZABAD,KARACHI.	501-85-597915		0.250	0.241	(Waiver) (Reversal) 0.432 0.009	0.682
1601	SAEED AHMED S/O HAFIZ SIRAJ AHMED FLAT.NO.6,HARI CHAD RAI BLDS,FRERE ROAD,KARACHI.	515-37-050396		0.257	0.248	(Waiver) (Reversal) 0.441 0.009	0.698
1602	AMIR AKRAM S/O MUHAMMAD AKRAM H.NO.15/6-B,AHMED MANSIONJUBLEE CINEMA KARACHI.	512-90-256323		0.257	0.248	(Waiver) (Reversal) 0.445 0.009	0.702
1603	SYED HAIDER ABbas C-14 NADIR SHAH APPTT,BLOCK-GNORTH NAZIMABAD,KARACHI.	518-91-212588		0.257	0.248	(Waiver) (Reversal) 0.445 0.009	0.702
1604	TARIQ HUSSAIN S/O KHAMISO KHAN B-30,BLOCK-A,NORTH NAZIMABADKARACHI.	502-93-237255		0.257	0.249	(Waiver) (Reversal) 0.443 0.009	0.700
1605	FAISAL PATEL S/O ABDUL SHAKoor FLAT.NO.A-67,HOOR MARKETNAZIMABAD,KARACHI.	502-60-556775		0.295	0.285	(Waiver) (Reversal) 0.512 0.010	0.807
1606	KHURRUM AZAM S/O KAZI M.IKHLAQ R-362,15-A,BUFFER ZONE,KARACHI	501-66-029787		0.309	0.288	(Waiver) (Reversal) 0.575 0.020	0.884

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1607	MISS.FARAH RUBY KHAN D/O LATAFAT HUSSAIN KHAN H.NO.20/14-A,5-C,NAZIMABADKARACHI.	502-89-208929		0.496	0.479	(Waiver) (Reversal)	0.873 0.017
1608	ALAM KHAN S/O AMIR KHAN 56-B,FLAT.NO.10,SEC-2,BUKHARI COLONY,MANGHOPIR ROAD,KARACHI.	502-35-336767		0.620	0.598	(Waiver) (Reversal)	1.099 0.022
1609	SULTAN ROOM S/A DILAWAR KHAN D-141 GULISTAN SOCIETY,LANDHUKARACHI.	520-48-086528		1.191	1.150	(Waiver) (Reversal)	2.056 0.041
1610	UMAR KHAN S/O MIR SALEEM H.NO.117 BIJLY NAGAR,SEC-4-AORANGI TOWN,KARACHI.	504-90-027858		0.212	0.204	(Waiver) (Reversal)	0.364 0.007
1611	SHAKILA W/O MUJAHID ANWAR K-2,9897 SAKINA MANZIL,MEHER.M.ROAD,NOORABAD,KARACHI.	509-91-059089		0.217	0.209	(Waiver) (Reversal)	0.379 0.007
1612	S.MUBASHIR HUSSAIN S/S ALI AKTIDAR 5/155 DRIGH COLONY,NO.4KARACHI.	518-59-043861		0.223	0.215	(Waiver) (Reversal)	0.388 0.008
1613	S.MEHMOOD HUSSAIN S/O S.SHARAFAT HUSSAIN 2-ST,35-B,MALIR EXT COLONY,KARACHI.	519-51-165565		0.232	0.216	(Waiver) (Reversal)	0.380 0.015
1614	SAEED AHMED S/O MUHAMMAD AHMED 92/15,SEC-5-D- NEW KARACHI.	503-32-081739		0.232	0.224	(Waiver) (Reversal)	0.530 0.008
1615	FARIDA YASMEEN W/O GHULAM HUSSAIN R-282,11-C-1 NORTH KARACHI.	502-86-058561		0.242	0.233	(Waiver) (Reversal)	0.416 0.008
1616	MUHAMMAD IQBAL S/O MUHAMMAD ISHAQ 4-ZENAT MANZIL,NEW JAMILI ST,JUBILEE CINEMA ROAD,KARACHI.	512-51-070690		0.244	0.236	(Waiver) (Reversal)	0.424 0.008
1617	M.ANWAR SAYANI S/O MUHAMMAD SAYANI H.NO.07,8/89 KAGHZI BAZAR,KARACHI.	511-57-074741		0.248	0.239	(Waiver) (Reversal)	0.564 0.008
1618	HUSSAIN HAIDER SAJID S/O FAIZ AHMED D.T.46,BLOCK-18,F.B AREA,KARACHI.	360-87-208266		0.258	0.241	(Waiver) (Reversal)	0.422 0.017
1619	MIRZA HABIB BAIG S/O MIRZA NAWAB BAIG H.NO.1800,MEHMOODABAD,GOLIMARKARACHI.	502-38-289637		0.249	0.241	(Waiver) (Reversal)	0.424 0.008
1620	MUHAMMAD MANSOOR S/O M.MANSOOR AHMED H.NO.33,5TH FLOOR,GALI NO.4,ZAFAR SQUARE BUNS ROAD,KARACHI	513-64-044524		0.252	0.243	(Waiver) (Reversal)	0.428 0.009
1621	ZUBAIR AHMED S/O H.SAADAT AHMED C-3,III FLOOR,BLOCK-1,ALKARAMMSQUARE,KARACHI.	486-85-050682		0.257	0.248	(Waiver) (Reversal)	0.443 0.009
1622	MUHAMMAD ASIM S/O MUHAMMAD HANIF H.NO.4,MALKANI BUILDING,M.A.JINNAH ROAD,KARACHI.	502-90-087382		0.257	0.248	(Waiver) (Reversal)	0.444 0.009
1623	RASHEEDA SIDDOIQUE W/O JALLIUDDIN SIDDOIQUE 10/9 ASOOMAL OJHA AURANABAQPARK,KARACHI.	513-48-006847		0.267	0.248	(Waiver) (Reversal)	0.419 0.019
1624	ABRAR AHMED S/O AKHLAQ AHMED S.M.ALI BUILDING LEHRY ROADRUDI BAZAR,KARACHI.	513-91-060531		0.257	0.248	(Waiver) (Reversal)	0.444 0.009
1625	SHAKILA W/O MUJAHID ANWAR 9897-K-2,SAKINA MANZIL,MIR M.BALUCH ROAD,NOORABAD,KARACHI.	505-91-059089		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
1626	MIRZA ASIF BAIG S/O MIRZA SALAH BAIG A-651,BLOCK-L,NORTH NAZIMABADKARACHI.	502-51-443691		0.257	0.248	(Waiver) (Reversal)	0.443 0.009
1627	FAHIM AHMED S/O CH.SOHAIL AHMED H.NO.5/993,SHAI Faisal COLONY,KARACHI.	518-57-233981		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
1628	ABRAR AHMED S/O IKHLAQ AHMED 5-MUHAMMAD ALI BUILDING,EIDGARROAD,URDU BAZAR,KARACHI.	513-91-060531		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
1629	MALI GH.M.KHAN S/O MALIK GUL.M.KHAN L-299,SEC-5-A/4 NORTH KARACHI.	441-91-013934		0.266	0.248	(Waiver) (Reversal)	0.433 0.018
1630	RIFFAT QAZILBASH W/O ALI ABABAS A-33,BLOCK-I,NORTH NAZIMABAD,KARACHI.	501-44-452172		0.266	0.248	(Waiver) (Reversal)	0.441 0.018
1631	MANZOOR ELAHI S/O ZAHOOH ELAHI 66/21,SEC-11-G,NEW KARACHIKARACHI.	503-91-230683		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
1632	SAEED AHMED S/O HAFIZ SIRAH AHMED FLAT.NO.4,HARI CHAND RAIBUILDING,FRERE ROAD,KARACHI.	315-37-050596		0.258	0.249	(Waiver) (Reversal)	0.447 0.009
1633	PERVAIZ AHMED S/O MANZOOR AHMED H.NO.43,ROAD NO.2 FIRDOUSCOLONY,KARACHI.	502-85-395006		0.341	0.329	(Waiver) (Reversal)	0.590 0.012
1634	S.ZULFIQAR HAIDER S MUHAMMAD SIBTAIN A-24 BHAYANI CLOTH MARKET,BLOCK-M,NORTH NAZIMABAD.	404-91-015095		0.376	0.352	(Waiver) (Reversal)	0.613 0.025
1635	HALEEM A.NOOR S/O IBRAHIM 1912/F,B AREA,KARACHI.	501-29-411736		0.384	0.358	(Waiver) (Reversal)	0.625 0.026
1636	SHAHID KHAN S/O SABAHAT KHAN 5-A,180/7 NAZIMABAD,KARACHI.	502-90-122945		0.406	0.380	(Waiver) (Reversal)	0.738 0.027
1637	SYED NASIR RAZA S/O SYED MUHAMMAD ZIA SHAH -J-17/4 MUSLIM LEAGUE QRT,NAZIMABAD.NO.1,KARACHI.	501-98-033977		0.454	0.439	(Waiver) (Reversal)	0.789 0.016
1638	PERVAIZ HUSSAIN KHAN S/O LATAFAT HUSSAIN KHAN H.NO.20/14-R-5-C,NAZIMABAD,KARACHI.	502-61-308927		0.495	0.478	(Waiver) (Reversal)	0.883 0.017
1639	ABDUL RAZZAK KHAN S/O AYAZ KHAN C/O AZIZ UR REHMAN SHOP KEEPERGL AHMED MILLS,MUSLIMABAD	520-46-140161		0.415	0.240	(Waiver) (Reversal)	0.235 0.175
1640	ABDUL MANSOOR KHAN S/O ABDUL MEHMOOD KHAN HOUSE NO.38 STREET NO.1,AREA37/LANDHI NO.1,KARACHI.	520-91-240786		0.999	0.642	(Waiver) (Reversal)	0.418 0.357
1641	BASHIR AHMED S/O H.RAHMAT ALI H.NO.291 NEAR ALLAHWALA MASJIDCATTLE COLONY,KARACHI.	295-97-238509		0.384	0.384	(Waiver) (Reversal)	0.628 1.012
1642	MUHAMMAD IBRAHIM S/O GUL MUHAMMAD 305 MURAD MEMON GOTH,KARACHI.	519-44-175595		0.383	0.271	(Waiver) (Reversal)	0.202 0.111
1643	MUHAMMAD ASCHAR S/O HAJI MUHAMMAD AKBAR NATOO KHAN VILLAGE MEMON GOTHMALIK,KARACHI.	493-62-011620		0.360	0.263	(Waiver) (Reversal)	0.230 0.097
1644	MUHAMMAD ANWAR S/O AHMED DIN H.NO.E-1/A,ST.NO.2,FANCY PARK,WALTON ROAD,KARACHI.	340-85-464337		0.218	0.203	(Waiver) (Reversal)	0.365 0.015
1645	AMIR ABDULLAH S/O AMIR YAR KHAN 1775/7 MIANWALI.	505-86-040840		0.230	0.226	(Waiver) (Reversal)	0.417 0.004
1646	ABID ALI KHAN S/O JAFFAR ALI KHAN FLAT.NO.56 ALI DAULAT SQUAREBLOCK-G,NORTH NAZIMABAD	504-50-101370		0.233	0.232	(Waiver) (Reversal)	0.428 0.002
1647	ABDUL RASHEED S/O MIAN AHMED 3-H-11/22 NAZIMABAD,KARACHI.	506-50-165314		0.212	0.211	(Waiver) (Reversal)	0.390 0.001
1648	ATTAULLAH S/O SAMIULLAH FLAT-NO.4,BLOCK-A-8,JAUHARSQUARE,GULISTAN-E-JAUHAR	144-87-246242		0.234	0.230	(Waiver) (Reversal)	0.423 0.004
1649	JAVED S/O MUHAMMAD RAMZAN H-44/13 GOLD STREET LIND,PATELPARA,KARACHI.	458-88-020811		0.354	0.286	(Waiver) (Reversal)	0.455 0.067
1650	IFTIKHAR MUHAMMAD S/O MATIN AHMED KHAN 3-H-11/32 NAZIMABAD,KARACHI.	466-91-076000		0.225	0.222	(Waiver) (Reversal)	0.402 0.004
1651	HASSAN ALI KHAN S/O MAJID ALI KHAN D-28 SHARIQ NAGAR,KARIMABADKARACHI.	607-57-195383		0.396	0.351	(Waiver) (Reversal)	0.597 0.045
1652	GHULAM ABbas CHAND VOHRA S/O CHAND VOHRA A-1/29 NAWAZ COURT,WATER PUMP,KARACHI.	513-40-002163		0.817	0.762	(Waiver) (Reversal)	1.361 0.055
1653	GUL SHER S/O MEHAR KHAN J-40,KDA FLATES,14-B SHADMANTOWN,NORTH KARACHI.	439-89-143813		0.474	0.421	(Waiver) (Reversal)	0.693 0.053

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1654	FAROOQ AHMED JAN FLAT.NO.D-17 MID CITY APPPTTIN HATTI KARACHI.	510-92-347976		1.025	0.891	(Waiver) (Reversal)	1.468 0.134
1655	CH.KHALID ANWAR S/O CH.AFZALUR REHMAN A-612,ST.NO.5 SAKHI HASSAN,BLOCK-N,NORTH NAZIMABAD,	508-53-305792		0.233	0.229	(Waiver) (Reversal)	0.415 0.004
1656	BASHIR AHMED SHEIKH S/O GHULAM NABI SHEIKH 64/2 PATEL PARA LASBELA,KARACHI.	464-49-034250		0.222	0.220	(Waiver) (Reversal)	1.683 0.003
1657	ABDUL LATIF S/O ABDUL MALIK A-1/19 QAYUMABAD,KORANGI ROADKARACHI.	521-86-010646		0.226	0.225	(Waiver) (Reversal)	0.416 0.002
1658	ABDUL HAMEED GHAZNAVI S/O SHAHZAD B-2/36 RAJA TANVEER COLONYORANGI TOWN,KARACHI.	502-90-199548		0.522	0.235	(Waiver) (Reversal)	0.387 0.287
1659	ABDUL NAQI S/O HAJI MUHAMMAD AYUB ST.NO.3 BLOCK-C,SHERSHAHKARACHI.	604-62-075681		0.780	0.659	(Waiver) (Reversal)	1.103 0.121
1660	ABDUL AZIZ S/O ABDUL RAHIM 3-D,B/9 NAZIMABAD,KARACHI.	502-55-431513		0.268	0.235	(Waiver) (Reversal)	0.407 0.033
1661	ALTAFUR REHMAN S/O NAZIR AHMED H.NO.H-11-56 STEEL TOWN,KARACHI.	411-92-129750		0.224	0.222	(Waiver) (Reversal)	0.413 0.002
1662	ALI JAN S/O SYED MUHAMMAD 31-BLOCK-C NEAR GOLDEN GARDENHALL,NORTH NAZIMABAD,KARACHI.	627-87-320986		1.444	1.508	(Waiver) (Reversal)	2.626 0.137
1663	ABDUL WAHEED S/O SAMALI PLOT.3,SECT-7/C ORANGI TOWNKARACHI.	521-88-109253		0.244	0.216	(Waiver) (Reversal)	0.368 0.028
1664	ARIF MUNAWAR S/O MUNAWAR ALI III-H/2-10 NAZIMABAD,KARACHI.	502-91-382256		0.216	0.215	(Waiver) (Reversal)	0.401 0.001
1665	ASIFA SHAMIM W/O SHAMIM AHMED ABBASI II-G-B/1 NAZIMABAD-2,KARACHI.	519-59-216899		0.373	0.331	(Waiver) (Reversal)	0.654 0.043
1666	YASEEN SHAH S/O PIR MOHIBULLAH SHAH 326-LASBELA HOUSE,ISLAMGANGKARACHI.	449-92-232387		0.342	0.235	(Waiver) (Reversal)	0.328 0.106
1667	SYED NIZAM UDDIN S/O SYED QAMARUDDIN 1161/19 AL-NOOR SOCIETY,F.B AREA,KARACHI.	504-23-030432		0.227	0.216	(Waiver) (Reversal)	0.392 0.011
1668	AJMAL KHAN S/O GUL SHER FLAT.NO.10/FIKRY BLDG,MURADKHA ROAD,GARDEN KARACHI.	512-89-274974		0.268	0.235	(Waiver) (Reversal)	0.403 0.033
1669	EJAD AHMED S/O NEROZ AHMED KHAN H.NO.9 BLOCK-3,LIAQUATABADKARACHI.	501-86-210435		0.268	0.221	(Waiver) (Reversal)	0.364 0.047
1670	MUHAMMAD HANIFULLAH S/O MUHAMMAD SHARIF KHAN FLAT NO.24,NOOR PLAZA,BLOCK-M/NORTH NAZIMABAD,KARACHI.	516-91-033546		0.209	0.200	(Waiver) (Reversal)	0.361 0.009
1671	M.IKHLAQ QURESHI S/O M.ASHFAQ QURESHI 1-K-11,NAZIMABAD,NO.1,NEARMC MARKET,KARACHI.	507-54-101062		0.206	0.205	(Waiver) (Reversal)	0.376 0.001
1672	MUHAMMAD IQBAL S/O MUHAMMAD YASIN KHAN H.NO.11-L-166,MAIN ROAD,ORANGI TOWN,KARACHI.	512-54-180643		0.245	0.215	(Waiver) (Reversal)	0.372 0.030
1673	M. UMER FAROOQ QURESHI S/O A. SHAKOOR QURESHI PLOT NO.8 WAHID MANZIL MIRKARAM ALI TALPUR ROAD SADDAR	515-62-187558		0.231	0.229	(Waiver) (Reversal)	0.425 0.002
1674	TARIO S/O HAJI KHALIQ DAD BISMILLAH HOTEL FIRDOUSCOLONY NEW GARDEN NO. 2	520-89-166207		0.657	0.541	(Waiver) (Reversal)	1.114 0.116
1675	YAWER KHAN S/O AKMAL KHAN 1155 KAUSAR NIAZI COLONYBLOCK-H NORTH NAZIMABAD,	520-55-305450		0.224	0.223	(Waiver) (Reversal)	0.404 0.002
1676	ZAMEER-UL-HAQ S/O ZIA-UL-HAQ K-1576 THURRANI GOTH NEAREDIDGAH CHOWK, ORANGI TOWN	502-92-189881		0.226	0.223	(Waiver) (Reversal)	0.409 0.003
1677	KHAN MUZAFFAR S/O LAL KHAN GALI NO. 2 MIANWALI REXERCOLONY MANGOPUR ROAD KARACHI	506-91-119179		1.748	1.575	(Waiver) (Reversal)	2.803 0.173
1678	KISHWAR ZAMANI BEGUM W/O MUHAMMAD ISRAR A-532, BLOCK I, NORTHNAZIMABAD, KARACHI	501-43-325450		0.215	0.215	(Waiver) (Reversal)	0.451 -
1679	MUHAMMAD WAHID A-516,BLOCK-I,NORTH NAZIMABAD,KARACHI.			0.923	0.759	(Waiver) (Reversal)	1.256 0.164
1680	MUHAMMAD FAROOQ S/O ABDUL QAYUM FLAT NO.12,3RD FLOOR,ISMAILPLAZA,LIAQUATABAD,KARACHI.	504-91-152194		0.207	0.205	(Waiver) (Reversal)	0.369 0.002
1681	KHAWAJA MUHAMMAD S/O SHAH NAWAZ KHAN 879 KHAWAJA AJMIR NAGRI,NORTH KARACHI.	512-85-034518		0.253	0.221	(Waiver) (Reversal)	0.385 0.032
1682	MUHAMMAD AYUB S/O MUHAMMAD IBRAHIM C-29,C-11 ALI APIT,T,BLOCK-3GULSHAN-E-IQBAL,KARACHI.	505-49041274		0.507	0.461	(Waiver) (Reversal)	1.001 0.046
1683	MUHAMMAD ASLAM S/O GULZAR MUHAMMAD L-23,COMM AREA,BLOCK-I,SHARIFABAD,F.B AREA,KARACHI	501-45-158192		0.245	0.216	(Waiver) (Reversal)	0.376 0.029
1684	NASEERUDDIN S/O BASHIR AHMED 5-A-1-777,NAI ABADI,NEWKARACHI.	592-85-069997		1.330	0.986	(Waiver) (Reversal)	1.503 0.344
1685	NAZIR AHMED S/O MUHAMMAD ZAMAN C-19/12,POLICE HQ,KARACHI	512-51-0707492		0.439	0.389	(Waiver) (Reversal)	0.682 0.050
1686	MUHAMMAD KHAKAN S/O ABDUL REHMAN H.NO.411,PATEL PARA, GARDENEAST,KARACHI.	516-88-354634		0.238	0.235	(Waiver) (Reversal)	0.422 0.003
1687	MAJ AMIR SHAHZAB HASHMI 5-D,BOSTAN LANE,MALIR CANTT,KARACHI.			1.378	1.016	(Waiver) (Reversal)	1.616 0.362
1688	MUHAMMAD ASGHAR MUGHAL S/O MASHRAF MUGHAL III B-2/70,NAZIMABAD,KARACHI.	515-87-219573		0.288	0.286	(Waiver) (Reversal)	0.520 0.002
1689	MUHAMMAD IRTIQA S/O MUHAMMAD SALAHUDDIN B-4,OFFICE BANGLOW,MANGOPURROAD,KARACHI.	518-90-409128		0.204	0.202	(Waiver) (Reversal)	0.376 0.002
1690	M. NIAZ ABBASI S/O MAKHAN KHAN 121/2,H-1-E,JACOB LINE,KARACHI.	520-44-280501		0.808	0.709	(Waiver) (Reversal)	1.203 0.099
1691	SHAIKAT HUSSAIN S/O MUHAMMAD HUSSAIN H.NO.278,BLOCK-A,ST. NO.6,TANGA STAND ROAD,SHERSHAH,	506-92-236226		0.213	0.211	(Waiver) (Reversal)	0.390 0.002
1692	KHALID MEHMOD S/O ABDUL RAZZAK 495,SECTOR 9E,JINNAH COLONY,ORANGI TOWN,KARACHI.	504-90-211305		0.380	0.323	(Waiver) (Reversal)	0.135 0.058
1693	AHSAN AHMED S/O AFTAB AHMED H.NO.16/2,MAJLIS COLONY,KARACHI.	519-91-102673		0.214	0.212	(Waiver) (Reversal)	0.388 0.002
1694	NAZEER HUSSAIN S/O FAQIR HUSSAIN A-516,SECTOR 11-E,NEW KARACHI.	503-39-076813		0.231	0.224	(Waiver) (Reversal)	0.380 0.007
1695	MUHAMMAD ZAIRUDDIN S/O MUHAMMAD WASIMUDDIN B-273,BLOCK-B,NORTH NAZIMABAD,KARACHI.	502-89-207496		0.217	0.215	(Waiver) (Reversal)	0.395 0.002
1696	MUHAMMAD UMER S/O JUMMA KHAN USMAN GHANI COLONY,PAHAN GANG,BLOCK-O,N. NAZIMABAD,KARACHI.	503-65-081444		0.271	0.236	(Waiver) (Reversal)	0.403 0.036
1697	MAQSOOD ULLAH KHAN S/O NAWAB KHAN FLAT NO.73,AL-ASIF SQUARE, SUPER HIGHWAY,KARACHI.	522-89-025694		0.267	0.236	(Waiver) (Reversal)	0.408 0.032
1698	M. AMIR KHAN H.NO.470,GALI NO.6,SHERSHAH,KARACHI.			0.651	0.589	(Waiver) (Reversal)	1.048 0.062
1699	JAHANZEB MAKHDoom S/O MAKHDoom NAKE MUHAMMAD 23/11,FIRDous COLONY,KARACHI.	440-92-225257		0.222	0.219	(Waiver) (Reversal)	0.407 0.003
1700	GHULAM MOHIDDIN 23-NAUBAHAR COLONY,B-ROAD,NEARUSMANIA COLONY,NAZIMABAD,	401-64-181527		1.430	1.235	(Waiver) (Reversal)	1.981 0.195

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1701	GHULAM ABBAS S/O MANZOOR HUSSAIN HAK-22-65-32,JUMAN SHAH	508-65-186666		0.240	0.238 (Waiver) (Reversal)	0.438 0.002	0.678
1702	SHULAM SARWAR HAROONI S/O KABAM KHAN 25-NAUBAHAR COLONY,NEARSUMANIA COLONY,B-ROAD,	571-52-030695		1.066	1.024 (Waiver) (Reversal)	1.871 0.042	2.936
1703	FAZAL WAHAB S/A GULAB KHAN SARHADI SABIR MANZIL,BHUTTA VILLAGE,KISA MASJID,KEMARI,KARACHI.	508-49-033763		0.227	0.216 (Waiver) (Reversal)	0.377 0.011	0.604
1704	FERZANA ANWAR W/O SYED ANWAR ALI A-252,BLOCK-S,N.NAZIMABAD,KARACHI.	601-60-291624		0.491	0.482 (Waiver) (Reversal)	0.902 0.009	1.393
1705	FARHAT SULTANA W/O ABDUL MAJEED KHAN H.NO.785,PIB COLONY,KARACHI.	516-54-143183		0.218	0.217 (Waiver) (Reversal)	0.404 0.001	0.622
1706	BAKHITAR KHAN B-312/3,METROVILL NO.1,SITE,KARACHI.			0.556	0.556 (Waiver) (Reversal)	0.994 ..	1.550
1707	IRFAN WARIS AHMED KHAN S/O TUFAIL AHMED H.NO.24,SECTOR 5-D,NEW KARACHIKARACHI.	155-86-160616		0.235	0.231 (Waiver) (Reversal)	0.420 0.004	0.655
1708	GHULAM ABBAS S/O MUHAMMAD ALI RAJANI A-137,BLOCK-18,GULSHAN-E-IQBALKARACHI.	508-91-105363		0.269	0.237 (Waiver) (Reversal)	0.395 0.032	0.664
1709	GHULAM MOHIDDIN ABDUL REHMAN 25-NAUBAHAR COLONY,NEARUSMANIA COLONY,B-ROAD.	401-64-181527		1.020	0.969 (Waiver) (Reversal)	1.759 0.052	2.779
1710	AKHTAR KHAN S/A SIRAJUDDEEN AHMED H.NO.455,SECTOR 11 1/2,SALEMABAD,ORANGI TOWN.			0.253	0.221 (Waiver) (Reversal)	0.386 0.032	0.639
1711	MUHAMMAD SHAHID S/O MUHAMMAD YOUNAS 140-B/II,21ST LANE,KHAYABAN-E-BADAR,PHASE-VII,DHA,KARACHI.	501-92-844598		0.270	0.236 (Waiver) (Reversal)	0.405 0.035	0.675
1712	MUHAMMAD CASIM JUNEJO S/O M. ISMAIL JUNEJO KMC PLOT NO.2990,FARHAD MANZILDARYABAD,GALI NO.2,LYARI,	495-85-000626		0.246	0.217 (Waiver) (Reversal)	0.375 0.030	0.621
1713	MUHAMMAD SALEEM S/O A. RASHED KHAN L-736,SECTOR 4,REHMANIA TOWN,NORTH KARACHI.	503-91-299243		0.233	0.231 (Waiver) (Reversal)	0.423 0.002	0.656
1714	MUHAMMAD ASHRAF S/O MUHAMMAD SULEMAN FLAT NO A-68,APSRA APPT,F.B AREA, KARACHI.	404-90-190916		0.253	0.221 (Waiver) (Reversal)	0.385 0.032	0.638
1715	MUHAMMAD SHAKIR S/O MUHAMMAD IBRAHIM C-2,ALI APPT,BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	506-55-104429		0.511	0.460 (Waiver) (Reversal)	0.986 0.052	1.498
1716	MUHAMMAD AKBAR S/O LAL MUHAMMAD BAHO MOTOR,MUREED GOETH,FIRDous COLONY,KARACHI.	501-56-181146		0.215	0.215 (Waiver) (Reversal)	0.401 0.001	0.616
1717	MUHAMMAD SHIRAZ S/O MUNAWAR KHAN C-4-26, NEW ABDI,BALDIA TOWN,KARACHI.	508-90-305925		0.202	0.201 (Waiver) (Reversal)	0.368 0.001	0.570
1718	NOOR MUHAMMAD S/O ABDUL QADRI FLAT NO T-9,HASSAN EXT.,HASANASQUARE,KARACHI.	616-88-132355		0.204	0.202 (Waiver) (Reversal)	0.364 0.002	0.567
1719	NADEEMUDDIN S/O BADARUDDIN L-61,SECTOR 7-D-2,GULSHAN-E-FAROOQ, NORTH KARACHI.	501-89-797283		0.564	0.491 (Waiver) (Reversal)	0.887 0.073	1.451
1720	NUSRAT NAFEES W/O NAFEES AHMED 63 2-C,NAZIMABAD,KARACHI.	510-88-327327		0.391	0.328 (Waiver) (Reversal)	0.536 0.062	0.927
1721	NAZAR ALI S/O BACHO ALI H.NO.237,BLOCK-E,SULTANABAD,GOLIMAR NO.1,KARACHI.	502-86-536947		0.250	0.220 (Waiver) (Reversal)	0.382 0.030	0.632
1722	RAWALPINDI COACH A-15,TAI COMPLEX,M.A.JINNAHRoad,KARACHI.			2.497	1.121 (Waiver) (Reversal)	1.686 1.376	4.183
1723	RAFIQ AHMED S/O ABDUL GHANI 2193/26,BLOCK-Q,PAHAR GANG,N. NAZIMABAD,KARACHI.	359-49-010830		0.267	0.234 (Waiver) (Reversal)	0.403 0.033	0.670
1724	RAZIA BEGUM W/O SYED ASLAM ALI H.NO.7/159,COMM. AREA,ORANGABAD,NAZIMABAD,KARACHI.	502-91-657129		0.308	0.300 (Waiver) (Reversal)	0.591 0.008	0.899
1725	RASHED FAROOQUI S/O WADDOOD FAROOQUI H.NO.R-6,SECTOR 11-A,NORTH KARACHI.	501-92-182973		0.251	0.221 (Waiver) (Reversal)	0.383 0.030	0.633
1726	SALMA KANIAL W/O MUHAMMAD YAQOOB R-320,SECTOR 15-A-5,BUFFERZONE,KARACHI.	519-92-467851		0.226	0.224 (Waiver) (Reversal)	0.413 0.002	0.638
1727	SHAMIM AHMED ABBAS S/O RAHIM ABBASI BANGLOW NO.1, SUB-BLOCK G, ROWNO 8,NAZIMABAD, KARACHI.	502-49-156320		0.472	0.429 (Waiver) (Reversal)	0.748 0.043	1.220
1728	SYED ZARSHAID SHAH S/O SYED JAFFAR SHAH FAQIR MUHAMMAD DURA KHAN,JUNAKUMAR WARA,KARACHI.	507-37-025194		0.540	0.361 (Waiver) (Reversal)	0.429 0.179	0.968
1729	SAJJAD MEHDY S/O S.Z. MEHDY A-2,BLOCK-I,N. NAZIMABAD,KARACHI.	502-85-68295		0.255	0.221 (Waiver) (Reversal)	0.401 0.034	0.656
1730	SHER MALIK S/O MUHAMMAD SHAHGI B-14,SECTOR 11-B,NORTH KARACHI	502-91-348894		0.214	0.212 (Waiver) (Reversal)	0.388 0.002	0.602
1731	SHAMIM NAZ W/O SHER MUHAMMAD J-21,ZAHID SQUARE,F.B AREA,KARACHI.	451-56-115313		0.212	0.211 (Waiver) (Reversal)	0.384 0.002	0.596
1732	S. WAHEEDUL HASSAN S/O S. ALEY HASSAN R-1094,SECTOR 16-A,BUFFER ZONEKARACHI.	518-52-020351		0.300	0.292 (Waiver) (Reversal)	0.523 0.008	0.824
1733	SULTAN BABAR MIRZA S/O MIRZA SULTAN BAIG U-39,HASSAN SQUARE EXT.,GULSHAN-E-IQBAL,KARACHI.			0.244	0.215 (Waiver) (Reversal)	0.368 0.030	0.612
1734	SAEED AHMED S/O HABIB AHMED 1732/345,DEHLI COLONY,BALDIA TOWN,KARACHI.	505-88-162779		0.217	0.215 (Waiver) (Reversal)	0.397 0.002	0.614
1735	MANZOOR AHMED S/O MUHAMMAD HASHIM 109/B,BLOCK-C,SHERSHAH,KARACHI.	604-90-077902		0.883	0.741 (Waiver) (Reversal)	1.229 0.142	2.112
1736	MUHAMMAD AYUB S/O KHUDAD 10/9,IBRAHIM VILLAGE,UNIVERSITY ROAD,KARACHI.	516-34-143805		0.265	0.235 (Waiver) (Reversal)	0.406 0.030	0.671
1737	NASRA BEGUM S/O MEHBOD KHAN C-113,JEHANGIRABAD,B-ROAD,NAZIMABAD,KARACHI.	506-91-337331		0.208	0.206 (Waiver) (Reversal)	0.382 0.003	0.591
1738	NASIR SHAFI S/O MUHAMMAD SHAFI 2/F-2,NAZIMABAD NO.2,KARACHI.	501-89-112399		0.268	0.236 (Waiver) (Reversal)	0.405 0.033	0.674
1739	PARVEZ ALAM 595/H,BEHIND JACOB LINES,KARACHI.			1.443	1.070 (Waiver) (Reversal)	1.630 0.373	3.073
1740	PAKISTAN KARAKURAM COACH A-12,SULTANABAD,GOLIMAR,KARACHI.			0.806	0.668 (Waiver) (Reversal)	1.430 0.138	2.237
1741	QAIZ SHAKEEL AHMED S/O QAIZ SHABIR AHMED A-196,BLOCK S,NORTH NAZIMABAD,KARACHI.	502-91-440047		0.206	0.202 (Waiver) (Reversal)	0.379 0.004	0.585
1742	RANA JAVED IQBAL S/O RANA M. RAMZAN 5-A-80,SAEABAD-1,BALDIA TOWN,KARACHI.	232-53-494892		0.240	0.208 (Waiver) (Reversal)	0.348 0.032	0.588
1743	RAHAT YASMIN W/O ASIF TANVEER NAJMI H.NO.2/A-1-E-2,NAZIMABAD,KARACHI.	221-85-334261		0.266	0.235 (Waiver) (Reversal)	0.375 0.031	0.641
1744	ANWAR JAHAN S/O MUHAMMAD AYUB 196/6, ORANGABAD,NAZIMABAD,KARACHI.	502-38-141499		0.257	0.252 (Waiver) (Reversal)	0.444 0.005	0.701
1745	AKBAR KHAN S/O NADIR KHAN D-185,SECTOR-4,METROVIL SITE,KARACHI.	512-51-051088		0.233	0.230 (Waiver) (Reversal)	0.422 0.003	0.654
1746	ASIM S/O ABDUL KHALIQ H/12/1, FAROOQ COLONY,ORANGITOWN,KARACHI.	504-89-147699		0.218	0.214 (Waiver) (Reversal)	0.392 0.004	0.610
1747	ARIF S/O MUHAMMAD IQBAL FLAT NO.17,BI-A-4,JAUHARCOMPLEX,UNIVERSITY ROAD,	509-92-172476		0.266	0.235 (Waiver) (Reversal)	0.405 0.031	0.671

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1748	KHUDA-E-NOOR 25-NOBAHAR COLONY,NEARUSMANIA COLONY,B-ROAD.	602-62-438968		1.817	1.611	(Waiver) (Reversal)	2.724 0.206 0.541
1749	DIDAR GUL S/O PAYO GUL K-57,MIOTRI KHAN VILLAGE,MANGOPIR ROAD,KARACHI.	138-89-251776		0.224	0.220	(Waiver) (Reversal)	0.380 0.004 0.604
1750	ADNAN NASEER S/O MUHAMMAD NASEER SIDDIQUI FLAT NO.1,BL-G,NEW ZEENATSQUARE,F.C AREA,KARACHI.	501-90-843079		0.206	0.206	(Waiver) (Reversal)	0.379 - 0.585
1751	ASIF PERVEZ S/O KHAZAN GILL H.NO.817,BLOCK-G,KAUSAR NIAZI COLONY,KARACHI.	502-89-645365		0.234	0.232	(Waiver) (Reversal)	0.430 0.003 0.665
1752	ABDUL REHMAN S/O MUHAMMAD QASIM 1-C-3,SEALEIF,BLOCK-2,CLIFTON,KARACHI.	455-57-011033		0.264	0.235	(Waiver) (Reversal)	0.404 0.029 0.668
1753	ABDULLAH S/O DEEN MUHAMMAD FLAT NO.T-9,HASSAN EXT. HASSANSQUARE,KARACHI.	616-64-104299		0.206	0.204	(Waiver) (Reversal)	0.372 0.002 0.578
1754	ALAM KHAN S/O LAL KHAN GALI NO.2,NEW MIANWALI COLONY,NEAR SUBHANI MASJID,MANGOPIR	239-54-139380		1.436	1.242	(Waiver) (Reversal)	2.293 0.193 3.729
1755	AITABAR GUL S/O MOTABIR KHAN B-48B,BLOCK-2,MATROVIL NO.1,SITE,KARACHI.	506-86-355790		0.464	0.464	(Waiver) (Reversal)	0.906 - 1.369
1756	MUHAMMAD RAFIQ S/O MUHAMMAD HUSSAIN D-7,ABDULLAH CENTRE,F.B AREA,BLOCK-16,KARACHI.	518-53-060389		0.479	0.440	(Waiver) (Reversal)	0.767 0.039 1.247
1757	S. NAEFES JAFFERY S/O S. JAFFER SADIO 2-B-11,COMM. AREA,NAZIMABADNO.2,KARACHI.	501-90-023911		0.222	0.221	(Waiver) (Reversal)	0.411 0.001 0.633
1758	MUHAMMAD SHAFI QTR.NO.15/2,SECTOR 5-E,NEWKARACHI,KARACHI.	503-58-142301		0.265	0.235	(Waiver) (Reversal)	0.406 0.030 0.671
1759	MUHAMMAD AMIN BUTT S/O MUHAMMAD KHAN BUTT R-4,SUMERINA APPT.,GULSHAN-E-IQBAL,KARACHI.	220-42-070836		0.268	0.235	(Waiver) (Reversal)	0.405 0.033 0.673
1760	SYED SIDDOQUI S/O SYED NIZAMUDDIN 1161/19,AL-NOOR SOCIETY,F.B AREA,KARACHI.	504-48-030437		0.218	0.217	(Waiver) (Reversal)	0.402 0.002 0.620
1761	ZULFIQAR S/O ALTAF HUSSAIN QAZI 25/2,GROUND COMPANY SOLDIERBAZAR,KARACHI.	516-90-075215		0.214	0.211	(Waiver) (Reversal)	0.390 0.003 0.604
1762	NASEERUDIN S/O BASHER AHMED H.NO.777 SECTOR-5-B-1,NATABAD,NEW KARACHI.	512-85-069997		0.269	0.235	(Waiver) (Reversal)	0.404 0.034 0.673
1763	PIR MUHAMMAD YASIN SHAH S/O PIR MUHIBULLAH H.NO.326 LASBELA HOUSE,ISLAMCARH,KARACHI.	449-92-232387		0.225	0.225	(Waiver) (Reversal)	0.420 - 0.645
1764	SHAHANA ABBASI W/O RAHIM ABBASI II-G-8/1 NAZIMABAD,NO.2,KARACHI.	502-63-419787		0.298	0.256	(Waiver) (Reversal)	0.543 0.043 0.841
1765	SHER MUHAMMAD S/O SHER BHADUR 44/2 NEAR NOVELTY CINEMA,NISHTER ROAD,KARACHI.	501-51-487167		0.267	0.236	(Waiver) (Reversal)	0.408 0.032 0.675
1766	RAFIA BEGUM W/O MUHAMMAD SALEEM B-7,ABDUL MALIK BLDS,NAZIMABADKARACHI.	502-45-802715		0.267	0.235	(Waiver) (Reversal)	0.407 0.032 0.674
1767	MUHAMMAD YOUNUS S/O MUHAMMAD YOUSUF C-2-B/C-11 ALI APPT,BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	506-88-104432		0.507	0.461	(Waiver) (Reversal)	1.005 0.046 1.512
1768	MUHAMMAD SAJJAD KHAN S/O MUHAMMAD ISLAM KHAN B-342 PAPOSH NAGAR,NAZIMABAD,KARACHI.			0.269	0.237	(Waiver) (Reversal)	0.413 0.032 0.682
1769	S.HAMID HUSSAIN S/O S.JAFFAR SHAH B-6/2 BILTE MOHALLAH,A-B SENNALANE,KARACHI.	760-53-004745		0.214	0.210	(Waiver) (Reversal)	0.387 0.004 0.601
1770	MUHAMMAD RAFIQ S/O BARKAT ALI R-25,SECTOR-7-D-4,GULSHAN-E-FAROOQ,NORTH KARACHI.	502-42-029452		0.230	0.229	(Waiver) (Reversal)	0.427 0.001 0.657
1771	JAMAL AKHTAR S/O MUHAMMAD AKHTAR KHAN 455-SECTOR-11-1/2,BLOCK-D,SALEM ABAD,ORANGI TOWN,	504-91-117659		0.274	0.235	(Waiver) (Reversal)	0.387 0.039 0.661
1772	ABID MUSRAT SHAKIR PIRZADA S/O M.FАЗAL SHAKIR 4-B/4 NAZIMABAD-4,KARACHI.	502-87-250216		0.273	0.269	(Waiver) (Reversal)	0.498 0.004 0.771
1773	RAHMALUDIN S/O JALALUDDIN 5/3 PATTAN COLONY,KARACHI.	506-51-197898		0.208	0.205	(Waiver) (Reversal)	0.379 0.003 0.586
1774	MUHAMMAD ESSA S/O ABDUL MUHAMMAD 25-NAUBAR COLONY,NEAR USMAN-IA COLONY,B-ROAD,NAZIMABAD	602-91-504017		1.803	1.615	(Waiver) (Reversal)	2.798 0.188 4.601
1775	GHULAM JAFFAR S/O ALLAH BUJ FLAT NO A-20,NOMAN GARDENABUL HASSAN ISPANI ROAD,	439-51-134932		0.213	0.212	(Waiver) (Reversal)	0.386 0.002 0.599
1776	HABIB AHMED S/O ABDUL HAMEED III-E/3 NAZIMABAD,KARACHI.	502-65-226378		1.406	1.205	(Waiver) (Reversal)	2.296 0.202 3.702
1777	ASIM SHEIKH S/O MOSHTAQ TARIQ QURESHI 555-SHAMDA COLONY, LAHORE.	271-92-102657		1.184	0.973	(Waiver) (Reversal)	1.939 0.211 3.122
1778	JAMILUDDIN AHMED JAMIL S/O RAHIMUDDIN A.JAMIL C-2,BL-H,NORTH NAZIMABAD,KARACHI.	502-87-709064		1.435	1.239	(Waiver) (Reversal)	1.985 0.196 3.421
1779	ALI ZAMAN S/O ABDUL REHMAN E-2007,HARYANA COLONY,SECTOR-10,ORANGI TOWN,KARACHI.	504-90-217158		0.777	0.661	(Waiver) (Reversal)	1.103 0.116 1.880
1780	MUHAMMAD ADIL S/O ABDUL REHMAN 42-B ROAD USMANIA COLONY,NAZIMABAD,KARACHI.	501-85-740349		2.488	1.651	(Waiver) (Reversal)	2.156 0.836 4.644
1781	ABDUL REHMAN S/O MUHAMMAD HANIF H.NO.748,STREET NO.37,BL-C,SHERSHAB COLONY KARACHI.	506-63-114427		0.215	0.214	(Waiver) (Reversal)	0.399 0.001 0.614
1782	AFZAL AHMED S/O RAHIMUDDIN 1543/2 JAIAHARABAD,F.B,AREAKARACHI.			0.885	0.631	(Waiver) (Reversal)	1.325 0.254 2.210
1783	MUHAMMAD YASIN S/O KARIM BUX F-31,BL-B,NORTH NAZIMABADKARACHI.	502-92-799131		0.175	0.175	(Waiver) (Reversal)	0.329 - 0.504
1784	NAEM AHMED S/O SHAMSUDDIN C-92 HSARAT MOHANI COLONY,MANHOPIR ROAD KARACHI.	506-89-190773		0.190	0.189	(Waiver) (Reversal)	0.324 0.001 0.513
1785	ASADULLAH S/O SULTAN MUHAMMAD B-28 BLOCK-4,NORTH NAZIMABADKARACHI.	601-47-115557		0.518	0.518	(Waiver) (Reversal)	0.507 - 1.025
1786	ATHER JAMIL SIDDIQUI S/O ABDUL SALEEM H.NO.R-770,SECTOR-15-A/1/BUFFER ZONE KARACHI.	416-63-055269		0.660	0.461	(Waiver) (Reversal)	0.254 0.198 0.913
1787	AZHAR AHMED S/O FAZAL AHMED H.NO.L-987,SECTOR-11-E,MUSLIMTOWN,KARACHI.	154-62-142356		0.408	0.328	(Waiver) (Reversal)	0.241 0.080 0.649
1788	GHULAM RASOOL S/O TAJ MUHAMMAD H.NO.R-212,SECTOR-11-C,NORTHKARACHI.	633-85-096414		0.632	0.464	(Waiver) (Reversal)	0.287 0.168 0.919
1789	ISHHTAQ AHMED S/O ALI HAIDER H.NO.L-252,SECTOR-11-L,NORTHKARACHI.	154-62-142356		0.446	0.292	(Waiver) (Reversal)	0.132 0.154 0.578
1790	MUHAMMAD NAVEED S/O MUHAMMAD MAROOF TOP WHITE DRY CLEANER,NEW CHRCOLONY LANDHI,KARACHI.	121-88-181044		0.420	0.337	(Waiver) (Reversal)	0.248 0.083 0.668
1791	MUHAMMAD NAEEM S/O LACHI KHAN B-29-SECTOR-1,METROVILL,S.I.T.E KARACHI.	316-92-005561		0.389	0.310	(Waiver) (Reversal)	0.226 0.078 0.615
1792	M.ASHRAF SHAZAD S/O AMMERUDIN H.NO.SD-19,BLOCK-A,NORTHNAMZIMABAD,KARACHI.	522-48-078733		2.871	2.308	(Waiver) (Reversal)	1.699 0.563 4.570
1793	NAZAR SHAH S/O ABDULLAH SHAH B-5,BLOCK-4,NORTH NAZIMABADKARACHI.	510-64-101683		0.417	0.333	(Waiver) (Reversal)	0.242 0.084 0.659
1794	QAMAR UZ ZAMAN S/O ABDUL SATTAR KHAN H.NO.84,USMANIA COLONY,NAZIM-ABAD,KARACHI.	502-52-288618		0.386	0.305	(Waiver) (Reversal)	0.217 0.081 0.603

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1795	QAMAR HUSSAIN S/O ANWAR UL HAQUE H.NO.1633 SECTOR-11-E,MUSLIMTOWN,KARACHI.	501-60-397347		0.847	0.847 (Waiver) (Reversal)	0.830 -	1.678
1796	SYED SOHAIL AL S/O SYED MUZAFFAR ALI H.NO.A-86 BLOCK-A,NORTHNAZIMABAD,KARACHI.	501-85-651101		0.916	0.916 (Waiver) (Reversal)	0.897	1.813
1797	S.GHULAM HUSSAIN S/O S.IQBAL HUSSAIN H.NO.R-377,SECTOR-8,NORTHKARACHI.	511-85-03568C		0.329	0.264 (Waiver) (Reversal)	0.194 0.065	0.523
1798	SYED MUHAMMAD AMIN H.NO.640,BLOCK8,BALDIA COLONYKARACHI.			0.326	0.265 (Waiver) (Reversal)	0.198 0.062	0.524
1799	S.TSAWAR HUSSAIN ZAIDI S/O TAWAKAL HUSSAIN F.NO.G-21,SHAH FAISAL PLAZABLOCK-13,NORTH NAZIMABAD,	501-50-094786		0.312	0.312 (Waiver) (Reversal)	0.305 -	0.617
1800	SHAMSUR REHMAN S/O NOOR REHMAN H.NO.B-28,BLOCK-4,NORTHNAZIMABAD,KARACHI.	516-56-220762		0.391	0.391 (Waiver) (Reversal)	0.383 -	0.774
1801	SYED MAZHAR ALI S/O S.JAFAR ALI 3/5,A-NAZIMABAD,KARACHI.	502-59-538443		0.447	0.358 (Waiver) (Reversal)	0.262 0.089	0.709
1802	TARANA SALEEM S/O MIRZA MUHAMMAD ASLAM H.NO.8-14/1,BLOCK-F,NORTHNAZIMABAD,KARACHI.	502-88-366777		0.569	0.452 (Waiver) (Reversal)	0.326 0.117	0.895
1803	WAHID BUKHSH S/O MOL MUKHISH H.NO.307,SECTOR-11-C1,NORTHKARACHI.	632-64-015415		0.737	0.546 (Waiver) (Reversal)	0.345 0.191	1.082
1804	YOUNUS OMAR S/O MUHAMMAD UMAIR H.NO.E-74,JALALABAD,NORTHNAZIMABAD,KARACHI.	502-91-044835		0.530	0.530 (Waiver) (Reversal)	0.519 -	1.049
1805	ZABAROUST KHAN S/O NOOR DAL KHAN D-100,SHOP.NO.277,BANARSKARACHI.	506-28-294854		0.488	0.383 (Waiver) (Reversal)	0.270 0.105	0.759
1806	DIN MUHAMMAD S/O MUHAMMAD ZAHOOR 136/15-G-6,NEW KARACHI,KARACHI	503-85-053785		0.338	0.338 (Waiver) (Reversal)	0.331 -	0.669
1807	SHAMSUR REHMAN S/O NOOR REHMAN H.NO.B-28,BLOCK-U,NORTHNAZIMABAD,KARACHI.	516-56-220762		1.547	1.305 (Waiver) (Reversal)	1.037 0.242	2.584
1808	MUHAMMAD RASHID MEER 37-B APIT ARMY HOUSING SCHEMESAFARAZ RAFIQI ROAD,LAHORE			0.878	0.641 (Waiver) (Reversal)	1.031 0.237	1.909
1809	ARSHAD JAMIL 10-A-NEW MUSLIM TOWN,KARACHI.			0.810	0.681 (Waiver) (Reversal)	1.096 0.129	1.906
1810	ZAFAR ALI A-858-ST-71,NAZAR MOHALLASADAR BAZAR,LAHORE CANTT.			0.983	0.844 (Waiver) (Reversal)	1.357 0.139	2.340
1811	ABDUL KAREEM S/O MUHAMMAD HUSSAIN 305-HUNZA BLOCK,ALLAMA IQBALTOWN,LAHORE.	271-48-193691		0.166	0.163 (Waiver) (Reversal)	0.355 0.003	0.520
1812	MALIK MUHAMMAD ASHRAF ALI S/O M.ALI MUHAMMAD H.NO.23,ST.NO.9 HAJI SAIFMANZIL,MUHAMMAD MUBARAK PURA,			0.187	0.182 (Waiver) (Reversal)	0.361 0.005	0.548
1813	ZULFIQAR AHMED S/O MUKHTAR AHMED KHAN 31-G,MODEL TOWN,LAHORE.			0.264	0.193 (Waiver) (Reversal)	0.301 0.071	0.565
1814	ABDUL GHAFOOR S/O ABDUL GHANI 29-P,MODEL TOWN,LAHORE.	286-56-069249		1.595	0.944 (Waiver) (Reversal)	2.123 0.650	3.718
1815	AMJAD IQBAL S/O AMANAT ALI H-108-BILAL BLOCK,NISHTERCOLONY,FEROZPUR ROAD,LAHORE.	270-89-293892		0.311	0.306 (Waiver) (Reversal)	0.588 0.005	0.899
1816	AMANAT ALI DOGAR S/O HUSSAIN ALI DOGAR QTR-310,BLOCK-5,SECTOR-B-1GREEN TOWN,LAHORE.	340-50-878367		0.349	0.341 (Waiver) (Reversal)	0.663 0.007	1.012
1817	TARIQ RASHID S/O RASHEED,M.KHAN H-304,BLOCK-3,SECTOR-B-II,TOWNSHIP,LAHORE.	271-52-201239		0.441	0.420 (Waiver) (Reversal)	1.266 0.021	1.707
1818	TAHIRA JAWED W/O AWAID IQBAL 312-TARIQ BLOCK,NEW GARDENTOWN,LAHORE.			0.375	0.363 (Waiver) (Reversal)	0.779 0.012	1.154
1819	SAQIB MIRZA S/O MOEED MIRZA 727-I-D'VA GREEN TOWN,LAHORE.	271-91-119672		0.306	0.296 (Waiver) (Reversal)	0.535 0.009	0.840
1820	NOOR MUHAMMAD S/O MUHAMMAD BASHIR H-289,BLOCK-6,B-1-TOWNSHIP,LAHORE.	278-88-064148		0.349	0.280 (Waiver) (Reversal)	0.475 0.069	0.825
1821	MIAN BABER MUNEER 19/A-II-GULBERG-III,LAHORE.			0.331	0.320 (Waiver) (Reversal)	0.791 0.011	1.122
1822	MUHAMMAD NIAZ KHAN S/O MUHAMMAD BASHIR KHAN 25,COMM.ZONE,LABERTY MARKET,LAHORE.			0.207	0.202 (Waiver) (Reversal)	0.396 0.005	0.603
1823	MUHAMMAD AYUB SADIO S/O MALIK MUHAMMAD SADIO H-593-A-I,GHALIB MARKET,GULBERG-III,LAHORE.	270-86-116333		0.491	0.481 (Waiver) (Reversal)	0.923 0.010	1.414
1824	MUHAMMAD AJMAL AMIN 8/7 FAZLIA COLONY,FEROZPURROAD,LAHORE.	276-87-027004		0.586	0.577 (Waiver) (Reversal)	1.112 0.010	1.699
1825	MUHAMMAD SHAFI H-4-ST-3,NEAR FAISAL TOWN,D-BLOCK,LAHORE.	270-49-019995		0.312	0.312 (Waiver) (Reversal)	0.618 -	0.930
1826	MUHAMMAD SHAHZAD S/O MUHAMMAD IQBAL H-304,BLOCK-4,B-1-TOWNSHIP,LAHORE.	271-92-357274		0.346	0.339 (Waiver) (Reversal)	0.648 0.007	0.994
1827	MIAN MUHAMMAD IQBAL 8-BERRI VILLAS,CANAL PARK,GULBERG,LAHORE.	270-45-262136		0.811	0.487 (Waiver) (Reversal)	0.924 0.324	1.735
1828	KAUSAR MEHMOD W/O ABDUL RASheed H-312,BLOCK-IV,SECTOR-C-II,TOWNSHIP,LAHORE.	270-61-076517		0.352	0.345 (Waiver) (Reversal)	0.577 0.007	0.929
1829	JAVED IQBAL S/O ABDUL REHMAN 15-OLD FCC,GULBERG,LAHORE.			0.499	0.488 (Waiver) (Reversal)	0.946 0.011	1.445
1830	ISHTEAO AHMED 16-FCC,GULBERG-II,LAHORE.			0.320	0.313 (Waiver) (Reversal)	0.521 0.007	0.841
1831	IZHAR NASRULLAH KHAN S/O NASRULLAH KHAN H-2,BLOCK-30,KENAL PARK,GULBERG,LAHORE.	270-88-029103		0.352	0.343 (Waiver) (Reversal)	1.023 0.009	1.375
1832	FAREED UDDIN S/O INAYATULLAH 378/A,GULBERG-III,LAHORE.			0.391	0.378 (Waiver) (Reversal)	0.804 0.012	1.195
1833	MASOOD AHMED 31-D,BADIN ROAD,LAHORE.			0.118	0.004 (Waiver) (Reversal)	0.387 0.114	0.505
1834	NUSRAT PAVEEN			0.190	0.190 (Waiver) (Reversal)	0.382 -	0.572
1835	NASIR ALI			0.205	0.193 (Waiver) (Reversal)	0.341 0.013	0.546
1836	NAZAR HUSSAIN			0.510	0.443 (Waiver) (Reversal)	0.802 0.067	1.312
1837	NASIR ALI			0.384	0.343 (Waiver) (Reversal)	0.621 0.041	1.005
1838	NADEEM IQBAL			0.254	0.227 (Waiver) (Reversal)	0.416 0.026	0.670
1839	ROBINA MASOOD			0.399	0.347 (Waiver) (Reversal)	0.628 0.052	1.027
1840	RAKSHANDA ATTIQUE			0.257	0.238 (Waiver) (Reversal)	0.449 0.019	0.706
1841	SHAZIA BUTT			0.381	0.343 (Waiver) (Reversal)	0.313 0.038	0.693

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1842	S.ZAKI AHMED 204,ST-5, OFFICER COLONY,CAVALRY GROUND,LAHORE.			0.478	0.387	(Waiver) (Reversal)  0.091	0.699 1.133 1.177
1843	SAID NAWAZ			0.163	0.163	(Waiver) (Reversal)  -	1.296
1844	ABID HUSSAIN KHAN 56/23,NISAR ROAD LAHORE CANTT.			0.561	0.386	(Waiver) (Reversal)  0.175	1.276 1.837
1845	ABDUL RASHID			0.259	0.259	(Waiver) (Reversal)  -	0.742
1846	ADNAN RAFIQ			0.389	0.340	(Waiver) (Reversal)  0.048	0.620 1.009
1847	ABDUL RAZZAO			0.366	0.366	(Waiver) (Reversal)  -	0.665 1.031
1848	AHSAN TASSADIQ 41/A-5,INFANTRY ROAD,LAHORE.			0.209	0.135	(Waiver) (Reversal)  0.074	0.298 0.507
1849	DOST MUHAMMAD			0.197	0.197	(Waiver) (Reversal)  -	0.380 0.577
1850	MEHAR KHAN			0.419	0.338	(Waiver) (Reversal)  0.081	0.877 1.296
1851	M.NADEEM			0.213	0.213	(Waiver) (Reversal)  -	0.422 0.635
1852	M.SIDDIQUE 103-A,ST-20,RAILWAY COLONY,WALTON LAHORE.			0.386	0.386	(Waiver) (Reversal)  -	0.942 1.328
1853	M.YAQOOB BUTT			0.348	0.296	(Waiver) (Reversal)  0.052	0.514 0.862
1854	M.MUMTAZ AKHTAR			0.290	0.290	(Waiver) (Reversal)  -	0.528 0.818
1855	MAJ(R) RAHIMUDDIN			0.561	0.396	(Waiver) (Reversal)  0.165	0.785 1.345
1856	MUSHTAQ AHMED KHAN			0.441	0.382	(Waiver) (Reversal)  0.059	0.692 1.133
1857	M.RAMZAN			0.197	0.191	(Waiver) (Reversal)  0.005	0.379 0.576
1858	M.IQBAL ASHER			0.093	0.093	(Waiver) (Reversal)  -	1.034 1.127
1859	SHAHID MAHMOOD			1.841	1.365	(Waiver) (Reversal)  0.476	2.624 4.465
1860	MOHSIN HAYAT			0.833	0.606	(Waiver) (Reversal)  0.227	1.406 2.238
1861	MAJ(R) MALIK SHABBIR ARSHAD JOYA E-66,ARMY FLATS,LAHORE.			0.716	0.601	(Waiver) (Reversal)  0.115	1.035 1.751
1862	GP.CAPT USMAN BEG 138-L,DHA LAHORE.			1.210	1.010	(Waiver) (Reversal)  0.200	2.099 3.310
1863	FAROOQ HASSAN 64-C RAILWAY OFFICER COLONY,WALTON LAHORE.			0.567	0.541	(Waiver) (Reversal)  0.026	0.952 1.519
1864	ABbas S/O PAYAR ALI SC-4,CHANDNI CHOWK UNIVERSITYROAD,SABZI MANDI KARACHI.	509-91-069281		0.256	0.232	(Waiver) (Reversal)  0.024	0.373 0.629
1865	MIRZA ASFAND YAR BAIG S/O ANWAR YAR BAIG B-26,CARSON COMPLEX,G-E-IQBALKARACHI.	328-49-206623		0.579	0.426	(Waiver) (Reversal)  0.153	0.671 1.250
1866	MUHAMMAD HAMID S/O SHAIKH ALI MUHAMMAD M-2127-2128,DATA CHOWK,MUSTAFACOLONY,SECTOR-11-1/2,ORANGI	425-51-123484		0.397	0.362	(Waiver) (Reversal)  0.035	0.573 0.970
1867	MUHAMMAD RAFIQ S/O MEHMOD RAZA A-29,SUNAMIRA SQUARE,BLOCK-6,G.E.IQBAL,KARACHI.	502-89-048184		0.268	0.231	(Waiver) (Reversal)  0.037	0.370 0.638
1868	M.SULMAN S/O FATEH MUHAMMAD GALI NO.7,H.NO.276,AGRA TAJKARACHI.	455-88-000664		0.271	0.236	(Waiver) (Reversal)  0.035	0.378 0.649
1869	ATHAR HASSAN S/O AKHTAR HUSSAIN G-75/3,CLYTON OTR,KARACHI.	515-55-153017		0.250	0.214	(Waiver) (Reversal)  0.036	0.345 0.595
1870	FAYYAZ ALI KHAN S/O ABDUL GHAFFAR KHAN 11/3 MEMON SOCIETY,SHAHEED-E-MILLAT ROAD,KARACHI.	501-30-280127		0.265	0.217	(Waiver) (Reversal)  0.048	0.349 0.613
1871	JAMIL ADAM KHAN S/O ADAM KHAN R-213-HASAN COLONY,SUPER HIGH-WAY KARACHI.	501-86-757706		0.264	0.219	(Waiver) (Reversal)  0.045	0.352 0.615
1872	INTIZAR KHAN S/O TALIB KHAN FLAT-NOC-6,GALLAN & SUMMITBLOCK-11,G.E.IQBAL,KARACHI.	518-46-278606		0.257	0.220	(Waiver) (Reversal)  0.037	0.353 0.610
1873	IMRAN NAVED FAROOQI S/O ABDUL HAMEED FAROOQI JM-545,FEROZ SHAH ROAD,KARACHI.	516-60-305192		0.398	0.361	(Waiver) (Reversal)  0.037	0.571 0.968
1874	AZIZUR REHMAN S/O HABIBUR REHMAN 73-PIB COLONY KARACHI.	502-35-012328		0.253	0.207	(Waiver) (Reversal)  0.047	0.333 0.586
1875	ASMA NAZ W/O HAMID ALI KHAN R-1047/16,F.B AREA,KARACHI.	501-90-830410		0.276	0.225	(Waiver) (Reversal)  0.050	0.362 0.638
1876	ABDUL CADIR S/O ABDUL GHAFFAR AZRA SQUARE,3RD FLOOR,HOUSE NO.8,GARDEN WEST,KARACHI.	511-90-025225		0.274	0.251	(Waiver) (Reversal)  0.022	0.402 0.676
1877	AKHTAR BEGUM W/O ABDUL ALEEM H.NO.1001,ALI BASTI,FIRDousCOLONY,KARACHI.	502-45-535125		0.276	0.233	(Waiver) (Reversal)  0.043	0.373 0.649
1878	AHMED KHAN S/O RAHIM DINO B-16,1ST FLOOR,RAGENCY HEIGHTSBLOCK-4,G.E.IQBAL,KARACHI.	455-87-000102		0.265	0.227	(Waiver) (Reversal)  0.039	0.365 0.630
1879	AHMED S/O ALLAH RAKHA 64/A,ILAK ROAD,JAMSHED ROAD,KARACHI.	516-49-078766		0.267	0.201	(Waiver) (Reversal)  0.066	0.325 0.591
1880	MASOOD ABDUL ALEEM S/O M.ABDUL AZEEM D-6-25-14 PIB COLONY,KARACHI.	516-44-045584		0.259	0.222	(Waiver) (Reversal)  0.038	0.356 0.615
1881	YASMEEN W/O AMIR HASAN G-63/2 CLYTON OTR,KARACHI.	515-57-153019		0.259	0.238	(Waiver) (Reversal)  0.021	0.382 0.642
1882	YASMEEN W/O SHAHID PARVAIZ 5C-4,CHANDNI CHOWK,MAINUNIVERSITY ROAD,KARACHI.	502-54-638202		0.274	0.251	(Waiver) (Reversal)  0.023	0.402 0.676
1883	BARKAT ALI S/O KALANDAR BUK KMC QTR.NO.1,SAFARI PARK,G.E.IQBAL,KARACHI.	490-56-092775		0.384	0.330	(Waiver) (Reversal)  0.054	0.524 0.908
1884	S.TALIB HUSSAIN S/O S.SAJIAD HUSSAIN C-167,BLOCK-13-G.E.IQBAL,KARACHI.	501-88-428888		0.255	0.217	(Waiver) (Reversal)  0.038	0.349 0.604
1885	SHAKIR ALI KHAN S/O SABIR ALI KHAN 750-AREA-33,KORANGI KARACHI.	416-47-017106		0.225	0.217	(Waiver) (Reversal)  0.008	0.349 0.574
1886	S.MUHAMMAD ALI S/O S.A.GHAFFAR ALI FLAT NO.H-12,TARIO JOBLESSPLAZA,NAZIMABAD,KARACHI.	516-62-125691		0.271	0.233	(Waiver) (Reversal)  0.038	0.374 0.645
1887	SH.KHURRAM PARVAIZ S/O SH.KHALID PARVAIZ FLAT NO.B-7-ZC-5,SOHAIL TERRACE,BLOCK-5,G.E.IQBAL,	501-91-853651		0.255	0.225	(Waiver) (Reversal)  0.030	0.361 0.616
1888	S.REHANA BEGUM W/O SAEEED FL-23,BLOCK-A/5,KARACHI CANTTNATIONAL PRESS,KARACHI.	510-89-316894		0.247	0.214	(Waiver) (Reversal)  0.034	0.344 0.592

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1889	RAFIQ AHMED S/O MAHMOOD AGRA TAJ COLONY,GALI NO.7,H.NO.276,KARACHI.	455-88-165855		0.265	0.243	(Waiver) (Reversal)	0.390 0.021
1890	NADEEM AMANULLAH S/O AMANULLAH A-530,BLOCK-5,G.E.IQBAL,KARACHI.	601-92-435027		0.260	0.238	(Waiver) (Reversal)	0.382 0.021
1891	NOOR JEHAN BEGUM W/O ABDUL HAMEED R-396,SECTOR-15-A-2,BUFFERZONE,KARACHI.	50229-124045		0.260	0.238	(Waiver) (Reversal)	0.382 0.022
1892	M IKRAM ASIF S/O MUHAMMAD IKRAM A-25,BLOCK-7,ALLAH NOOR APPTE,E.IQBAL,KARACHI.	521-93-390789		0.273	0.251	(Waiver) (Reversal)	0.402 0.022
1893	MIRZA ASGHAR BAIG S/O MIRZA MURTAZA BAIG H.NO.B-1737,MEHMoodABAD,KARACHI.	502-92-028035		0.266	0.231	(Waiver) (Reversal)	0.370 0.035
1894	MUHAMMAD ASIF S/O MUHAMMAD YOUSUF S-5-A-2/3 PAPOESH NAGAR,KARACHI.	508-61-174897		0.263	0.227	(Waiver) (Reversal)	0.364 0.036
1895	WALI MUHAMMAD S/O JUMMA 19/37,71-B-NEW KARACHI.	503-39-163092		0.257	0.233	(Waiver) (Reversal)	0.374 0.024
1896	MUMTAZ ALI S/O MUHAMMAD HUSSAIN E/3,104 STEEL TOWN BIN QASIMKARACHI.	414-91-059688		0.272	0.224	(Waiver) (Reversal)	0.360 0.048
1897	SHAIENA ASHRAF S/O MUHAMMAD ASHRAF D-6,BOAT VIEW APPTE,KHAKHSANCLINTON,KARACHI.	516-90-377341		0.258	0.234	(Waiver) (Reversal)	0.376 0.024
1898	ABDUL HASSAN S/O S.ZAHEERUL HASAN 207-D,RAZZAQ LUXERY APPTE,UNIVERSITY KARACHI.	502-39-182598		0.265	0.243	(Waiver) (Reversal)	0.390 0.022
1899	TARIO JILANI S/O GHULAM MUSTAFA 492/2 AZIZABAD,F.B.AREA,KARACHI.	501-57-174857		0.311	0.261	(Waiver) (Reversal)	0.418 0.050
1900	ABDUL SATTAR S/O M.UMAR H.NO.H-441 BEHIND CENTRAL JAIL,KARACHI.	516-90-220828		0.262	0.182	(Waiver) (Reversal)	0.276 0.080
1901	MRS ZAROEA AZHAR S/O AZHAR ALAM KHAN A-530,BLOCK-5 GULSHAN-E-IQBAL,KARACHI.	501-89-823675		0.248	0.205	(Waiver) (Reversal)	0.331 0.043
1902	MUHAMMAD USMAN LODHI S/O M.SIKANDAR LODHI F-2602 NISHTER BASTI,P.I.B.COLONY,KARACHI.	518-87-404127		0.233	0.206	(Waiver) (Reversal)	0.332 0.027
1903	EID AHMED KHAN S/O SAKI MUHAMMAD 686/7 GULSHAN METRO VILLEGULZAP-E-HIJRI,SECT-33	155-59-109020		0.252	0.225	(Waiver) (Reversal)	0.361 0.028
1904	JUMA GUL S/O LAI MUHAMMAD FLAT NO.11,2ND FLOOR,BLOCK-BNAJIMA SQUARE,FL-13,G.E.IQBAL			0.263	0.235	(Waiver) (Reversal)	0.376 0.028
1905	M.NAEEM ANWAR S/O M.ANWAR SHAMO 727/16 FEDERAL B AREA,KARACHI.	501-89-606613		0.246	0.200	(Waiver) (Reversal)	0.323 0.046
1906	HUMAYUN S/O GHULAM HUSSAIN C/497 PAPOOSH NAGAR,JOBLESSASHRAF NAGAR,KARACHI.	502-62-178158		0.262	0.209	(Waiver) (Reversal)	0.337 0.052
1907	MUHAMMAD NOMAN S/O M.IBRAHIM SIDDIQI 12/8-2 MODEL COLONY,KARACHI.	519-89-201096		0.252	0.234	(Waiver) (Reversal)	0.375 0.018
1908	MUHAMMAD IQBAL S/O MUHAMMAD HUSSAIN J-4-J-6 INDUS COMPLEX,GULZAR-E-HIJRI,SECHME-33,KARACHI.	450-53-173150		0.260	0.236	(Waiver) (Reversal)	0.378 0.024
1909	MUHAMMAD FAREED S/O MUHAMMAD RAFIQ HOUSE NO.1047,PIB COLONY,KARACHI.	520-91-339732		0.286	0.247	(Waiver) (Reversal)	0.396 0.038
1910	GHULAM MUHAMMAD S/O WALI MUHAMMAD B-23,IQBAL PLAZA,PHASE-II,NEW KARACHI.	516-47-032151		0.276	0.254	(Waiver) (Reversal)	0.405 0.022
1911	MIRAJUDDIN S/O SHAHBADDIN R-36/2,F.B AREA,KARACHI.	512-85-190763		0.218	0.183	(Waiver) (Reversal)	0.297 0.035
1912	SYED KASHIF ZAFAR S/O SYED ZAFAR AHMED 53-1,PECHS BLOCK-II,KARACHI.	519-90-127627		0.236	0.191	(Waiver) (Reversal)	0.309 0.045
1913	SHAISTA MANSOOR W/O MANSOOR HAQ SOLANGI C-4,PARADISE PALACE,SARWARSHAHEED ROAD,KARACHI.	424-90-124908		0.231	0.178	(Waiver) (Reversal)	0.289 0.053
1914	SURAT KHAN S/O BALOCH KHAN SC-4,CHANDNI CHOWK,UNIVERSITYROAD,KARACHI.	605-89-032944		0.257	0.186	(Waiver) (Reversal)	0.301 0.071
1915	KAMRAN AHMED FAROOQI S/A ABDUL HAMEED FAROOQI F.M.3/545 SHIKARPUR COLONY,FEROZE SHAH,METHA ROAD,KARACHI	519-86-305193		0.398	0.361	(Waiver) (Reversal)	0.571 0.037
1916	KHAN ZAMAN S/O ZAR KHAN 182 SUPER HIGHWAY,HASAN COLONYSOHRAB GOTH,KARACHI.	522-62-093984		0.254	0.233	(Waiver) (Reversal)	0.374 0.021
1917	KHAZEENA SHABBIR W/O SHABBIR ALI C-35 NAZIMABAD,KARACHI.	518-85-007261		0.254	0.230	(Waiver) (Reversal)	0.370 0.024
1918	M.ZUFAFFAR S/O M.ZAFAR 1732/13 HUB ROAD,BALDIATOWN,KARACHI.	505-58-165202		0.269	0.245	(Waiver) (Reversal)	0.392 0.024
1919	MUSHTAQ HUSSAIN S/O MUHAMMAD HUSSAIN AWAN 58-5 BLOCK-2,PECHS,KARACHI.	517-64-052325		0.284	0.233	(Waiver) (Reversal)	0.375 0.051
1920	KHALIDA PARVEEN W/O MUHAMMAD DAWOOD KHAN H.NO.107/14,SECTOR-5-D,NORTHKARACHI.	503-49-072353		0.304	0.233	(Waiver) (Reversal)	0.264 0.071
1921	MUHAMMAD SALEEM S/O HAJI ABDUL KARIM AISHA MANZIL,PLLOT NO.894/3HUSEINABAD,FEDERAL B AREA,	509-57-141156		0.260	0.238	(Waiver) (Reversal)	0.382 0.021
1922	MUHAMMAD JAWAID S/A MUHAMMAD ANWAR FLAT NO. E-5-A,PRICE VILLA,6/7SHAH WALIULLAH ROAD,KARACHI.	302-64-484522		0.273	0.251	(Waiver) (Reversal)	0.402 0.022
1923	MUHAMMAD SALEEM S/O MUHAMMAD ATIQUE HOUSE NO.83 B AREA KORANG-4,KARACHI.	521-64-291627		0.270	0.240	(Waiver) (Reversal)	0.394 0.030
1924	MUHAMMAD SABIR S/O HABIBULLAH 8/1-E EAST JAHANGIR ROAD,KARACHI.	451-55-707088		0.272	0.247	(Waiver) (Reversal)	0.395 0.025
1925	AZRA FATIMA W/O SYED DILDAR HUSSAIN B-102 BLOCK-15,GULSHAN-E-IQBALKARACHI.	517-90-157176		0.258	0.239	(Waiver) (Reversal)	0.383 0.020
1926	ZULFIQAR ALI VEERNI S/ARAMAN ALI VEERANI SC-4,CHANDNI CHOWK,UNIVERSITYROAD,KARACHI.	521-60-158785		0.263	0.229	(Waiver) (Reversal)	0.368 0.034
1927	MST.ZARINA W/O TAHIR AHMED Z-150,KARIMABAD,F.B AREA KARACHI.	501-36-660898		0.265	0.243	(Waiver) (Reversal)	0.390 0.022
1928	ZOHRA BADAR W/O GHULAM MUSTAFA HOUSE NO.30 JAU ROAD,PICBOLON,KARACHI.	516-54-065405		0.259	0.238	(Waiver) (Reversal)	0.382 0.021
1929	MUHAMMAD AMIR S/O MUHAMMAD HUSSAIN R-774,SECTOR-10,NORTH KARACHI.	501-88-226370		0.323	0.236	(Waiver) (Reversal)	0.418 0.087
1930	MEHRAM GUL R-97 GULSHAN-E-SHAMIM,KARACHI.	606-58-030640		0.465	0.334	(Waiver) (Reversal)	0.650 0.131
1931	MUHAMMAD AZAM S/O MALIK MUHAMMAD KHAN J-1/3 MAYMAR VIEW,VIP BLOCK-7KARACHI.	502-88-357785		0.507	0.316	(Waiver) (Reversal)	0.537 0.191
1932	MUHAMMAD IBRAHIM S/O MUHAMMAD ZAHID H.NO.1748/1726 GHOUSS NAGAR,BALDIA TOWN,KARACHI.	505-90-060270		0.883	0.570	(Waiver) (Reversal)	0.413 0.313
1933	MUHAMMAD RIAZ 5-D,1/19 NAZIMABAD,KARACHI.	246-41-249027		1.039	0.751	(Waiver) (Reversal)	0.358 0.288
1934	MUHAMMAD SOHAIB S/O BARKAT ALI F-3 ISLAMIC ARCADE,N.E.D. UNIVERSITY,KARACHI.	501-93-898204		0.752	0.533	(Waiver) (Reversal)	0.326 0.219
1935	MANZOOR S/O IMAM BUKHSH F-3 ISLAMIC ARCADE NOOR,N.E.D. UNIVERSITY KARACHI.	506-85-019365		0.416	0.304	(Waiver) (Reversal)	0.711 0.112

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
1936	FAKHIR HUSSAIN S/O ZAKIR HUSSAIN A/63-KHUDADAD COLONY,KARACHI.	501-85-135178		0.581	0.581 (Waiver) (Reversal)	0.947 -	1.528
1937	ERUM DURRANI W/O MUHAMMAD YAHYA G-2,SHAMIR APPTT,BLOCK-10,F.B AREA,KARACHI.	516-85-335671		0.326	0.233 (Waiver) (Reversal)	0.419 0.093	0.745
1938	KHUDAR KHAN S/O NORAZ KHAN 150-J,BLOCK-2,P.E.C.H.S.KARACHI.	514-27-030428		0.652	0.622 (Waiver) (Reversal)	0.987 0.030	1.639
1939	ALI MUHAMMAD S/O MUHAMMAD ISMAIL PLOT.214-SECT-16-A,BUFFER ZONEKARACHI.	463-89-115668		0.356	0.247 (Waiver) (Reversal)	0.158 0.109	0.515
1940	ATIF AHMED S/O A.MUTALIB QAZI R-276/15-A-2,BUFFER ZONE,KARACHI.	501-93-761241		0.539	0.411 (Waiver) (Reversal)	0.395 0.128	0.934
1941	KAUSAR AZMI S/O SHAHID HUSSAIN C-289/10,F.B AREA,KARACHI.			0.326	0.240 (Waiver) (Reversal)	0.422 0.087	0.748
1942	ASIF S/O GHULAM SYED F-3,ISLAMIC ARCADE NEAR,N.E.D,UNIVERSITY ROAD,KARACHI.			0.652	0.622 (Waiver) (Reversal)	0.977 0.030	1.628
1943	ARSHAD ALI S/O MUHAMMAD HASSAN 150-J,BLOCK-2,PECHS,KARACHI.			0.634	0.624 (Waiver) (Reversal)	1.005 0.010	1.639
1944	BANAT KHAN S/O POLAY KHAN H.R.79/8 GULSHAN-E-IQBAL,KARACHI.			0.565	0.564 (Waiver) (Reversal)	0.947 0.001	1.512
1945	DILDAR KHAN S/O ALAM SHER KHAN R-79 GULSHAN-E-SHAMIM,BLOCK-9KARACHI.			0.410	0.349 (Waiver) (Reversal)	0.676 0.061	1.087
1946	SALIM UDDIN S/O SHAMBOONA IQBAL CENTRE,M.A.JINNAH ROADKARACHI.			0.377	0.247 (Waiver) (Reversal)	0.132 0.129	0.509
1947	REAZ AHMED S/O AHMED ALI R-696 SECTOR-8,NORTH KARACHI.			0.384	0.230 (Waiver) (Reversal)	0.149 0.154	0.533
1948	ASIF RIAZ 5-D,11/9 NAZIMABAD,KARACHI.			1.055	0.767 (Waiver) (Reversal)	0.359 0.287	1.414
1949	MUHAMMAD FAROOQ S/O MUHAMMAD ZAHID 150-ST,BLOCK-2,PECHS,KARACHI.			0.311	0.311 (Waiver) (Reversal)	0.613 -	0.923
1950	QAISER SALIM S/O MUHAMMAD LATIF A-2-6/8 NAZIMABAD,KARACHI.			0.245	0.245 (Waiver) (Reversal)	0.435 -	0.680
1951	M.RAZA KHAN S/O M.ASHRAF KHAN 5-J-288,SAEEDABAD,KARACHI.			0.287	0.202 (Waiver) (Reversal)	0.353 0.085	0.640
1952	MUHAMMAD NAZEER 521/D PEERABAD,BANARAS COLONYKARACHI.			1.087	0.778 (Waiver) (Reversal)	0.382 0.309	1.469
1953	RAZA IMAM SIDDIQ S/O QASIER ALI SIDDIQI E-1 SATLITE COLONY,BLOCK-NNORTH NAZIMABAD,KARACHI.			0.267	0.178 (Waiver) (Reversal)	0.351 0.088	0.617
1954	SHAD AHMED S/O SULTAN AHMED QURESHI A-24/17 QASB COLONY,KARACHI.			0.193	0.098 (Waiver) (Reversal)	0.330 0.095	0.523
1955	AHMED GUL S/O MUHAMMAD GUL 8/84 STREET,NO.6,NAZIMABAD,KARACHI.			0.314	0.155 (Waiver) (Reversal)	0.348 0.159	0.662
1956	AFTAB MASOOD S/O SHER M.KHAN 38-G,BLOCK-6,PECHS,KARACHI.			0.290	0.202 (Waiver) (Reversal)	0.371 0.088	0.661
1957	HAMDULLAH KHAN S/O HABIBULLAH KHAN KANDAWALA WORKSHOP MARTENROAD,KARACHI.			0.324	0.235 (Waiver) (Reversal)	0.418 0.089	0.742
1958	OFTAB AHMED S/O S.MASOON SHAH R-135/F.B AREA,KARACHI.			0.630	0.453 (Waiver) (Reversal)	0.812 0.177	1.442
1959	ATTAAULLAH KHAN S/O ALI YAR KHAN H.NO.752-C,TARIQ ROAD,KARACHI.			1.171	0.838 (Waiver) (Reversal)	1.507 0.333	2.678
1960	ADNAN AHMED S/O MUSTAQ AHMED D-95,BLOCK-4,F.B AREA,KARACHI.			0.656	0.474 (Waiver) (Reversal)	0.564 0.182	1.220
1961	AKRAM KHAN S/O AMER MUHAMMAD H.NO.SR-159,NISHTAR BASTI,UNIVERSITY ROAD,KARACHI.			0.356	0.247 (Waiver) (Reversal)	0.157 0.108	0.513
1962	ABDUL GHANI S/O MUHAMMAD TOV4,NOOR SQUARE-B,NEAR LYARIPOST OFFICE,KARACHI.			0.397	0.247 (Waiver) (Reversal)	0.159 0.150	0.556
1963	HUSSAIN ALI S/O M. ZUBAIR SHAH R-464/20,F.B AREA,KARACHI.			0.651	0.621 (Waiver) (Reversal)	0.990 0.030	1.641
1964	MUHAMMAD JAMIL KHAN S/O AHMED KHAN A-102,MUSLIMABAD,QABA COLONY,KARACHI.			0.336	0.247 (Waiver) (Reversal)	0.435 0.089	0.771
1965	MUHAMMAD ILYAS S/O AHMED BUKSH H-503 NATIONAL CITY,SARMADROAD,KARACHI.			0.575	0.418 (Waiver) (Reversal)	0.196 0.157	0.770
1966	MUHAMMAD ILYAS S/O FAZAL KARIM NATIONAL CITY SARMAD ROAD,SADDAR,KARACHI.			0.345	0.251 (Waiver) (Reversal)	0.283 0.094	0.627
1967	MUHAMMAD ALI S/O SYED ALI J-1/3,MAYMAR VIEW,VII BLOCK-17KARACHI.			0.295	0.295 (Waiver) (Reversal)	0.624 -	0.919
1968	SHAIHEEN AKHTAR D/O SHAMSUDDIN 806/16,F.B AREA,KARACHI.			0.385	0.234 (Waiver) (Reversal)	0.148 0.152	0.533
1969	MUHAMMAD HANIF 430,SHERSHAH ROAD,KARACHI.			1.218	0.889 (Waiver) (Reversal)	0.413 0.330	1.631
1970	MUHAMMAD JAMIL KHAN S/O AHMED KHAN A-102,MUSLIMABAD,QABA COLONY,KARACHI.			0.337	0.248 (Waiver) (Reversal)	0.436 0.090	0.773
1971	MUMTAZ AHMED S/O IMDAD KHAN 1287,GOLIMAR NO.1,KARACHI.			0.338	0.338 (Waiver) (Reversal)	0.607 -	0.945
1972	AZRA NAZ W/O GHULAM MUHAMMAD KHAN H.NO.9,3RD FLOOR,ALI AHMEDENSION,KHARADAR,KARACHI.			1.248	0.924 (Waiver) (Reversal)	0.489 0.324	1.737
1973	FAISAL KHAN S/O M. SALEEM KHAN A-63,KHUDAD COLONY,KARACHI.			0.622	0.622 (Waiver) (Reversal)	0.974 -	1.596
1974	ASGHAR ABBAS S/O AMER ABBAS A-63,KHUDAD COLONY,KARACHI.			0.363	0.243 (Waiver) (Reversal)	0.479 0.120	0.843
1975	M. IMRAN S/O M.ILYAS B-41,ROSHAN BAGH SOCIETY,BLOCK19,F.B AREA,KARACHI.			0.377	0.224 (Waiver) (Reversal)	0.418 0.153	0.794
1976	MUHAMMAD SOHAIL SHOAIB S/O HAJI GHULAM SARWAR SJ/166,SAEEDABAD,BALDIA TOWN,KARACHI.			0.425	0.180 (Waiver) (Reversal)	0.470 0.245	0.895
1977	ANEEL QASIM KHAN S/O JEHAN ZEB H.NO.17-8-WAHEEDABAD,KARACHI.			0.240	0.240 (Waiver) (Reversal)	0.435 -	0.675
1978	S.MAJID HUSSAIN S/O S. ZAHID HUSSAIN B-10,BLOCK-20,F.B AREA,KARACHI.			0.382	0.248 (Waiver) (Reversal)	0.451 0.134	0.833
1979	MUHAMMAD SIMAIL S/O MUHAMMAD IBRAHIM A-236-17,F.B AREA,KARACHI.			0.621	0.621 (Waiver) (Reversal)	1.102 -	1.724
1980	MAQSOOD PERWIZ S/O M. ISMAIL R-464/20,F.B AREA,KARACHI.			0.419	0.302 (Waiver) (Reversal)	0.402 0.117	0.821
1981	MUHAMMAD ASIF S/O M. YOUSUF R-464/20,F.B AREA,KARACHI.			0.621	0.621 (Waiver) (Reversal)	0.984 -	1.605
1982	MASOOD JAWAID S/O MUHAMMAD ISMAIL R-464/20,F.B AREA,KARACHI.			0.585	0.585 (Waiver) (Reversal)	1.039 -	1.623

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)	
1	2	3	4	5	6	7	8	
1983	GHULAM MOHIUDDIN S/O ABDUR REHMAN SJ/166,SAEEDABAD,BALDIA TOWN,KARACHI.			0.791	0.791 (Waiver) (Reversal)	1.380 -	2.171	
1984	IMRAN GHAFOOR S/O ABDUL GHAFOOR 163-MAYMAR VIEW VIP BLOCK-17,KARACHI.			0.517	0.517 (Waiver) (Reversal)	0.856 -	1.373	
1985	AFTAB AHMED BUTT S/O M. ISMAIL R/464/20,F.B AREA,KARACHI.			0.621	0.621 (Waiver) (Reversal)	0.979 -	1.601	
1986	YASIN S/O SALEM MUHAMMAD F-3,ISLAMIC ARCADE,NEAR NEDUNIVERSITY,KARACHI.			0.207	0.109 (Waiver) (Reversal)	0.321 0.098	0.528	
1987	FIDA MUHAMMAD 150-J,BLOCK-2,PECHS,KARACHI.			0.136	0.136 (Waiver) (Reversal)	0.950 -	1.086	
1988	TARIQ MUMTAZ S/O MUHAMMAD MUMTAZ 3-D/1550,BLOCK-A,NORTHNAZIMABAD,KARACHI.			0.299	0.112 (Waiver) (Reversal)	0.291 0.187	0.589	
1989	ZAKARIA S/O ABDUL SHAKOOR 2/F-2/2,NAZIMABAD,KARACHI.			0.221	0.156 (Waiver) (Reversal)	0.283 0.064	0.504	
1990	MUHAMMAD ASIF S/O REHMAT KHAN H.NO.6-ST NO.35,4B LANDHI,KARACHI.			0.345	0.185 (Waiver) (Reversal)	0.200 0.161	0.545	
1991	M. ANWAR KHAN R-464,BLOCK-20,F.B AREA,KARACHI.			0.146	0.146 (Waiver) (Reversal)	0.416 -	0.562	
1992	MIRKA JAN S/O BAI KHAN 150-J,BLOCK-2,PECHS,KARACHI.			0.638	0.608 (Waiver) (Reversal)	1.198 0.030	1.836	
1993	TAJ MUHAMMAD KHAN S/O NOOR AZAM KHAN NISHTERABAD MODEL COLONY,KARACHI.			0.318	0.308 (Waiver) (Reversal)	0.544 0.010	0.862	
1994	NASEERUDIN S/O KHAN MUHAMMAD 1-266,IND FLOOR ORANGI TOWNKARACHI.	602-57-353512			0.547	0.350 (Waiver) (Reversal)	0.147 0.196	0.694
1995	SANAULLAH KHAN S/O ATTAA ULLAH KHAN J-16,BLOCK-C,KDA BUILDINGKARACHI.	240-85-161235			0.489	0.319 (Waiver) (Reversal)	0.356 0.169	0.846
1996	ORANG ZAB S/O HAJI SHER DIL H.NO.1725/5478 MUHAJIR CAMP,KARACHI.	505-85-081972			0.410	0.410 (Waiver) (Reversal)	0.459 -	0.870
1997	HAIDER ALI S/O ABDUL RASOOL BALOCH 153,FIRODUS COLONY,KARACHI.	502-90-015754			0.340	0.340 (Waiver) (Reversal)	0.381 -	0.720
1998	NAZIR AHMED S/O FAIZ BAKSH BLOCK-K,FATIMA MASJID METROWELL,KARACHI.	524-63-667403			0.775	0.775 (Waiver) (Reversal)	0.868 -	1.643
1999	MUHAMMAD RAFOQ S/O MURAD KHAN H.NO.332-OLD GOLIMAR,MANGHOPIRROAD,KARACHI.	627-88-255467			1.052	0.743 (Waiver) (Reversal)	0.524 0.308	1.576
2000	BASHIR AHMED S/O FAIQIR AHMED H.NO.42 USMANIA COLONY,KARACHI	632-55-005377			0.627	0.491 (Waiver) (Reversal)	0.413 0.136	1.041
2001	ABDUL GHAFFAR S/O MUHAMMAD ABDULLAH 42 USMANIA COLONY-B-ROADNAZIMABAD,KARACHI.	244-90-416914			3.926	2.783 (Waiver) (Reversal)	1.973 1.143	5.899
2002	CH.AMANULLAH H.NO.2252 PIRABAD,M/P ROAD,KARACHI.				2.119	2.119 (Waiver) (Reversal)	2.373 -	4.492
2003	MUHAMMAD HANIF S/O MUHAMMAD NAZIR HOUSE NO.1/2 WILLYATABAD,NO.1MANGHOPIR ROAD,KARACHI.	506-48-084517			0.222	0.222 (Waiver) (Reversal)	0.373 -	0.595
2004	KISMAT KHAN S/O ALA JAN H.NO.56,BLOCK-1,NORTH NAZIM-ABAD,KARACHI.	502-51-049747			0.899	0.899 (Waiver) (Reversal)	1.007 -	1.907
2005	FAIZULLAH SHAH S/O ZIARATULLAH SHAH H.NO.2057 SHEERIN JINNAHCOLONY,KARACHI.	140-55-038769			0.609	0.609 (Waiver) (Reversal)	0.682 -	1.290
2006	GHULAM MOINUDDIN S/O ABDUL REHMAN H.NO.78/10 AREA-5-G,KAZIMMARKET,NORTH KARACHI.	401-64-181527			0.861	0.860 (Waiver) (Reversal)	0.963 0.001	1.823
2007	AKBER MIRZA S/O MIRZA TASADIQ ALI 2-F-9/18 NAZIMABAD,KARACHI.	518-91-216302			0.406	0.406 (Waiver) (Reversal)	0.455 -	0.860
2008	MURAD KHAN S/O AHMED KHAN H.NO.B-G-56 BOHRI COLONY,MANGHOPIR ROAD,KARACHI.	143-42-177431			0.998	0.998 (Waiver) (Reversal)	1.117 -	2.115
2009	KHADIM HUSSAIN S/O MEHRAN ALI FL-14/21 GARDEN WEST,KARACHI.	401-90-260649			1.682	1.682 (Waiver) (Reversal)	1.884 -	3.566
2010	MURAD KHAN S/O RAHMAT KHAN SHOP NO.B.C.556,BUKHAR COLONYMANGHOPIR ROAD,KARACHI.	143-42-177431			1.095	0.767 (Waiver) (Reversal)	0.531 0.328	1.626
2011	MUHAMMAD ANWAR S/O MURAD KHAN H.NO.34/56 BABER COLONY,KARACHI.	159-91-026217			1.657	1.657 (Waiver) (Reversal)	1.856 -	3.513
2012	ASIFA MUNAWAR W/O S.MUNAWAR ALI RIZVI H.NO.3-C-4/11,NAZIMABAD,KARACHI.	516-90-376576			0.237	0.237 (Waiver) (Reversal)	0.265 -	0.502
2013	ARIF S/O ABDUL GHAFFAR F-2/2 NAZIMABAD,KARACHI.	502-85-140898			0.358	0.259 (Waiver) (Reversal)	0.191 0.099	0.549
2014	MUHAMMAD AZIM S/O BASHIR AHMED MIRZA ADAM KHAN ROAD,BAKRAPI/RIGULI NO.5,SHOP-222,BOHRAPIR.	631-47-035355			0.245	0.245 (Waiver) (Reversal)	0.274 -	0.519
2015	MUHAMMAD ANWAR S/O MURAD KHAN H.NO.34/56 BAHAR COLONY,KARACHI.	159-91-026217			1.676	1.676 (Waiver) (Reversal)	1.877 -	3.553
2016	GHULAM MUINUDDIN S/O ABDUL REHMAN H.NO.D-12/13 JACOB LINES,KARACHI.	401-64-181527			1.683	1.683 (Waiver) (Reversal)	1.885 -	3.569
2017	OASIM ALI S/O CHALI MUHAMMAD F.NO.79-D APSARA APPTT,KARACHI.	459-10-011224			0.467	0.289 (Waiver) (Reversal)	0.147 0.177	0.613
2018	IRSHAD BEGUM S/O MUHAMMAD RASHID J-4/3 PAK MODERN COLONY,KARACHI.	502-53-415432			0.697	0.697 (Waiver) (Reversal)	0.787 -	1.484
2019	MUHAMMAD ANWAR S/O GANJO KHAN L-56,13 NORTH NAZIMABAD,KARACHI.	152-89-142633			0.973	0.973 (Waiver) (Reversal)	1.090 -	2.063
2020	SARFARAZ ALI S/O S.SHAMSHEAD H.NO.115 GULSHAN-E-SHAMIMKARACHI.	358-90-163195			0.237	0.237 (Waiver) (Reversal)	0.265 -	0.502
2021	ABDUL SATTAR S/O ABDUL GHAFFAR H.NO.146 FAQIR COLONY,SECTOR-10,ORANGI TOWN,KARACHI.	504-89-428099			0.229	0.229 (Waiver) (Reversal)	0.384 -	0.613
2022	FAAREED KHAN S/O SHER BAHDAR KHAN H.NO.274-5-L,QASBA COLONY,MANGHOPIR KARACHI.	451-92-213139			0.441	0.441 (Waiver) (Reversal)	0.740 -	1.181
2023	SHAD GUL S/O ANWAR H.NO.18-H,AREA NEW MUZAFFARCOLONY,LANDHI KARACHI.	520-85-015477			0.939	0.939 (Waiver) (Reversal)	1.578 -	2.517
2024	GUL HAMEED S/O M.AYAZ KHAN C-23,BLOCK-J-NORTH NAZIMABADKARACHI.	516-64-504519			0.432	0.432 (Waiver) (Reversal)	0.725 -	1.157
2025	LAIQ AHMED S/O ATIQ REHMAN L-40,11-E-II,SIRSYEET TOWN,NORTH KARACHI.	322-85-414880			0.633	0.633 (Waiver) (Reversal)	1.064 -	1.697
2026	MUMTAZ HUSSAIN S/O SARFARAZ HUSSAIN H.NO.1/43-1144 SHAH WALIULLAHNAGAR,BLOCK-N,SECTOR-11-1/2	504-40-188149			0.240	0.240 (Waiver) (Reversal)	0.269 -	0.509
2027	NADER ALI S/O ACHAR KHAN GARDEN WEST KARACHI,14-BSHAHEEN TERRACE,KARACHI.	502-90-243819			1.582	1.582 (Waiver) (Reversal)	1.772 -	3.355
2028	MIAN BAZ KHAN S/O FAIZULLAH KHAN B-56 BLOCK-L-NORTH NAZIMABADKARACHI.	501-62-611616			1.303	0.931 (Waiver) (Reversal)	0.670 0.372	1.973
2029	MUHAMMAD ASLAM S/O MAGSOOD AHMED G-7/8 MODERN COLONY,M.P.ROADKARACHI.	506-81-150121			0.410	0.293 (Waiver) (Reversal)	0.210 0.118	0.620

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2030	JAVED IQBAL S/O MUBARIK KHAN B-607,HSRAT MOHANI COLONY,MANGHOPIR ROAD,KARACHI.	475-63-043684		0.433	0.433 (Waiver) (Reversal)	0.485 -	0.919
2031	GHULAM NABI S/O GHULAM MUHAMMAD 1726/2570 BALDIA TOWN,KARACHI.	505-53-166983		0.475	0.475 (Waiver) (Reversal)	0.532 -	1.007
2032	RIAZ ALI KHAN S/O MUHAMMAD ALI KHAN A-222 PRINTER COLONY,ORANGITOWN,KARACHI.	116-87-001508		3.052	3.052 (Waiver) (Reversal)	3.418 -	6.470
2033	KHAISTA KHAN MIR S/O MUHAMMAD KHAN 258-5-AL QASBA COLONY,KARACHI.	158-89-006868		0.593	0.462 (Waiver) (Reversal)	0.387 0.131	0.980
2034	KHALID MASOOD S/O MIAN GHULAM MURTAZA 25-BHER COLONY-B-ROAD,NAZIMABAD,KARACHI.	517-56-209113		1.659	1.659 (Waiver) (Reversal)	1.858 -	3.517
2035	SALEM KHAN S/O SHAH JAHAN KHAN GALI NO.2,H.NO.55,MIAN WALICOLOONY,KARACHI.	239-42-412919		0.787	0.569 (Waiver) (Reversal)	0.420 0.218	1.206
2036	NOORUL HUDDA D-134 BLOCK-2,K2 MERTOVILLS.I.T.E,KARACHI.	130-85-002029		0.488	0.488 (Waiver) (Reversal)	0.546 -	1.034
2037	MUHAMMAD AKBER H.NO.177 USMANIA COLONY,NAZIMABAD,KARACHI.			0.893	0.893 (Waiver) (Reversal)	1.000 -	1.893
2038	MUHAMMAD AZEEM S/O ABDUL WAHID H.NO.177 USMANIA COLONY,NAZIMABAD,KARACHI.	608-59-083996		0.877	0.877 (Waiver) (Reversal)	0.982 -	1.858
2039	MUHAMMAD AZAM S/O GHULAM RASOOL O-4 REXAR LINE,GALI NO.2,USMANIA MASJID KARACHI.	627-88-005443		0.991	0.991 (Waiver) (Reversal)	1.110 -	2.101
2040	MASROOR AHMED S/O RASHID AHMED H.NO.A-82,BLOCK-H,NORTHNAZIMABAD,KARACHI.	502-64-638797		0.247	0.247 (Waiver) (Reversal)	0.277 -	0.524
2041	MUHAMMAD ALI KHAN S/O NAUSHERWAN KHAN H.NO.A-222 PRINTER COLONY,KARACHI.	116-88-001504		3.309	3.309 (Waiver) (Reversal)	3.706 -	7.015
2042	ALI SHAN COACH S/O NADIM SHAH B-312,BLOCK-3,METROLVILLS.I.T.E,KARACHI.	137-55-060246		7.259	6.590 (Waiver) (Reversal)	7.381 0.669	14.639
2043	ABDUL KHALID S/O QASIM ALI D-9,BLOCK-16,GULSHAN-E-IQBAL,KARACHI.	459-92-011227		0.406	0.289 (Waiver) (Reversal)	0.206 0.118	0.612
2044	NUZHAT KHALIL W/O KHALIL AHMED H.NO.1163/2 AZIZABAD,KARACHI.	501-88-793683		0.407	0.295 (Waiver) (Reversal)	0.218 0.112	0.624
2045	MUHAMMAD AZEEM S/O SULTAN H.NO.25,BAHIN COLONY,KARACHI.	508-46-462630		0.780	0.780 (Waiver) (Reversal)	0.874 -	1.654
2046	AMIR KHAN S/O FAOIR KHAN D-324,BLOCK-4,METROVILLS.I.T.E,KARACHI.	123-44-081674		0.899	0.899 (Waiver) (Reversal)	1.007 -	1.906
2047	ABDUL AZIZ S/O MEHRAB KHAN H.NO.672 ALI MUHAMMAD VILLAGEOLD GOLIMAR,KARACHI.	516-51-144061		0.631	0.477 (Waiver) (Reversal)	0.380 0.154	1.010
2048	MUHAMMAD ABAB CHIMA S/O GHULAM HUSSAIN CHIMA 380-LASBELA HOUSE GARDEN WESTKARACHI.	360-85-406598		2.235	2.235 (Waiver) (Reversal)	2.503 -	4.738
2049	NADER ALI S/O ACHAR KHAN Q.NO.595/H-BEHIND JACOB LINEKARACHI.	410-90-243817		0.860	0.860 (Waiver) (Reversal)	0.963 -	1.823
2050	SHAIKAT HAYAT S/O SALIM KHAN 2-STREET MIANWALI REXERCOLONY,KARACHI.	239-91-412923		1.545	1.545 (Waiver) (Reversal)	1.730 -	3.275
2051	RAHIM GUL S/O SHAMSER GUL H.NO.228 NAZIMABAD,KARACHI.	501-55-733021		0.247	0.247 (Waiver) (Reversal)	0.276 -	0.523
2052	NIGHAT KHAITOON W/O GHULAM HUSSAIN SHAH 4-D-12/3 NAZIMABAD,KARACHI.	510-54-124849		0.326	0.326 (Waiver) (Reversal)	0.366 -	0.692
2053	SHAIKAT HAYAT S/O GHULAM MUHAMMAD 25-NAUBAHAR COLONY-B-ROAD,NAZIMABAD,KARACHI.	335-51-448584		2.748	2.748 (Waiver) (Reversal)	3.078 -	5.826
2054	MUHAMMAD JAN S/O RASOOL BUX H.NO.14-J.ABIB TOWN,BLOCK-1,GULSHAN-E-IQBAL,KARACHI.	631-54-064355		0.746	0.580 (Waiver) (Reversal)	0.568 0.167	1.315
2055	M.KHALID BUTT S/O GHULAM RASOOL BUTT H.NO.38-C,RIZVIA SOCIETY,KARACHI.	288-89-026639		0.694	0.694 (Waiver) (Reversal)	0.778 -	1.472
2056	NOOR ZAMAN S/O GHULAM JAN H.NO.472 NEAR USMANIA MASJIDSHER ROAD COLONY,LANDHI	520-53-045754		0.943	0.943 (Waiver) (Reversal)	1.585 -	2.528
2057	ALAMGIR KHAN S/O HAJI AZEEM KHAN H.NO.35,BLOCK-1,NEAR LABOURCOLONY,S.I.T.E,KARACHI.	520-92-507451		1.623	1.623 (Waiver) (Reversal)	2.726 -	4.349
2058	GHULAM MURTAZA S/O GHULAM SARWAR D-13,BLOCK-B,NORTH NAZIMABAD,KARACHI.	627-91-010232		0.999	0.999 (Waiver) (Reversal)	1.118 -	2.117
2059	ABDUL QAYUM S/O RAHIM BUX 727-BLOCK-A-NORTH NAZIMABAD,KARACHI.	464-92-153142		1.527	1.525 (Waiver) (Reversal)	1.706 0.002	3.233
2060	NAEEM S/O ABDUL MAJEED 0/4 USMANIA COLONY,ST.NO.2,REXER LINE,KARACHI.	507-91-092981		1.307	0.933 (Waiver) (Reversal)	0.671 0.374	1.978
2061	MIRA JAN S/O HAJI FAIZ MUHAMMAD PLOT-49-50 MIANWALI PARAMAMINABAD,KARACHI.	602-64-330383		0.696	0.696 (Waiver) (Reversal)	0.779 -	1.475
2062	KAHIRULLAH KHAN S/O GULISTAN H.NO.56 BLOCK-B,NORTH NAZIM-ABAD,KARACHI.	150-57-024431		1.238	0.900 (Waiver) (Reversal)	0.669 0.338	1.908
2063	BAHAR ALI S/O ISMAIL H.NO.123 REHMAT GENERAL STOREMOLDAD VILLAGE,OLD GOLIMAR 1/F-6/4 NAZIMABAD,KARACHI.	627-89-113286		0.667	0.498 (Waiver) (Reversal)	0.488 0.169	1.154
2064	ABDUL RASHEED S/O HAJI M.HASHMI 1/F-6/4 NAZIMABAD,KARACHI.	627-58-225410		0.717	0.717 (Waiver) (Reversal)	1.204 -	1.921
2065	SHEEDI KHAN S/O DUR MUHAMMAD H.NO.332 OLD GOLIMAR KARACHI	509-42-401241		2.631	1.901 (Waiver) (Reversal)	1.399 0.730	4.030
2066	ZOHARB DIN S/O ZARA DIN H.NO.271 SAL NEW QAISER TOWN,MANGHOPIR ROAD,KARACHI.	143-91-452002		0.479	0.478 (Waiver) (Reversal)	0.535 0.001	1.013
2067	SAIFULLAH KHAN ST.2,REXER LINE,MIANWALI,M.P.ROAD,KARACHI.			1.269	1.269 (Waiver) (Reversal)	1.421 -	2.689
2068	KAISER MASOOD S/O MASOOD AKHTAR MALIK 14-C,SEBA COMMERCIAL,PHASE-V,DEFENCE,KARACHI.	502-85-467927		0.211	0.211 (Waiver) (Reversal)	0.354 -	0.565
2069	ASGHAR ALI S/O SHAH MUHAMMAD H.NO.D-13,BLOCK-B,NORTHNAZIMABAD,KARACHI.	360-91-339614		0.223	0.216 (Waiver) (Reversal)	0.388 0.008	0.611
2070	RUSTAM ALI S/O MEHRAM ALI H.NO.109/6 AZIZABAD,KARACHI.	641-86-175783		0.221	0.213 (Waiver) (Reversal)	0.384 0.007	0.605
2071	JAWAID QURESHI S/O ATTA MUHAMMAD 5A/2/32 NAZIMABAD,KARACHI.	502-88-335250		0.264	0.246 (Waiver) (Reversal)	0.492 0.017	0.756
2072	AYAZ ALI JAKHRO S/O YAR MUHAMMAD 39-SINDH GOVT.FLAT,SHADMAN-2KARACHI.	508-88-247941		0.218	0.210 (Waiver) (Reversal)	0.378 0.008	0.596
2073	ABDUL MAJEED S/O SULEMAN C-95,GULSHAN-E-HADEED,STEELTOWN SHIP,KARACHI.			0.373	0.360 (Waiver) (Reversal)	0.647 0.013	1.019
2074	ANWAR AHMED KHAN S/O AKHTAR AHMED R-105/6/15,F.B AREA,KARACHI.	486-56-100861		0.249	0.241 (Waiver) (Reversal)	0.431 0.009	0.681
2075	M ASLAM QURESHI S/O ATTA MUHAMMAD QURESHI 5A/2/32 NAZIMABAD,KARACHI.	502-52-229860		0.332	0.310 (Waiver) (Reversal)	0.597 0.022	0.929
2076	S.FAREED ALI S/O S.RAFIQ ALI B-49/10,F.B AREA,KARACHI.	501-86-449558		0.258	0.241 (Waiver) (Reversal)	0.420 0.017	0.678

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2077	SHERAZ HANIF KHOKHAR S/O MUHAMMAD HANIF FLAT.NO.3.BL-A-12 JAUHARSQUARE,G.E.IQBAL,KARACHI.	51990-443979		0.544	0.401	(Waiver) (Reversal)	0.708 0.142
2078	SYED RONAQUE ALI S/O SYED AJAZ ALI H.NO.1756-A MEHMOODABAD GULBERG,KARACHI.	502-89-228386		0.272	0.248	(Waiver) (Reversal)	0.429 0.024
2079	SYED SHAKIR HUSSAIN S/O SYED SABIR HUSSAIN A-155,SEC-14/B,SHADMAN TOWNKARACHI.	502-92-206915		0.259	0.250	(Waiver) (Reversal)	0.435 0.009
2080	SADQA FAROOQ W/O S FAROOQ BADSHAH ALI C-311,BLOCK-6,F.B.AREA,KARACHI.	510-85-246662		0.349	0.337	(Waiver) (Reversal)	0.657 0.012
2081	MRS.SHAHEEN PARVEEN W/O ABDUL QAYYUM H.NO.S-II MODERN COLONY,MANGHOPIR ROAD,KARACHI.	506-91-265359		0.454	0.438	(Waiver) (Reversal)	0.770 0.015
2082	SHER ZAMAN KHAN S/O FAZALUR REHMAN H.NO.D-101,PIRABAD COLONY,MANGHOPIR ROAD,KARACHI.	159-92-022924		0.800	0.772	(Waiver) (Reversal)	1.378 0.028
2083	FIDA HUSSAIN S/O MALIK ALLAH DIN II-E-280,BLOCK-M,SHERSHAHKHARACHI.	506-48-254082		0.257	0.248	(Waiver) (Reversal)	0.432 0.009
2084	SADIA BASHIR W/O BASHIR UDDIN QURESHI C.P.P(6),SRE KARSAZI KARACHI.	509-91-473500		0.255	0.245	(Waiver) (Reversal)	0.443 0.009
2085	ASMA PARVEEN W/O RASHED HASSAN KHAN H.NO.4,BLOCK-37,SECTOR-5-D,NEW KARACHI.	503-55-148807		0.252	0.235	(Waiver) (Reversal)	0.404 0.017
2086	HABIBUDDIN S/O JAMIL UDDIN SIDIQUE FLAT.NO 9/10 SHAKHA MANZIL,KARACHI.	513-92-006850		0.258	0.248	(Waiver) (Reversal)	0.450 0.009
2087	SALEM KHAN S/O AZIZ KHAN 56-B/C,BUKHARI COLONY,MANGHOPIR ROAD,KARACHI.	159-87-005687		0.824	0.795	(Waiver) (Reversal)	1.420 0.028
2088	SYED MUSTAFA KAMRAH S/O S.DANYAL HUSSAIN H.NO.5-B-6/7 NAZIMABAD,KARACHI.	502-62-233357		0.253	0.244	(Waiver) (Reversal)	0.437 0.009
2089	SHAHID KHAWAS BHATTI S/O M.KHAWAS BHATTI B-64,BLOCK-J,PLOT.NO.3,SB-21NORTH NAZIMABAD,KARACHI.	502-57-421028		0.251	0.242	(Waiver) (Reversal)	0.435 0.009
2090	RUKSHANDA ARSHAD W/O ARSHAD C.C.O.9,S.I.R.KARAZ,KARACHI.	519-92-302051		0.255	0.246	(Waiver) (Reversal)	0.443 0.009
2091	RANA M.RASHID S/O RANA ABDUL SATTAR A-85-B-ROAD,NAZIMABAD,KARACHI.	513-62-049019		0.226	0.211	(Waiver) (Reversal)	0.376 0.015
2092	RANA ABDUL SATTAR S/O HABIB AHMED A-85-B-ROAD,NAZIMABAD,KARACHI.	513-28-049014		0.259	0.242	(Waiver) (Reversal)	0.423 0.017
2093	MIAN GHAZI JAN S/O ABDUL REHMAN A-182,PIRABAD COLONY,MANGHOPIRROAD, KARACHI.	502-89-235613		0.266	0.248	(Waiver) (Reversal)	0.432 0.018
2094	TAJ ALEEN S/O GHAFFAR KHAN 57-B/C,BUKHARI COLONY,MANGHO-PIR ROAD,KARACHI.	159-92-022211		0.824	0.795	(Waiver) (Reversal)	1.420 0.028
2095	MULLA NOOR MUHAMMAD S/O MULLAH ABDULLAH JAN 2ND FLOOR,HARIRAM TIKAN DASBLDG,B-R-3-4-BOMBY BAZAR	601-42-240693		0.250	0.241	(Waiver) (Reversal)	0.431 0.009
2096	AKRAM ALI S/O MUNIR AHMED H.NO.D-13,BLOCK-K,NORTH NAZIM-ABAD,KARACHI.	560-93-481618		0.250	0.241	(Waiver) (Reversal)	0.424 0.009
2097	MUHAMMAD JAMIL S/O MUHAMMAD SHAFI B-23,FAITMA JINNAH COLONY,NEW TOWN,KARACHI.	516-89-052946		0.266	0.248	(Waiver) (Reversal)	0.439 0.018
2098	MUHAMMAD AMIR S/O ABDUL AZIZ KHAN R-449,SECT-15-A-2,BUFFER ZONE,KARACHI.	421-89-190903		0.299	0.289	(Waiver) (Reversal)	0.519 0.011
2099	MUZZAFAR ALI S/O TASWAR ALI H.NO.6/1 QASBA TOWN SHIP,KARACHI.	421-63-002697		0.258	0.248	(Waiver) (Reversal)	0.444 0.009
2100	M.FAROOQ RAJA S/O MUHAMMAD YOUSUF FLAT.NO.A-307,ABD SQUREBLOCK-7,F.B AREA,KARACHI.	520-86-365044		0.518	0.484	(Waiver) (Reversal)	0.903 0.034
2101	IQBAL AHMED S/A KHALQ AHMED 5-MUHAMMAD ALI BLDG.M.JINNAH ROAD,KARACHI.	513-85-060529		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
2102	MUHAMMAD ASIM S/O MUHAMMAD HANIF H.NO.4 MALKANI BLDG,M.JINNAH ROAD,KARACHI.	502-90-027382		0.259	0.250	(Waiver) (Reversal)	0.443 0.009
2103	S.SHAMIM FATIMA W/O S.MUHAMMAD NAQVI A-15,PEOPLES COLONY,BLOCK-I,_NORTH NAZIMABAD,KARACHI.	521-38-178619		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
2104	S.HAIDER ABBAS S/O S JAIB HASSAN NAQVI C-14,NADIR SHAH APPIT,BLOCK-G,NORTH NAZIMABAD,KARACHI.	518-91-212588		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
2105	MRS.ANEELA SRICHAND W/O DEEPCHAND (LATE) F-3,NADIR SHAH APPIT,BLOCK-G,NORTH NAZIMABAD,KARACHI.	502-53-127895		0.218	0.210	(Waiver) (Reversal)	0.381 0.007
2106	NAHEED KHALID W/O MUHAMMAD KHALID H.NO.1113,BLOCK-14/F.B AREA,KARACHI.	501-92-876683		0.257	0.248	(Waiver) (Reversal)	0.445 0.009
2107	MUHAMMAD ASLAM S/O NOOR MUHAMMAD H.NO.D-13,BLOCK-K,NORTH NAZIM-ABAD,KARACHI.	360-47-360321		0.249	0.241	(Waiver) (Reversal)	0.429 0.008
2108	SH.MUHAMMAD ZUBAIR S/O SH.ABDUL MAJEED R-136,SECT-15-A-5,BUFFEE ZONEKARACHI.	285-59-312368		0.236	0.228	(Waiver) (Reversal)	0.412 0.008
2109	SAEED AHMED S/O MUHAMMAD AHMED 92/15,SECT-5-D-NORTH KARACHI.	503-32-081739		0.243	0.226	(Waiver) (Reversal)	0.402 0.017
2110	MUHAMMAD AN KHAN S/O AHMED KHAN A-206,YOUSUF GOTHS,MUSLIMCOLONY,NORTH KARACHI.	503-92-15477C		0.250	0.233	(Waiver) (Reversal)	0.407 0.017
2111	OAMAR-UN-NISA W/O M.ABDUL BASHIR 504-C.,NORTH KARACHI.	502-27-097403		0.218	0.211	(Waiver) (Reversal)	0.500 0.007
2112	SHAKIL AHMED S/O MUHAMMAD AHMED R-68,MARIA HOMES,NORTHKARACHI.	516-92-206784		0.257	0.248	(Waiver) (Reversal)	0.584 0.009
2113	SHAHID PERVAIZ S/O ANSAR ALAM 5-E,9/20,PAPOSH NAGAR,NAZIMABAD,KARACHI.	503-92-15477C		0.348	0.336	(Waiver) (Reversal)	0.604 0.012
2114	SYED NASIRI ARIF S/O SARFI ALI SHAH FLAT.NO.B-7,ZAMIR APPIT,BLOCK-NORTH NAZIMABAD,	502-92-79083C		0.233	0.225	(Waiver) (Reversal)	0.404 0.008
2115	MUHAMMAD ALI KHAN S/O AHMED KHAN A-206,YOUSUF GOTHS,MUSLIMCOLONY,NEAR 5-D,NORTH KARACHI.	503-93-15477C		0.245	0.237	(Waiver) (Reversal)	0.426 0.008
2116	IMRAN AHMED S/A ZAHOOR UDDIN H.NO.450,BLOCK-10,LIAQUATABADKARACHI.	501-65-144254		0.257	0.248	(Waiver) (Reversal)	0.444 0.009
2117	ALIF KHAN S/O MOBIN KHAN 56-B/C,BUKHARI COLONY,MANGHO-PIR ROAD,KARACHI.	507-91-133039		1.594	1.539	(Waiver) (Reversal)	2.742 0.054
2118	MUMTAZ SYEDA W/O MIRZA MOHSIN ALI 8/21,5-F NAZIMABAD,KARACHI.	502-47-334812		0.213	0.206	(Waiver) (Reversal)	0.724 0.007
2119	MRS.NAYYER JAHAN W/O SYED MUSHARAF HUSSAIN 32/20,F.B AREA,KARACHI.	501-43-159954		0.199	0.192	(Waiver) (Reversal)	0.345 0.007
2120	ABDUL SATTAR S/O ABDUL JABBAR L-653,SECTOR-12,ORANGI TOWN,ITIHAD COLONY,KARACHI.	524-45-146006		0.255	0.246	(Waiver) (Reversal)	0.435 0.009
2121	IFFAT SALAHUDDIN S/O S.SALAHUDDIN FLAT.NO B-17,NADEEM ARCADE,SECT-14-B,SHADMAN TOWN,	505-92-259688		0.501	0.484	(Waiver) (Reversal)	0.867 0.017
2122	MUHAMMAD ASHFAQ S/O A.SATTAR	512-86-100678		0.182	0.175	(Waiver) (Reversal)	0.357 0.007
2123	MUHAMMAD SHARREF S/O MUHAMMAD HASIL PLOT.28-124,BLOCK-13-D,2.JAMALI GOTHS,G.E.IQBAL,KARACHI.	608-92-012583		0.210	0.203	(Waiver) (Reversal)	0.373 0.007

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2124	NOOR FATIMA SAFIA W/O NACEEB H-527,ESSA NAGRI,GALI.NO 5KARACHI.	511-93-138001		0.219	0.212	(Waiver) (Reversal) 0.372 0.007	0.591
2125	EMANUL S/O F.G.PATRICK 118/4,RELINES DRIGH ROAD,KARACHI.	518-54-150352		0.258	0.249	(Waiver) (Reversal) 0.448 0.009	0.706
2126	MUHAMMAD SAHRIJEL S/O AMANULLAH SIDDIO H-F-24/1 BLOCK-F,N.NAZIMABADKARACHI.	502-88-582304		0.257	0.248	(Waiver) (Reversal) 0.446 0.009	0.703
2127	MIRZA FAHIM BAIG R/3/4/V.NAZIMABAD,KARACHI.	502-57-387157		0.471	0.454	(Waiver) (Reversal) 0.446 0.016	0.916
2128	MUHAMMAD AMIR KHAN S/O ABDUL BASAR KHAN C-14,BLOCK-13,F.B.AREA,KARACHI.	501-85-080315		0.257	0.247	(Waiver) (Reversal) 0.447 0.009	0.703
2129	FARIDA RASOOL W/O RASOOL BUKHSH R-516-15-A-1,BUFFER ZONE,KARACHI.	502-47-133743		0.258	0.249	(Waiver) (Reversal) 0.448 0.009	0.706
2130	FAZAL KARIM S/O SARDAR MUHAMMAD 26-41 DAKHA,CHECHAWATNI.	335-55-459751		0.249	0.241	(Waiver) (Reversal) 0.433 0.008	0.682
2131	FIDA HUSSAIN S/O HAJI FAIZ MUHAMMAD 149-A,SMCHS,KARACHI.	431-88-085310		0.238	0.229	(Waiver) (Reversal) 0.378 0.009	0.616
2132	ADNAN ANWAR S/O CH.M.ANWAR SHAMS R-727-16,F.B.AREA,KARACHI.	501-91-606615		0.258	0.248	(Waiver) (Reversal) 0.448 0.009	0.705
2133	MUHAMMAD ISMAIL S/O MUHAMMAD ANWAR D-1 FAISAL APPITI,KDA SCHEME-IKARACHI.	360-63-379835		0.286	0.276	(Waiver) (Reversal) 0.500 0.010	0.786
2134	MUHAMMAD SHAFI S/O ABDUL GHANI B-47,KESC,KARACHI.	361-35-025766		0.251	0.242	(Waiver) (Reversal) 0.430 0.009	0.681
2135	ZUBAIR AHMED S/O AMIN UDDIN H-449,BLOCK-10,LIAQUATABADKARACHI.	501-89-143124		0.243	0.235	(Waiver) (Reversal) 0.423 0.008	0.667
2136	REHAN SALEEM SIDDIQUI S/O SALEEM SIDDIQUI IV-C/41 NAZIMABAD,KARACHI.	502-60-246429		0.255	0.246	(Waiver) (Reversal) 0.437 0.009	0.692
2137	M.ZAFARUDDIN KHAN S/O K.S.G.MOHIUDDIN S/78,SANOBAR COTTAGE,SEC-BIKARACHI.	511-46-054103		0.250	0.241	(Waiver) (Reversal) 0.426 0.009	0.676
2138	MOOSA H-16,BLOCK-45,11-F NEWKARACHI.	503-28-109317		0.258	0.248	(Waiver) (Reversal) 0.441 0.009	0.698
2139	TARIQ MEHMOD S/O HASHMAT ALI H-209,MERINE CENTRE,CLIFTONKARACHI.	359-92-466050		0.318	0.307	(Waiver) (Reversal) 0.552 0.011	0.870
2140	MUHAMMAD WASEEM KHAN R-67,SECTOR-5-C/2,BILAL TOWN,NORTH KARACHI.	515-85-037500		0.213	0.206	(Waiver) (Reversal) 0.366 0.007	0.579
2141	MUHAMMAD AMEEN S/O MUHAMMAD BAQAR D-H-11/30 NAZIMABAD,KARACHI.	501-98-365293		0.222	0.213	(Waiver) (Reversal) 0.383 0.008	0.604
2142	MUHAMMAD IQBAL KHAN S/O BAQAULLAH KHAN 9/27,BLOCK-5/A,PAPOSH NAGARNAZIMABAD,KARACHI.	503-92-090266		0.257	0.248	(Waiver) (Reversal) 0.441 0.009	0.698
2143	SAKINA KHATOON W/O ABDUL RASHID C-335,BLOCK-6,F.B.AREA,KARACHI	501-44-510595		0.238	0.230	(Waiver) (Reversal) 0.409 0.008	0.647
2144	KH.NISAR AHMED S/O KH.M.AMIN 3-C-2/10 NAZIMABAD,KARACHI.			0.258	0.248	(Waiver) (Reversal) 0.585 0.009	0.842
2145	FEHMIDA YOUSUF W/O MUHAMMAD YOUSUF 4-D,4/10 NAZIMABAD,KARACHI.	502-52-208160		0.248	0.248	(Waiver) (Reversal) 0.455 0.009	0.703
2146	JAMEEL UDDIN S/O SAFIYA PLOT-264,ARFAT TOWN-I,NORTHKARACHI.	476-89-007210		0.225	0.217	(Waiver) (Reversal) 0.388 0.008	0.613
2147	MUHAMMAD AFZAL KHAN S/O BAQAULLAH KHAN H-11-5-L,152,U.P.SOCIETY,NORTHKARACHI.	503-91-311185		0.258	0.249	(Waiver) (Reversal) 0.441 0.009	0.699
2148	ABDUL MANAN S/O ABDUL HANNAN H-5-3,BLOCK-C,BUKHARI COLONY,MANGHOPIR ROAD,KARACHI.	159-66-013161		0.618	0.596	(Waiver) (Reversal) 1.072 0.022	1.690
2149	BACHA KHAN S/O AGALMAND KHAN H-A-3,BLOCK-5,KHALILABAD,NORTH NAZIMABAD,KARACHI.	502-56-169143		0.249	0.240	(Waiver) (Reversal) 0.423 0.008	0.671
2150	FARHAT JEHAN W/O ABDUL SATAR KHAN B-84,USMANIA COLONY,KARACHI.	502-62-288623		0.479	0.448	(Waiver) (Reversal) 0.775 0.032	1.255
2151	NIGHAT JEHAN W/O ABDUL SATAR KHAN B-84,USMANIA COLONY,KARACHI.	502-63-288624		0.431	0.403	(Waiver) (Reversal) 0.936 0.028	1.367
2152	NUSRAT JEHAN BEGUM W/O IFTIKHAR AHMED MIRZA B-185,BLOCK-J,NORTH NAZIMABADKARACHI.	502-51-317286		0.266	0.248	(Waiver) (Reversal) 0.427 0.018	0.693
2153	NOOR JEHAN W/O HAROON RASHID H-43/C,RAFAH-E-AAM,MALIR HALTKARACHI.	519-39-134818		0.249	0.241	(Waiver) (Reversal) 0.432 0.008	0.681
2154	NOUSHAD ALI S/O KIFAYAT ALI H-185,SECTOR-5-A/4,NORTHKARACHI.	520-87-114372		0.238	0.230	(Waiver) (Reversal) 0.415 0.008	0.653
2155	QAYYUM KHAN S/O HASSAN KHAN N/65,AL-ASIF SQUARE,SUPERHIGH-WAY,KARACHI.	501-91-864752		0.266	0.248	(Waiver) (Reversal) 0.435 0.018	0.701
2156	MUHAMMAD JAVED KHAN S/O S.ANWAR KHAN L-697,SECTOR-5-C/3,NORTHKARACHI.			0.257	0.248	(Waiver) (Reversal) 0.445 0.009	0.703
2157	MUHAMMAD AZAM S/O MUSHTAQ AHMED 18/13 STREET-2,MODEL COLONY,KARACHI.	358-59-066131		0.259	0.242	(Waiver) (Reversal) 0.424 0.017	0.683
2158	BAQAULLAH KHAN S/O RIFATULLAH KHAN 37/4,SECTOR-5-D,NEW KARACHI.	503-90-099505		0.388	0.374	(Waiver) (Reversal) 0.694 0.014	1.082
2159	MUHAMMAD AHSAN S/O MUHAMMAD ILYAS B-2,BHYAYA PARADISE,BLOCK-KNORTH NAZIMABAD,KARACHI.	502-49-423114		0.226	0.219	(Waiver) (Reversal) 0.400 0.008	0.627
2160	IMRAN SAEED S/O SAEED AHMED H-4,GALI-10,BURNS ROAD,KARACHI	515-89-050398		0.257	0.249	(Waiver) (Reversal) 0.445 0.009	0.703
2161	MUHAMMAD INAMUL HAQ C-205,ALAMABAD,MALIR EXT,KARACHI.	519-93-269234		0.242	0.234	(Waiver) (Reversal) 0.420 0.008	0.662
2162	LIAQUAT HUSSAIN S/O LATAFAT HUSSAIN 5/C-20/14,NAZIMABAD,KARACHI.	502-54-399539		0.608	0.568	(Waiver) (Reversal) 0.988 0.040	1.596
2163	IQBAL ALAM S/O NOOR ALAM B-2/216 DARAOKHAN SOCIETY,KARACHI.	51-54-249169		0.257	0.248	(Waiver) (Reversal) 0.445 0.009	0.702
2164	MUHAMMAD JAWED IQBAL S/O ANWAR KHAN D/618,EOPLES COLONY,BLOCK-N,NORTH KARACHI.	502-59-443449		0.215	0.206	(Waiver) (Reversal) 0.379 0.008	0.593
2165	MUHAMMAD SAEED KHAN S/O MUHAMMAD SHAREEF 307/5 LIAQUATABAD,KARACHI.	518-90-081012		0.251	0.243	(Waiver) (Reversal) 0.439 0.009	0.691
2166	ISMAIL KHAN S/O ARBAB KHAN A/122 DELUX TOWN,KARACHI	143-86-267089		0.716	0.691	(Waiver) (Reversal) 1.248 0.025	1.964
2167	MST.ZEBA RAZA W/O S.QAMAR RAZA H-769/20,F.B.AREA,KARACHI.	501-47-153412		0.922	0.891	(Waiver) (Reversal) 1.594 0.032	2.517
2168	TALAT JAVED S/O JAVED IQBAL A/142 BLOCK-L,NORTH NAZIMABADKARACHI.	502-90-757107		0.508	0.474	(Waiver) (Reversal) 0.861 0.034	1.369
2169	SHAHNAZ W/O JALLUDIN 9/10 ASOOOMANJA MOSQUE,ORANZEPARK ROAD,KARACHI.	513-85-006849		0.257	0.249	(Waiver) (Reversal) 0.445 0.009	0.703
2170	SYED MUHAMMAD MASROOR S/O S.M.MANSOOR AHMED H-33,5TH FLOOR,FALI NO.4,ZAFARABAD,KARACHI.	513-64-044524		0.239	0.230	(Waiver) (Reversal) 0.413 0.008	0.652

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2171	GADA HUSSAIN S/O MUHAMMAD BUX FLAT-H-16 UK SQUARE.F.B AREA,KARACHI.	441-89-063613		0.385	0.359	0.640 (Waiver) (Reversal)0.026	1.025
2172	SYEDA NUSRAT ABIDI W/O S.HAIDER ABIDI 3-B-13/F1 NAZIMABAD,KARACHI.	502-63-305833		0.258	0.249	0.453 (Waiver) (Reversal)0.009	0.711
2173	MUHAMMAD ANEEM B/195,BLOCK-5,NORTH NAZIMABADKARACHI.	502-89-637217		0.257	0.248	0.444 (Waiver) (Reversal)0.009	0.701
2174	MOINUDDIN S/O SALAUDDIN F-L-S-4TH FLOOR.F.B AREA,KARACHI.	501-90-806817		1.699	1.699	3.348 (Waiver) (Reversal)-	5.047
2175	PERVAIZ S/O A.AZIZ 282-C,PATEL PARA,KARACHI.	516-64-225782		0.250	0.220	0.341 (Waiver) (Reversal)0.030	0.591
2176	ABDUL GHAFAR S/O A.KARIM H.NO.2998-ST.NO.5,GABOL ROAD, KALAKOT HALKA NO.15,KARACHI.	507-86-027113		0.220	0.195	0.382 (Waiver) (Reversal)0.025	0.602
2177	MUHAMMAD RAMZAN S/O GHULAM HUSSAIN 192/A MIRZA ADAM KHAN ROADBIHAR COLONY,KARACHI.	507-51-164097		0.166	0.097	1.085 (Waiver) (Reversal)0.039	1.221
2178	MUHAMMAD AYUB S/O MOULA BUX INCHARGE MASJID ROAD,EIDONLANE, KALRI CHAKIWARA,KARACHI.	508-85-135192		0.186	0.164	0.344 (Waiver) (Reversal)0.021	0.530
2179	KHAIR MUHAMMAD S/O KHUDA BUX C/O.A.MAJEED PAN HOUSE,KALAKOTGABAL ROAD,KARACHI.	507-93-106605		0.233	0.233	0.411 (Waiver) (Reversal)-	0.644
2180	ALI RAZA S/O FIDA ALI 8-FARHANA MANZIL,MOSSA LANE,PICTURE ROAD,KARACHI.	508-90-170737		0.237	0.211	0.409 (Waiver) (Reversal)0.026	0.647
2181	ABDULLAH KHAN S/O AHMED KHAN AK-78-489/77 JUMA BALOCH ROADNEW KALRI LYARI,KARACHI.	509-89-153877		0.208	0.208	0.418 (Waiver) (Reversal)-	0.626
2182	BUNNY KHAN S/O BUNNEY HAN O AREA QUARTER.NO.143,KORANGIKARACHI.	521-49-051076		0.673	0.672	1.912 (Waiver) (Reversal)-	2.584
2183	BUNNY KHAN S/O BUNNAY KHAN O-AREA QUARET.NO.143,KORANGIKARACHI.	521-49-051076		0.896	0.896	1.767 (Waiver) (Reversal)-	2.663
2184	FIDA MUHAMMAD ATTIA MUHAMMAD H.NO.432,FAROOQI MASJID,STDARYABAD,KARACHI.	509-43-05370C		0.219	0.219	0.448 (Waiver) (Reversal)-	0.667
2185	HAMEEDULLAH S/O JAHANGIR KHAN H.NO.13,JUMA DABI GAT,MIANWALICOLONY,HALQA NO.18,KARACHI.	513-86-075525		0.216	0.215	0.437 (Waiver) (Reversal)-	0.652
2186	ZIAUDDIN JUMANI S/O MASHRAF R-KV-29,HASHIM RAZA ROAD,MODEL COLONY,KARACHI.	411-87-047992		0.205	0.204	0.409 (Waiver) (Reversal)-	0.613
2187	PERVEZ AHMED S/O A.RASHEED KHALRI F.NO.23,B.D.NOORANI APPTT,SHAHWALIULLAH ROAD,KHADDA LYARI	491-91-106330		0.217	0.200	0.400 (Waiver) (Reversal)0.017	0.617
2188	NASEER S/O AHMED KHAN SARHAZ MOHALLAH USMAN BROHIROAD,KARACHI.	508-882246		0.237	0.236	0.457 (Waiver) (Reversal)0.001	0.704
2189	MUHAMMAD ASLAM S/O UMID KHAN H.NO.231,BLOCK-D,BALDIA TOWN,GULSHAN-E-GHAZI COLONY,KARACHI	517-89-108257		0.228	0.228	0.445 (Waiver) (Reversal)-	0.673
2190	MUHAMMAD ASLAM S/O HUSSAIN KHAN F.13,SAKEENA MANZIL, PLOT-202ST-16-E,TAJ WELFARE CENTRE,	508-62-133881		0.799	0.788	1.837 (Waiver) (Reversal)0.010	2.635
2191	MUHAMMAD YOUSUF S/O UR A-22-05-29-A,M.A.LVI ROADCHAKIWARA JUMMA SHAH PLOT,	506-55-092046		0.956	0.956	1.888 (Waiver) (Reversal)-	2.844
2192	MUHAMMAD NADEEM S/O ABDUL AZIZ GK-6K-21 HAI PIR MUHAMMADROAD,BAGHDAD,FOOTBAL CLUB,	508-92-174278		0.234	0.234	0.467 (Waiver) (Reversal)-	0.701
2193	UMID ALI S/O DOSTAIN R/O SHAH BAIG LANE,GALI NO.3KARACHI.	508-86-340788		0.238	0.209	0.420 (Waiver) (Reversal)0.029	0.658
2194	SALAMIR KHAN S/O H GHULAM ABAS KHAN H.NO.3286 FIDA HUSSAIN ROADDARYABAD,KARACHI.	508-85-216840		0.697	0.697	1.375 (Waiver) (Reversal)-	2.072
2195	SULTANA BIBI W/O MUHAMMAD HUSSAIN MEHAR ALI HOTEL SHAH BAIGLANE,LYARI KARACHI.	508-55-048611		0.213	0.213	0.417 (Waiver) (Reversal)-	0.630
2196	NOOR MUHAMMAD S/O KHAN MUHAMMAD H.NO.4K-1-14-2 ATMA RAM PRITANDAS ROAD,KARACHI.	508-51-624815		0.216	0.216	0.432 (Waiver) (Reversal)-	0.648
2197	NASIR S/O KHAN MUHAMMAD ANWAR LONDERY MOOSA CH.ROADBAGHDADI LEA MARKET,KARACHI.	508-85-002101		0.222	0.200	0.402 (Waiver) (Reversal)0.022	0.625
2198	MEHBOOB ELLAH S/O UMAR ELLAH 1725/6197 MADINA COLONY,MUHAJJIR CAMP,NO.5-1/2,KARACHI.	522-92-079439		0.198	0.196	0.398 (Waiver) (Reversal)0.002	0.596
2199	M.YAQOOB FAROOQI S/O SAID MUHAMMAD H.NO.142,ST.34/1 KORANGI-2-1/2KARACHI.	514-54-077664		0.899	0.898	2.210 (Waiver) (Reversal)-	3.108
2200	MUHAMMAD AKBAR S/O ABDUL RAHIM LASI 188-A RAHIM LASI STREET,JUNDRA KARACHI.	508-88-298615		0.745	0.584	1.231 (Waiver) (Reversal)0.162	1.977
2201	MUHAMMAD BALOCH S/O HUSSAIN BALOCH C/O.SHAH JEHAN PAN HOUSE,MEHRAB KHAN ESSA KHAN ROAD,	509-91-22053C		0.228	0.228	0.450 (Waiver) (Reversal)-	0.678
2202	JAMILA W/O KHAIR MUHAMMAD BALOCH BAGLANI HOUSE KALRI AHMED SHAHBUKHARI ROAD,LYARI QUARTER	509-85-228331		0.233	0.233	0.454 (Waiver) (Reversal)-	0.688
2203	H.YAR MUHAMMAD S/O HAJI ADAM AK-28-6-5-7,BARADIA MOHALLAINEH JAMA MASJID,ALSASA	506-91-122522		0.230	0.230	0.459 (Waiver) (Reversal)-	0.689
2204	GHULAM MUSTAFA S/O DAD MUHAMMAD TEMORY ROAD,KALRI EIDO LANEBIHAR COLONY,KARACHI.	509-90-092979		0.227	0.227	0.449 (Waiver) (Reversal)-	0.677
2205	AYAZ S/O SAHBAT KHAN GULSTAN COLONY,COHALA GADDONMADINA ROAD,BIHAR COLONY,	508-88-060377		0.194	0.173	0.356 (Waiver) (Reversal)0.021	0.550
2206	ALLAH BUKHSH S/O BAHAT BUKHSH H.NO.GK-671-13-912 HAI PIRMUHAMMAD ROAD,BAGHDADI,LYARI	508-89-027005		0.229	0.197	0.398 (Waiver) (Reversal)0.031	0.626
2207	MUHAMMAD RAMZAN S/O H GHULAM HUSSAIN 129/1 BEHAR COLONY,MIRZA ADAMKHAN ROAD,KARACHI.	507-51-164097		0.699	0.231	1.367 (Waiver) (Reversal)0.004	1.602
2208	ABDUL SALEEM S/O SHAFI MUHAMMAD 62-WALI MUHAMMAD HASAN ALIRROAD,SYEDABAD ROAD,LYARI	507-91-086833		0.344	0.309	0.607 (Waiver) (Reversal)0.035	0.951
2209	ARSHAD ALAM S/O M.ZAHOOR 5/239 BIHAR COLONY,SHAHFAISAL COLONY,KARACHI.	518-91-444314		0.473	0.383	0.376 (Waiver) (Reversal)0.089	0.849
2210	DARAZ KHAN S/O SHAIBAZ KHAN H.NO.457 GALI NO.2,MIANWALI COLONY,MANGHOPIR ROAD,KARACHI.	239-57-194337		1.604	1.269	2.033 (Waiver) (Reversal)0.335	3.637
2211	ATWAR AHMED KHAN SHERWANI S/O ANWAR AHMED C-68,BLOCK-J,NORTH NAZIMABADKARACHI.	502-54-250626		1.830	1.465	2.341 (Waiver) (Reversal)0.365	4.171
2212	M.AKBER S/O ABDUL WAHID 31-BLOCK-C,NEAR GOLDEN GATE,NORTH NAZIMABAD,KARACHI.	627-86-031012		1.846	1.604	2.660 (Waiver) (Reversal)0.242	4.506
2213	ANWAR BAIG S/O KHAN BAIG KHAN NEW MIANWALI COLONY,NEW SUBHANMASJID,MANGHOPIR ROAD,KARACHI.	239-47-462036		1.317	1.109	2.071 (Waiver) (Reversal)0.209	3.389
2214	YOUSUF-UR-REHMAN S/O ZAHOOOR KHAN YOA-MISTRY KHAN VILLAGE,OLDDOLIMAR MANGHOPIR ROAD,	506-62-331072		1.286	0.890	1.287 (Waiver) (Reversal)0.396	2.573
2215	MST.ZIA FATIMA W/O MUHAMMAD HAYAT KHAN B-48B,BLOCK-2,METROVILL,SITEKARACHI.	316-90-011481		1.535	1.295	2.294 (Waiver) (Reversal)0.239	3.829
2216	GUL MUHAMMAD S/O KHAN MUHAMMAD 25-NAUBAHAR COLONY,NEARUSMANIA-COLONY,NAZIMABAD	601-92-431610		1.754	1.570	2.671 (Waiver) (Reversal)0.184	4.425
2217	PRIME CARE SERVICE AL-RAHIM CENTRE,SHERSHAHKARACHI.	ABDUL REHMAN 510-33-088761 MUHAMMAD TASLEEM	AZIZULLAH SIRAJU HAQ KHAN	4.150	2.082	1.742 (Waiver) (Reversal)2.068	5.892

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2218	PESHAWAR COACH SERVICE SHOP-NO.15,BLOCK-B,TAJ COMPLEXM.A.JINNAH ROAD,KARACHI.	124-85-162391 ZOO AKHTAR 123-86-0572 TAU MUHAMMAD 506-57-323177	HAJI MOIN KHAN ZAR MUHAMMAD				
2219	PESHAWAR COACH B-487,BLOCK-2,METROVILL,SITEKARACHI.	SHAHZADI NASRA SULTANA 316-37-011476 ZIA FATIMA 316-90-011481	W/O.MUHAMMAD HAYAT KHAN D/O.M.HAYAT KHAN	5.425	4.561	(Waiver) (Reversal)	7.371 0.864 12.796
2220	GUL COACH SERVICE B-488 BLOCK-2,METROVILLE SITEKARACHI.	AETABAR GUL 506-86-35579C NOOR BAHDUR KHAN 502-56-376678	KHIZAR KHAN ZOHLA DIN KHAN	6.259	5.369	(Waiver) (Reversal)	9.099 0.890 15.358
2221	ABDUL SAMAD S/O MUHAMMAD HASAN FLAT 21/C, U.K. SQUARE.F.B AREA KARACHI.	627-53-161676		0.972	0.843	(Waiver) (Reversal)	0.678 0.129 1.649
2222	MRS.IFFAT RUHKHSANA W/O SHAIKH FAISAL E-90 MEHBOOB SQUARE,F.B AREA,BLOCK-14,KARACHI.	512-92-27669C		1.363	1.088	(Waiver) (Reversal)	0.790 0.276 2.153
2223	ABDUL AZIZ S/O ALLAH DIN BLOCH BROTHER GOODS TRANSPORT COMPANY,CHAKIWARA,JONA KUBIHAR	626-90-175794		1.092	0.856	(Waiver) (Reversal)	0.839 0.236 1.931
2224	NIAZ MIR S/O MAJEED KHAN 1725/1619 AZIZABAD;TIPU SULTANROAD,KARACHI.	143-46-154162		0.513	0.436	(Waiver) (Reversal)	0.428 0.076 0.940
2225	MUHAMMAD SOHAIL MIRZA			0.168	0.168	(Waiver) (Reversal)	0.675 -
2226	MIRAJ FATIMA W/O S.M.HUSSAIN NAQVI G-696,BLOCK-C,PECHS,KARACHI.	507-85-224578		0.221	0.221	(Waiver) (Reversal)	0.419 0.640
2227	MUHAMMAD ARSHAD S/O IBRAHIM KHAN R-21,NOMAN CENTRE,BLOCK-13-D/3NEAR HASAN SQUARE,G.E.IQBAL,	485-91-033119		0.304	0.304	(Waiver) (Reversal)	0.596 -
2228	MUHAMMAD SALEEM SHIRAZ S/O HASHIM SHIRAZ 261-HAROON BUILDING,KDASCHME-33,SECTOR-38,KARACHI.	517-44-074698		0.217	0.217	(Waiver) (Reversal)	0.429 -
2229	MAZHAR HUSSAIN S/O DHANI BUX CITY HOMES HOUSE .31,BLOCK-13/DGULSHAN-E-IQBAL,KARACHI.	510-88-107251		0.206	0.206	(Waiver) (Reversal)	0.402 -
2230	MUHAMMAD ASLAM KHAN S/O MUHAMMAD AHMED KHAN H.NO.120,OPP JAIL ROAD,PICCOLONY,NEW TOWN KARACHI.	516-58-267579		0.200	0.200	(Waiver) (Reversal)	0.395 0.595
2231	MUSHARAF KHAN S/O HAJI ALAM GUL FLAT NO.001/11 BILLYS TERRACEBLOCK-10/A,KARACHI.	501-92-676984		0.232	0.232	(Waiver) (Reversal)	0.443 -
2232	LIAQUAT HUSSAIN KHAN S/O LATAFAT HUSSAIN 252-HYDERABAD COLONY,JAI ROADKARACHI.	502-41-399539		0.848	0.848	(Waiver) (Reversal)	1.618 -
2233	SYED AMIR AZAM S/O AZAM MUBARIK B-1,PHASE-II,REGENCY APPIT,BLOCK-4,G.E.IQBAL,KARACHI.	517-92-211752		0.217	0.217	(Waiver) (Reversal)	0.430 -
2234	SALIM ADIL S/O IMAMUDDIN ADIL B-64,AL-FAHAT MALIR HALT,KARACHI.	516-56-251374		0.285	0.284	(Waiver) (Reversal)	0.427 -
2235	SHAMIM AHMED S/O RASHED AHMED B-PIB COLONY,JAIL ROAD KARACHI	516-63-263568		0.217	0.216	(Waiver) (Reversal)	0.422 -
2236	S.AZIZ ULLAH RAFAY S/O S.KARIM ULLAH A/129 BLOCK-N,NORTH NAZIMABADKARACHI.	502-89-060415		0.241	0.241	(Waiver) (Reversal)	0.387 -
2237	PIR MUSTHQAO AHMED S/O PIR MUHAMMAD NAWAZ B-205,BLOCK-B/D/1,GULSHAN-E-IQBAL KARACHI.	516-46-216827		0.200	0.199	(Waiver) (Reversal)	0.375 0.574
2238	NAZIR AHMED S/O UMNAS KHAH 20-ZIAUQ HAQ COLONY,11/285,G.E.IQBAL,KARACHI.	421-90-623277		0.219	0.218	(Waiver) (Reversal)	0.423 -
2239	NIZAMUDDIN S/O ROHULLAH AMIN H.NO.492 PIR MOHAL VILLAGE NEAR UNIVERSITY RAILWAY	144-91-153658		0.232	0.232	(Waiver) (Reversal)	0.448 -
2240	MUHAMMAD JAWAD S/O GHULAM AKBER 571/14,71/21 MENO SHAH ROADGHARIB SHAH KARACHI.	507-85-044921		0.220	0.219	(Waiver) (Reversal)	0.431 -
2241	MIAN AFTAB AHMED S/O MIAN ABDUL HAKEEM J-6,GALENT SUMMIT,BLOCK-11GULSHAN-E-IQBAL,KARACHI.	270-41-301027		0.217	0.217	(Waiver) (Reversal)	0.425 -
2242	MUHAMMAD SARWAR FLAT NO B-20 ERUM PLAZA BLOCK-13-D.GULSHAN-E-IQBAL,KARACHI.	135-89-225713		0.217	0.217	(Waiver) (Reversal)	0.424 -
2243	MST.WAZIRAN W/O ALI NAWAZ FLAT NO C-6,P.T.A.FLATS,GULISTAN-E-JAUHAR KARACHI.	449-63-373979		0.235	0.235	(Waiver) (Reversal)	0.437 0.672
2244	SHERER NAM S/O HASHIM KHAN H.NO.55-B,BLOCK-2,G.E.IQBAL,KARACHI.	502-59-464066		0.274	0.274	(Waiver) (Reversal)	1.158 -
2245	SHAHIZAD S/O CHIRAGH DIN H.NO.R-71,BLOCK-4-A,G.E.IQBALKARACHI.	340-39-219449		0.203	0.203	(Waiver) (Reversal)	0.392 -
2246	SUHAIR MIRZA S/O NASEER AHMED H.NO.66-8,BLOCK-2,PECHS,KARACHI.	517-58-250972		0.232	0.232	(Waiver) (Reversal)	0.433 0.665
2247	SYED EJAZI HAQ S/O SYED HASSAMUL HAQ H-F-178-F,OLD LALUKHATI,JAHANGIR ROAD KARACHI.	512-63-221491		0.232	0.232	(Waiver) (Reversal)	0.441 -
2248	WAHEED UDDIN S/O MIAN SHAMSUDIN H.NO.277 BLOCK-2 PAK MUSLIMCOLONY,G.E.IQBAL,KARACHI.	358-92-508274		0.225	0.225	(Waiver) (Reversal)	0.432 0.657
2249	MUHAMMAD KAMRAN NAQVI S/O MUHAMMAD NAQVI H.NO.C-42/A,BLOCK-13-D,G.E.IQBAL,KARACHI.	512-86-266058		0.225	0.225	(Waiver) (Reversal)	0.431 -
2250	SYED SALEH HAMEED S/O SAKHI KHAN R-54,ARIFABAD,GREEN TOWN,SHAHFaisal COLONY,KARACHI.	502-90-764291		0.203	0.202	(Waiver) (Reversal)	0.397 -
2251	SHAIKAT ALI S/O MUHAMMAD ALI 18-A,BLOCK-02,PECHS,SHAHR-E-QADEEN KARACHI.	463-88-002661		0.232	0.232	(Waiver) (Reversal)	0.446 -
2252	ZAHOOR AHMED S/O ABDUL AKBAR D/6,AMBREEN APPARTMENT,BL-2GULSHAN-E-IQBAL,KARACHI.	441-85-041778		0.201	0.200	(Waiver) (Reversal)	0.339 -
2253	ABDUL RAHIM S/O KHALIQ DIN E-10,EVERSHINE SQUARE BL-10RASHID MINHAS ROAD,G.E.IQBAL,	502-50-35773C		0.217	0.217	(Waiver) (Reversal)	0.425 -
2254	ABU FAZAL RAHIM S/O M.MOHIuddin 3/93 SHAH FAISAL FOLONY,KARACHI.	518-85-233942		0.285	0.285	(Waiver) (Reversal)	0.427 -
2255	ALI RAZA S/O ZAFAR RAZA MIRZA FLAT NO L-4,APSARA APPIT,BLOCK-16,G.E.IQBAL,KARACHI.	502-88-408214		0.220	0.220	(Waiver) (Reversal)	0.421 -
2256	ABRAR AHMED S/O ABDUL KHALIQ A-125,K.E.S.C.COLONY,G.E.IQBALKARACHI.	463-92-000546		0.202	0.202	(Waiver) (Reversal)	0.391 0.593
2257	ASIF QURESHI S/O ABDUL KHALIQ QURESHI B-344 1ST FLOOR,BLOCK-13,F.B AREA,KARACHI.	517-65-011710		1.376	1.376	(Waiver) (Reversal)	2.732 -
2258	AAMIR AMIN S/O CH.MUHAMMAD AMIN F-1,KDA FLATES,BLOCK-10-A,G.E.IQBAL,KARACHI.	501-89-353051		0.228	0.227	(Waiver) (Reversal)	0.442 -
2259	AGHA AMIR MUHAMMAD S/O SARDAR DOST MUHAMMAD U-11 NORI MASJID,JEHANGIRROAD,TEENHATTI KARACHI.	516-90-181042		0.214	0.214	(Waiver) (Reversal)	0.416 -
2260	ALI AHMED S/O GHULAM MUSTAFA H.NO.A-343,BLOCK-2,G.E.IQBAL,KARACHI.	431-52-031828		0.232	0.232	(Waiver) (Reversal)	0.448 -

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2261	ABDUL JALIL BROHI S/O ABDUL AZIZ FLAT.NO.25/A,CRESENT COMPLEX,BLOCK-11,G.E.IQBAL,KARACHI.	485-66-032179		0.232	0.232 (Waiver) (Reversal)	0.449 -	0.681
2262	AKBER ALI S/O ASGHAR ALI H-C-4,SAEED MANZIL,NEAR PETROLPUMP,CENTRAL COMMERCIAL AREA,	519-92-189706		0.217	0.217 (Waiver) (Reversal)	0.419 -	0.636
2263	BASHIR AHMED S/O REHMAN ULLAH FLAT.NO.19-E,GULSHAN COMPLEXPHASE-I,RASHID MINHAS ROAD,	456-90-095662		0.219	0.219 (Waiver) (Reversal)	0.419 -	0.638
2264	BASHIR AHMED SANI S/O KHAN MUHAMMAD SONGI C-2,MAYMAR DRIVE,G.E.IQBALKARACHI.	463-91-109106		0.219	0.219 (Waiver) (Reversal)	0.424 -	0.643
2265	MST.BEENA BASHIR W/A BASHIR AHMED H.R.73-GUL HOUSES,BLOCK-7,G.E.JUHAR,KARACHI.	501-88-565625		0.232	0.232 (Waiver) (Reversal)	0.448 -	0.680
2266	FARZANA AHMED W/O BALEEGH AHMED A/209,BLOCK-3,GULSHAN-E-IQBALKARACHI.	517-63-381883		0.293	0.293 (Waiver) (Reversal)	0.438 -	0.731
2267	MRS.FARHAT PARVEEN W/O SYED SAGHIR H.NO.38/06,DEFENCE GARDENPHASE-I,KARACHI.	502-57-522105		0.361	0.361 (Waiver) (Reversal)	0.698 -	1.059
2268	MUHAMMAD FARAZ FAROOQI S/O M.SHOAIB FAROOQI H.NO.167-A,BLOCK-3,PECHSKARACHI.	517-91-226578		0.310	0.310 (Waiver) (Reversal)	0.645 -	0.955
2269	HAMEED JABEEN D/O MEHER HUSSAIN B-10,GALLANT SUMMIT,BLOCK-11G.E.IQBAL,KARACHI.	421-57-065493		0.232	0.232 (Waiver) (Reversal)	0.450 -	0.682
2270	HAFIZ ABDUL RAZZAK S/O RAHEEM BUX A-14,HAI BUX ALI GOHT,BLOCK-4-A,G.E.IQBAL,KARACHI.	318-48-379016		0.208	0.208 (Waiver) (Reversal)	0.389 -	0.598
2271	JAMEELA BEGUM W/O ABDUL WAHAB KHAN H.NO.218-A,SHAH FAISAL COLONY,KARACHI.	518-40-167115		0.232	0.232 (Waiver) (Reversal)	0.448 -	0.680
2272	MUHAMMAD YOUNUS S/O MUHAMMAD YOUSUF B-4/B, BLOCK-1,GULSHAN-E-IQBALKARACHI.	501-61-26807C		0.241	0.241 (Waiver) (Reversal)	0.387 -	0.628
2273	MUHAMMAD IQBAL S/O GHULAM RASOOL FLAT.NO.H-5,CARSAN COMPLEXNEAR MOTI MAHAL,G.E.IQBAL	456-90-018458		0.232	0.232 (Waiver) (Reversal)	0.448 -	0.680
2274	MUHAMMAD IBRAHIM MUSLIM S/O AMAM BUX H.NO.C-17,BLOCK-13-D/1,G.E.IQBAL,KARACHI.	517-24-155357		0.215	0.215 (Waiver) (Reversal)	0.416 -	0.631
2275	MRS.SHAHNAZ JAWAID W/O EJAZ JAWED FLAT.NO.13-A ISLAMIA APPT,BLOCK-2,GULSHAN-E-IQBAL,	501-92-34858C		0.228	0.228 (Waiver) (Reversal)	0.426 -	0.654
2276	WAHEED AHMED S/O AZAM KHAN B-367,BLOCK-6,GULSHAN-E-IQBALKARACHI.	508-88-003431		0.238	0.238 (Waiver) (Reversal)	0.355 -	0.593
2277	NAVEED MUZAFFAR S/O MUZAFAR ALI KHAN H.NO.B/3,BLOCK-10/2,G.E.IQBALKARACI.	519-89-132575		0.258	0.258 (Waiver) (Reversal)	0.735 -	0.993
2278	MUHAMMAD ALAM RAZA S/O ADUL RAZZAK C/P.MUHAMMAD SADIO,H.NO.566,BL-A,ZIAUL HAQ COLONY,G.E.	473-58-050345		0.209	0.209 (Waiver) (Reversal)	0.313 -	0.522
2279	IQBAL MAJEED S/O ABDUL MAJEED ZAHID B-69,GULSHAN-E-IQBAL,BLOCK-2KARACHI.	502-92-553326		0.451	0.451 (Waiver) (Reversal)	0.643 -	1.094
2280	IMAN ALI S/O MUHAMMAD PARTIAL H.NO.A-16,SHANTI NAGAR,GULSHAN-E-IQBAL,KARACHI.	463-90-095186		0.367	0.367 (Waiver) (Reversal)	0.717 -	1.084
2281	JAWEED HUSSAIN KHAN S/O LATIFAT HUSSAIN 252-HYDERABAD COLONY,JAI ROADKARACHI.	502-89-308928		0.988	0.988 (Waiver) (Reversal)	1.911 -	2.899
2282	MUHAMMAD ISMAIL S/O IMAM BUX LAGHARI H.NO.25,NAUSHER PAN BASTI,GHAZI SALAHUDDIN ROAD,KARACHI.	431-92-335123		0.345	0.345 (Waiver) (Reversal)	0.666 -	1.011
2283	MUHAMMAD YAQOOB S/O SAADULLAH KHAN C-36,BLOCK-6-PECHS,KARACHI.	485-85-033594		0.215	0.215 (Waiver) (Reversal)	0.372 -	0.587
2284	MUHAMMAD SOHAIB HUSSAIN S/O MUHAMMAD HUSSAIN 300 ST-18,SHERFABAD,KARACHI.	517-90-148419		0.240	0.240 (Waiver) (Reversal)	0.469 -	0.709
2285	MRS.SHAMIM AKHTAR W/O FAZAL KARIM A-15,REGENCY APPTT,FLAT.NO.5,BLOCK-4,GULSHAN-E-IQBAL.	512-43-22108C		0.217	0.217 (Waiver) (Reversal)	0.425 -	0.643
2286	ASHRAF ALI S/O NAZIR HUSSAIN 172/3 TARIQ ROAD,KARACHI.	409-93-260694		0.256	0.256 (Waiver) (Reversal)	0.412 -	0.668
2287	ABDUL HAJEEB BROHI S/O SHAN MURAD C-15,NOMAN CENTRE,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	425-86-16329C		0.355	0.355 (Waiver) (Reversal)	0.663 -	1.018
2288	ABDUL RAUF S/O ABDUL SATTAR MULLA BUX MANZIL GROUND FLOORNAGHORI HOSPITAL,SOLDIER BAZAR	512-89-00043C		0.554	0.554 (Waiver) (Reversal)	1.388 -	1.942
2289	AMNA KHATOON W/O MANZOOR AHMED H.NO.313 GULSHAN-E-IQBAL,KARACHI.	517-50-38307C		0.238	0.238 (Waiver) (Reversal)	0.407 -	0.645
2290	ALI AKBAR S/O GHARAM KHAN F-25,NOMAN COMPLEX,BLOCK-D/3,NEAR HASSAN SQUARE,G.E.IQBAL.	475-32-214582		0.313	0.313 (Waiver) (Reversal)	0.609 -	0.922
2291	HASAN AHMED USMANI S/O ABDUL SHAKOOR USMANI S-177,BLOCK-II,PECHS,TARIO ROADKARACHI.	501-41-014775		0.232	0.232 (Waiver) (Reversal)	0.450 -	0.682
2292	GHULAM MUSTAFA KHAN S/DILAWAR KHAN FLAT.NO.S-10,SAMMAN HEIGHTS,SHAHEED-E-MILLAT ROAD,KARACHI.	521-15-024489		0.226	0.226 (Waiver) (Reversal)	0.435 -	0.661
2293	SAJIDA AMAN W/O LT.COM.AMAN H.NO.B-34,BLOCK-W/ALLAMA IQBALTOWN,NORTH NAZIMABAD,KARACHI.	501-37-596712		1.425	1.425 (Waiver) (Reversal)	2.779 -	4.204
2294	RIAZ SHAHID S/O SUBA MASHI H.NO.840,ESS.NAGRI STREET-35R SHAH MUHAMMAD SULEMAN ROAD	518-88-209714		0.224	0.224 (Waiver) (Reversal)	0.424 -	0.648
2295	SHAIKHAD ALI S/O KHUDA BAKSH 2/82 BLOCK-4,PECHS,KARACHI.	521-92-276899		0.211	0.211 (Waiver) (Reversal)	0.396 -	0.517
2296	MUHAMMAD IQBAL S/O M.IRAHIM KHAN 175/G,BLOCK-II,PECHS,KARACHI.	517-85-193907		0.237	0.237 (Waiver) (Reversal)	0.354 -	0.591
2297	JAHAN ARA W/O SANOBAR ALI HOUSE NO.5,61 KORANGI,NO.6,KARACHI.	450-89-192804		0.215	0.215 (Waiver) (Reversal)	0.479 -	0.695
2298	MAZHAR ALI S/O BARKAT ALI B-103,BLOCK-D,GULSHAN-E-IQBALKARACHI.	512-89-233427		0.241	0.241 (Waiver) (Reversal)	0.457 -	0.698
2299	MUHAMMAD S/O MUHAMMAD SIDDIQUE FLAT NO.7, PLOT.FL-21,BLOCK-11GULSHAN-E-IQBAL,KARACHI.	424-93-107526		0.241	0.241 (Waiver) (Reversal)	0.421 -	0.662
2300	SYED ANWAR ABbas S/O TAOI ABbas H.NO.D-35/1,MALIR EXTENSIONCOLONY,KARACHI.	519-85-098792		0.285	0.285 (Waiver) (Reversal)	0.427 -	0.712
2301	MUHAMMAD ASHRAF S/O MUHAMMAD SALIM H.NO.F-46/6 MALIR EXTENSIONCOLONY,KARACHI.	519-87-160984		0.285	0.285 (Waiver) (Reversal)	0.427 -	0.712
2302	NAEEM ADIL S/O IMAMUDDIN E-37,RAFAH-E-AAM SOCIETY,KARACHI.	431-62-128921		0.285	0.285 (Waiver) (Reversal)	0.427 -	0.712
2303	MRS.SEMA AKHTAR W/O MUHAMMAD AKHTAR H.NO.61,MAQBOOLABD,ALAMGEERKARACHI.	517-91-405369		0.212	0.212 (Waiver) (Reversal)	0.406 -	0.618
2304	RANA SHERAZEE S/O AMEER ALI SHIRAZI B-28,CRESENT COMPLEX,GULSHAN-E-IQBAL,KARACHI.	501-86-757096		0.254	0.254 (Waiver) (Reversal)	0.441 -	0.695
2305	FAROOQ MUHAMMAD S/O MEHMUD-UL HASSAN J.B.BLOCK-16-A,OVERSEASBANGLOWS,KARACHI.	502-49-072734		0.241	0.241 (Waiver) (Reversal)	0.422 -	0.663
2306	MUHAMMAD ISMAIL S/O ALIF DIN D-11,BLOCK-13,D/1 GULSHAN-E-IQBAL,KARACHI.	500-88-274939		0.256	0.256 (Waiver) (Reversal)	0.445 -	0.701
2307	MUSTAFA ANIS S/O ANISUR REHMAN C-3,ERUM PALACE,BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	502-90-598902		0.225	0.225 (Waiver) (Reversal)	0.337 -	0.562

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2308	MUHAMMAD AATHER S/O MUHAMMAD ANWAR B-83,BLOCK-9,GULSHAN-E-IQBAL,KARACHI.	361-90-344601		0.233	0.233 (Waiver) (Reversal)	0.343 -	0.576
2309	MUHAMMAD IMRAN S/O ABDUL SATTAR JAWAID FLAT NO.2,JUBILEE BUILDING,KARACHI.	517-90-416164		0.230	0.230 (Waiver) (Reversal)	0.344 -	0.574
2310	ASHRAF ALI S/O NAEZER HUSSAIN B-15,QAMAR ARCADE,BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	409-93-260694		0.254	0.254 (Waiver) (Reversal)	0.418 -	0.672
2311	MUHAMMAD FAISAL AHMED S/O M.AFZAL AHMED HOUSE NO.677/2,AZIZABAD,F.B.AREA,KARACHI.	501-89-069570		0.212	0.212 (Waiver) (Reversal)	0.420 -	0.632
2312	MUHAMMAD RASHID KHAN S/O M.ZAHID KHAN H.NO.B-44,BLOCK-13,D/1,GULSHAN-E-IQBAL,KARACHI.	502-90-749699		1.511	1.511 (Waiver) (Reversal)	4.204 -	5.715
2313	SYEDA FARAH,M.AHMED W/O MUSTAFA,R.AHMED FLAT NO A-7,SUMERA CENTRE,BLOCK-13/C,GULSHAN-E-IQBAL	516-89-254159		0.227	0.227 (Waiver) (Reversal)	0.435 -	0.662
2314	SHAMIM FAROOQI S/O RABANI FAROOQI 124-E/2,HASIB CENTRE,TARIQROAD,KARACHI.	501-51-076319		0.269	0.269 (Waiver) (Reversal)	0.540 -	0.809
2315	ZAHID HUSSAIN S/O SARDAR SHAH K.M.C.QUARTER NO.4,NEAR JUBILEECINEMA,KARACHI.	510-51-178541		0.211	0.211 (Waiver) (Reversal)	0.419 -	0.630
2316	MATIN UR REHMAN S/O GHULAM RASOOL H.NO.F-25,P&T COLONY,CH.KHALIQ-UZ-ZAMAN ROAD,KARACHI.	510-65-026431		0.285	0.285 (Waiver) (Reversal)	0.427 -	0.712
2317	MUMTAZ ALI S/O MIR ZAN C-125,BLOCK-2,PECHS,KARACHI.	402-89-140579		0.338	0.338 (Waiver) (Reversal)	0.632 -	0.970
2318	ABDUL SUBHAN S/O AQAL SALEEM H.NO.B-44-BL-13,D-1,GULSHAN-E-IQBAL,KARACHI.	159-90-020141		1.548	1.548 (Waiver) (Reversal)	4.203 -	5.751
2319	SHAHNAZ SAIGAL W/O M.MUSTHAQ SAIGAL 89-BLOCK-7/B,SHAHEED E-MILLATROAD,KARACHI.	517-43-112685		0.349	0.349 (Waiver) (Reversal)	0.555 -	0.904
2320	MEBHOOB ALI S/O H.A.REHMAN A-68,APSRA APPTT,NO.5,NEARAL-KARAM SQUARE,F.B.AREA,	404-54-052286		0.276	0.276 (Waiver) (Reversal)	0.412 -	0.688
2321	TARIQ MEHMOD S/A NASEERUDDIN C-162 BLOCK-10,F.B.AREA,KARACHI.			0.286	0.286 (Waiver) (Reversal)	0.446 -	0.732
2322	MUHAMMAD ASLAM 5597 ALAM ROAD,KMCHS KARACHI.			0.933	0.933 (Waiver) (Reversal)	1.508 -	2.442
2323	QAISER SULTANA S/O SYED AHMED HUSSAIN A-66,BLOCK-13,GULSHAN-E-IQBAL,KARACHI.	211-85-240573		0.197	0.197 (Waiver) (Reversal)	0.851 -	1.048
2324	ABIDA AKRAM H.NO.204/D,KDA SCHEME,NO.1,KARACHI.	513-92-123188		0.176	0.176 (Waiver) (Reversal)	0.350 -	0.526
2325	HAMDULLAH KISHATTI S/O ALI MURAD HOUSE,NO.AKD,BLOCK-12,GULBERGKARACHI.	413-91-061675		0.199	0.199 (Waiver) (Reversal)	0.388 -	0.587
2326	MRS.PARVEEN BASHIR W/O BASHIR AHMED FLAT NO F-25,NOMAN COMPLEXBLOCK-13-D,GULSHAN-E-IQBAL	485-58-033361		0.026	0.026 (Waiver) (Reversal)	0.541 -	0.567
2327	JAM ALLAH RAKHA S/O MUHAMMAD KHAN H.NO.92-D,BLOCK-7/G,GULSHAN-E-IQBAL,KARACHI.	435-90-180573		0.185	0.185 (Waiver) (Reversal)	0.374 -	0.560
2328	PIR ANWAR ULLAH SHAH S/O PIR FAZAL HAQ SHAH H.NO.14-A,BLOCK-17/D/2,RAFIVILLAGE,G.E.IQBAL,KARACHI.	457-92-004179		0.172	0.172 (Waiver) (Reversal)	0.343 -	0.515
2329	NIAZ AHMED KHAN H.NO.19,BLOCK-69,AREA-11-F,NEW KARACHI.			0.195	0.195 (Waiver) (Reversal)	0.387 -	0.582
2330	HAROON RASHID S/A SHAH MUHAMMAD BHATTI FLAT NO B/3 QAMMAR APPTT,BLOCK-3-G-E-IQBAL,KARACHI.	701-63-559969		0.212	0.212 (Waiver) (Reversal)	0.407 -	0.618
2331	MUHAMMAD TOHEED S/O MUHAMMAD NAZEER KHAN FLAT NO.19,BLOCK-1,KARACHI.	451-50-077211		0.207	0.207 (Waiver) (Reversal)	0.401 -	0.608
2332	SARFARAZ ALI S/A MUHAMMAD HANIF H.NO.75,7TH COMM STREET,D/H,PHASE-4,KARACHI.	416-93-195682		0.309	0.309 (Waiver) (Reversal)	0.498 -	0.807
2333	SYED FARHEEN YOUSUF W/O MEHMOODUL HASAN G-38,WAJID SQUARE,BLOCK-16,GULSHAN-E-IQBAL,KARACHI.	508-90-18292		0.857	0.857 (Waiver) (Reversal)	1.644 -	2.501
2334	ABDUL GHAFFAR S/O ABDUL SHAKOOR C-A-21/22,CHANDOI CINEMA,SUBZI MANDI,KARACHI.			0.232	0.232 (Waiver) (Reversal)	0.444 -	0.676
2335	MUHAMMAD ALI S/O SHERFUDIN AHMED H.NO.A-31 ZOHRA NAGAR,SECT-38-A,UNIVERSITY ROAD,KARACHI.	502-48-914625		0.232	0.232 (Waiver) (Reversal)	0.443 -	0.675
2336	FAHMIYA SHAMIM W/O SHAMIM AHMED B-1/193 KHUDADAD COLONY,KARACHI.	451-55-186830		0.220	0.220 (Waiver) (Reversal)	0.422 -	0.642
2337	KHAWAJA MUHAMMAD KHAN S/AO AMAN KHAN H.NO.B-44,BLOCK-BD/1,G.E.IQBAL,KARACHI.	509-28-022105		1.653	1.653 (Waiver) (Reversal)	4.268 -	5.921
2338	MRS.SEEMA TABASSUM W/O S.AHTASAM HAIDER C-133,BLOCK-A,NORTH NAZIMABADKARACHI.	502-59-509905		0.217	0.217 (Waiver) (Reversal)	0.423 -	0.640
2339	SARDAR MASHI S/O MARFEH MASHI H.NO.787 GALI NO.6,ESSA NAGRIKARACHI.	516-43-194663		0.207	0.207 (Waiver) (Reversal)	0.401 -	0.608
2340	M.MATIULLAH KHAN S/O MUHAMMAD SAEED KHAN B-406,AFNAN ARCADE,BLOCK-15,G.E.IQBAL,KARACHI.	517-42-206082		0.232	0.232 (Waiver) (Reversal)	0.447 -	0.679
2341	ABDUL GHAFQOR S/A ABDUL LATEEF FLAT NO A-2/G,ASHI APPPT,OPPCHANDI CINEMA,KARACHI.	424-88-092386		0.232	0.232 (Waiver) (Reversal)	0.447 -	0.679
2342	ABDUL KHALIQ S/O MUBARAK ALI 47/A/4 MAIN COMM AREA,F.C.H.SKARACHI.	502-57-429524		0.226	0.226 (Waiver) (Reversal)	0.436 -	0.662
2343	MUHAMMAD KHALID S/O SABIR ABBASI H-A-17 KHUDADAD COLONY,KARACHI.	515-87-044196		0.219	0.219 (Waiver) (Reversal)	0.363 -	0.582
2344	ABDUL LATIF S/O MUHAMMAD ISMAIL 163-H-BLOCK-3,PECHS,KARACHI.	475-92-331333		0.206	0.206 (Waiver) (Reversal)	0.400 -	0.607
2345	BABAR SALIM S/O MUHAMMAD SALIM H.NO.46/6 MALIR EXTENSIONCOLONY,KARACHI.	519-90-160498		0.285	0.285 (Waiver) (Reversal)	0.427 -	0.712
2346	ABDUL ZAHIR S/O JUMA KHAN FLAT NO A-15,SULTAN COMPLEXSUBZI MANDI,KARACHI.	616-90-160403		0.232	0.232 (Waiver) (Reversal)	0.447 -	0.679
2347	SYED PEER SHAH S/O ALI MUZZAFFAR SHAH H.NO.296,BLOCK-6,G.E.IQBAL,KARACHI.	424-90-099649		0.220	0.220 (Waiver) (Reversal)	0.429 -	0.649
2348	MUHAMMAD ABbas S/O HAJI GHULAM MUHAMMAD S.V.16,PIB COLONY,KARACHI.	516-87-077085		0.220	0.220 (Waiver) (Reversal)	0.378 -	0.598
2349	MUHAMMAD SIDDIQUE S/O FAIZ MUHAMMAD H.NO.R-101,DELUX BANGLOW,G.E-HURI SCHEME-33,KARACHI.	604-90-114433		0.232	0.232 (Waiver) (Reversal)	0.435 -	0.667
2350	MUHAMMAD SALEEM S/O KHAIROLLAH H.NO.K-18,GALI NO.11,BADSHAHIROAD,DHOBİ GHAT,KARACHI.	507-59-122582		0.226	0.226 (Waiver) (Reversal)	0.434 -	0.660
2351	SHER ZAMAN S/O MANGHAL SHAH H.NO.B-44,BLOCK D-1,GULSHAN-E-IQBAL,KARACHI.	159-92-021714		1.987	1.987 (Waiver) (Reversal)	4.250 -	6.237
2352	WASEEM QUTAB S/O QUTABUDIN H.NO.30/B,AL-HILAL SOCIETY,UNIVERSITY ROAD,KARACHI.	272-66-176739		0.207	0.207 (Waiver) (Reversal)	1.407 -	1.614
2353	UNAR DRIZ S/O HAJI GHULAM NABI FLAT NO.5/B,NOOR PLAZA,KARACHI	156-91-024032		0.205	0.205 (Waiver) (Reversal)	0.403 -	0.608
2354	KHALID AHMED S/O BASHIR AHMED H.NO.817,BLOCK-15,F.B.AREAKARACHI.	501-56-211930		0.212	0.212 (Waiver) (Reversal)	0.325 -	0.537

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2355	NADEEM MASOOD S/O KAMAL MASOOD H.NO.4.OFFICER MESS.P.A.F.KARACHI.	518-64-165609		0.338	0.338 (Waiver) (Reversal)	0.653 -	0.992
2356	GHULAM MUHAMMAD S/O ABDULLAH E-5,UNIVERSAL HEIGHTS,BLOCK-16C.E.JOHAR,KARACHI.	353-26-187077		0.300	0.300 (Waiver) (Reversal)	0.597 -	0.897
2357	SYED AKHTAR HUSSAIN S/O GHOUIS MUHAMMAD SHAFI A-14,SECTOR-A,NAGAR NEARSPARCO,ZULFIQAR ALI BHUTTO	425-90-001024		0.211	0.211 (Waiver) (Reversal)	0.410 -	0.622
2358	M.SAED ALAM S/O M.ALAM DIN 141/7,PUNJAB COLONY,CLIFTONKARACHI.	510-65-041704		0.209	0.209 (Waiver) (Reversal)	0.436 -	0.645
2359	MRS.NAJMA BUTT 16 GUL SHAH COURT,BLOCK-13/CG.E.IQBAL,KARACHI.	501-89-487063		0.275	0.275 (Waiver) (Reversal)	0.579 -	0.854
2360	MUZAFFAR HUSSAIN S/O MAZHAR HUSSAIN 38/06,DEFENCE GARDEN APPIT,PHASE-I,KARACHI.	502-57-440228		0.369	0.369 (Waiver) (Reversal)	0.715 -	1.084
2361	MAKARAM HASNAIN S/O SAMSAM HUSSAIN 59/4-F,MARTEN OTR,KARACHI.	516-88-196601		0.222	0.222 (Waiver) (Reversal)	0.430 -	0.652
2362	MUHAMMAD AZAM S/O MUHAMMAD SALIM H.NO.6,GALI NO.FN-46,MALIREXTANSION COLONY,KARACHI.	519-90-960988		0.285	0.285 (Waiver) (Reversal)	0.427 -	0.712
2363	M.HANIF BABA S/A ESMAIL GAFAAR H.NO.35/3-C,P.BABAR SOCIETYALAMGIR ROAD,KARACHI.	509-60-067323		0.232	0.232 (Waiver) (Reversal)	0.446 -	0.678
2364	RAZIA SABIR W/O SABIR KIYANI C-21,BLOCK-6,G.E.IQBAL,KARACHI.	518-44-102193		0.205	0.205 (Waiver) (Reversal)	0.399 -	0.604
2365	SOHAIL RANA S/O RANA KLHALID WAHEED A-427,BLOCK-5,GULSHAN-E-IQBALKHARACHI.	517-91-458116		0.294	0.294 (Waiver) (Reversal)	0.557 -	0.851
2366	MUHAMMAD AYUB KHAN S/O MUHAMMAD USMAN KHAN H.NO.210,SECTOR-11-E,NORTHKARACHI.	451-65-007731		0.291	0.291 (Waiver) (Reversal)	0.285 -	0.576
2367	AKBAR KHAN A-817,SECTOR-11-A,NORTHKARACHI.			0.617	0.617 (Waiver) (Reversal)	0.605 -	1.222
2368	MUHAMMAD AKBAR BAZINJO S/O LAL MUHAMMAD H.NO.L-15B,BROHI GOTH,BUFFERZONE,SECTOR-16-A,NORTH KARACHI	501-56-181146		0.484	0.484 (Waiver) (Reversal)	0.474 -	0.958
2369	RAHIM BUX BOZINGO S/O LAL MUHAMMAD L-15B,BROHI GOTH,BUFFER ZONE,SECTOR-16-A,KARACHI.	501-86-181153		0.284	0.284 (Waiver) (Reversal)	0.278 -	0.562
2370	GHOUSIA BEGUM W/O GHULAM DASTAGIR KHAN A-166,BLOCK-A,NORTH NAZIMABADKARACHI.	503-91-319519		0.445	0.445 (Waiver) (Reversal)	0.436 -	0.880
2371	MUHAMMAD AKBAR BOZINGO S/O LAL MUHAMMAD L-15B,SECTOR-16-A,BUFFER ZONEKARACHI.	501-56-181146		2.652	2.078 (Waiver) (Reversal)	1.462 0.573	4.113
2372	ABASIN LUXURY COACH D-1/4,METROVIL SITE,KARACHI.	GUL BAHADUR 501-99-385730 WAZIR KHAN 506-58-218607	ZAROZ KHAN PIR DEEN	1.363	1.032 (Waiver) (Reversal)	0.680 0.331	2.043
2373	BHATTI COACH R-1372,BLOCK-18,SAMANABAD F.B.AREA,KARACHI	SHAUkat ALI 501-92-581512 NOOR BAHDUR KHAN 502-56-376678	M.SIDDIQUE ZABRADAS KHAN	3.094	2.601 (Waiver) (Reversal)	2.057 0.493	5.151
2374	AMEENA SHAUKAT W/O SHAUKAT ALI FLAT NO.3,S.D-13,JAMILA SQUAREBL-G,NORTH NAZIMABAD,KARACHI.	501-54-449751		0.382	0.307 (Waiver) (Reversal)	0.226 0.075	0.608
2375	LATAFAT HUSSAIN S/O RAHMAT HUSSAIN H.NO.20/14-A,NAZIMABAD,KARACHI.	502-36-308923		0.584	0.468 (Waiver) (Reversal)	0.343 0.116	0.927
2376	ABDUL HAKEEM S/O ABDUL WAHID LS-17,SECTOR 11-J,NORTHKARACHI,KARACHI.	502-43-027386		0.338	0.338 (Waiver) (Reversal)	0.332 -	0.670
2377	UZMA PASHA W/O PASHA AHMED GUL H.NO.A-166,BLOCK-A,NORTHNAZIMABAD,KARACHI.	502-91-774924		0.445	0.445 (Waiver) (Reversal)	0.436 -	0.880
2378	MUHAMMAD YOUSUF S/O HASAN H.NO.R-212,SECTOR 11-C1,NORTHKARACHI,KARACHI.	627-47-111969		0.826	0.648 (Waiver) (Reversal)	0.457 0.178	1.283
2379	MUHAMMAD NAEQUEB S/O MUHAMMAD MEHMOOD S-B,4/5,NAZIMABAD,KARACHI.	101-91-027222		0.328	0.328 (Waiver) (Reversal)	0.321 -	0.649
2380	MUHAMMAD FASHIHUDIN S/O MUHAMMAD WASIUDDIN A-746,BLOCK-H,NORTH NAZIMABAD,KARACHI.	502-34-058499		0.446	0.446 (Waiver) (Reversal)	0.437 -	0.882
2381	MUHAMMAD ASGHAR BAZANJO S/O LAL MUHAMMAD H.NO.L-15B,SECTOR 16-A,BROHIBUFFER ZONE,KARACHI.	501-88-181155		0.489	0.489 (Waiver) (Reversal)	0.479 -	0.967
2382	FARIDA AHMED W/O AHMED ALI A-780,SECTOR 11-B,NORTHKARACHI,KARACHI.	502-43-031821		0.394	0.317 (Waiver) (Reversal)	0.233 0.077	0.627
2383	JAMIL NASEEM SIDDIQUE S/O MUHAMMAD NASEEM A-117,SECTOR 14-B,SHADMAN TOWNNORTH KARACHI.	502-57-143767		0.339	0.339 (Waiver) (Reversal)	0.333 -	0.672
2384	HAWWA W/O NATHO KHAN FLAT NO.4,HAMID MARKET,BLOCK-ANORTH NAZIMABAD,KARACHI.	456-90-137724		0.386	0.301 (Waiver) (Reversal)	0.211 0.084	0.597
2385	KHIZER MUHAMMAD SHAIKH S/O SH. DEEN MUHAMMAD A-483,BLOCK-N,NORTH NAZIMABAD,KARACHI.	502-47-220286		0.411	0.323 (Waiver) (Reversal)	0.228 0.088	0.639
2386	FARAH RUBY KHAN D/O LATAFAT HUSSAIN H.NO.5/C,SECTOR 20/14-A,NAZIMABAD,KARACHI.	502-89-208929		0.791	0.644 (Waiver) (Reversal)	0.484 0.147	1.275
2387	OBAIDULLAH S/O HAJI ABDUL ZAHIR H.NO.177,BUKHARI COLON,NORTHKARACHI,KARACHI.	602-66-062893		0.857	0.857 (Waiver) (Reversal)	0.840 -	1.696
2388	SALMA KHATOON D/O TAWAKAL HUSSAIN H.NO.R-1399,LINES AREA,KARACHI	515-46-094787		0.410	0.312 (Waiver) (Reversal)	0.207 0.098	0.617
2389	SYED MUHAMMAD ASKARI S/O S.M. ALI SULTAN H.NO.267,BLOCK-B,NORTHNAZIMABAD,KARACHI.	502-85-210503		0.599	0.599 (Waiver) (Reversal)	0.587 -	1.186
2390	NUSRAT ARJUMAND S/O ARJUMAND ALI KHAN F-346,KORANGI,NO.4,KARACHI.	521-61-083643		0.087	0.083 (Waiver) (Reversal)	0.444 0.004	0.531
2391	SADIO KHAN S/O TORABAZ KHAN ASHRAF KHAN KIRYANA,KARACHI.	502-41-006225		0.244	0.234 (Waiver) (Reversal)	0.441 0.010	0.685
2392	TANVEER HUSSAIN S/O ZAHEER HUSSAIN 21/G,JUT LINE,SARINA HEALTHCLUB,KARACHI.	516-85-051824		0.159	0.152 (Waiver) (Reversal)	0.377 0.007	0.536
2393	M.ARSHAD BUTT S/O S. IMRAN BUTT R-85,SHARIFABAD,F.B.AREA,KARACHI.	511-92-117683		0.179	0.172 (Waiver) (Reversal)	0.390 0.008	0.570
2394	ANI RAI S/O SRI CHAND E-3/1,IOBAL CENTRE,M.A.JINNAHROAD,KARACHI.	403-86-019043		0.310	0.296 (Waiver) (Reversal)	0.519 0.014	0.829
2395	AKHTER ALAM GILL S/O KHURSHID ALAM A/4,GAZDERABAD,KARACHI.	518-89-424745		0.228	0.218 (Waiver) (Reversal)	0.424 0.010	0.652
2396	M.AMIN QURESHI S/A/M.YASIR 27-AMBALI VILLA ROAD,SAEEDMANZIL,KARACHI.	512-58-126109		0.246	0.236 (Waiver) (Reversal)	0.407 0.010	0.653
2397	MOHKAMUDDIN S/O HAJI ABDULLAH FLAT NO.11,TRUST BLDG,KARACHI.	495-37-211666		0.238	0.238 (Waiver) (Reversal)	0.457 -	0.695
2398	M.AKBAR S/O M.ASHRAF 58/12,BLOCK-6,PECHS,KARACHI.	514-54-006819		0.238	0.238 (Waiver) (Reversal)	0.464 -	0.702
2399	M.LATIF AWAN S/O JAN MUHAMMAD 7-ALIPUR ROAD,RATAN STREET,M.A.JINNAH ROAD,KARACHI.	512-42-016098		0.210	0.210 (Waiver) (Reversal)	0.378 -	0.589
2400	MUHAMMAD UMER S/O AZIZ MUHAMMAD FLAT NO.8,RANA CHAND BUILDING,BOHRA PIR,KARACHI.	572-54-078837		0.249	0.238 (Waiver) (Reversal)	0.449 0.011	0.698

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2401	M.ANWAR PIRWANI S/O M.QASIM H.NO.25/A,SONELI STREET,RANCHORE LINE,KARACHI.	505-65-098492		0.249	0.238 (Waiver) (Reversal)	0.390 0.011	0.640
2402	SHAKIR ALI S/O SHARAFAT ALI 1328/15,F.B AREA,KARACHI.	501-64-040801		0.411	0.323 (Waiver) (Reversal)	0.470 0.088	0.881
2403	SHAHNAWAZ S/O ALLAH WASAO FLAT NO.617,PASHMIN DES BLDG,HASSAN ALI AFANDI ROAD,KARACHI	427-91-050674		0.223	0.213 (Waiver) (Reversal)	0.366 0.010	0.589
2404	SYED EHTISHAMUL HAQ S/O S.ATTAL HAQ R-585,BLOCK-15,F.B AREA,KARACHI.	509-86-109762		0.247	0.237 (Waiver) (Reversal)	0.421 0.010	0.668
2405	SAIFUR REHMAN S/O HAJI MUHAMMAD FLAT NO.121,SEE BREEZ CLIFTON,KARACHI.	439-90-054176		0.413	0.413 (Waiver) (Reversal)	0.477 -	0.890
2406	ZAKIA ASHAR S/O MUHAMMAD ASHAR F.NO.8,FEROO MANSION,PAKISTANCHOWK,KARACHI.	513-37-026319		0.247	0.236 (Waiver) (Reversal)	0.427 0.011	0.674
2407	M.NAEEM QURESHI S/O FAKHARUDDIN QURESHI H.NO.108,JAMA MASJID,M.A.JINNAH ROAD,KARACHI.	512-56-174796		0.239	0.238 (Waiver) (Reversal)	0.462 0.001	0.701
2408	AISHA BAIG D/O MUHAMMAD BAIG FLAT NO.1,DARUL AMAN BLDG,BURNS ROAD,KARACHI.	513-63-050269		0.249	0.238 (Waiver) (Reversal)	0.451 0.011	0.700
2409	AMINA BEGUM W/O ABDUL HAKIM 1176,TOP FLORR,BISMILLAHMANZIL,RAMSWAMI,KARACHI.	512-63-210539		0.249	0.238 (Waiver) (Reversal)	0.455 0.011	0.704
2410	NAHEED SARHANDI D/O PIR ABDUL BAAKI CENTRAL JAIL COLONY,KARACHI.	449-90-056202		0.265	0.247 (Waiver) (Reversal)	0.257 0.018	0.522
2411	NIAZ GUL S/O KHEZAN GUL FLAT NO.C-19,GOOD ERTH BLESINGPLAZA,BL-4,GULSHAN-E-IQBAL,	514-47-098846		0.420	0.416 (Waiver) (Reversal)	0.418 0.004	0.838
2412	KHALID ZAMAN KIYANI S/A GHULAM SARWAR A-6,RAFI COTTAGES,BL-13-D-1,GULSHAN-E-IQBAL,KARACHI.	502-55-309585		0.264	0.247 (Waiver) (Reversal)	0.240 0.017	0.505
2413	AITABAP GUL S/O MOUTABER KHAN B-488/2,METROVILL NO.1,SITE,KARACHI.	506-88-355790		0.573	0.548 (Waiver) (Reversal)	0.526 0.025	1.099
2414	MUHAMMAD FAISAL NADEEM S/O FRASAT HUSSAIN H.NO.E-410,KORANGI NO.51/2,KARACHI.	521-87-021769		0.301	0.261 (Waiver) (Reversal)	0.231 0.040	0.532
2415	AGEEL AHMED S/O MUHAMMAD ASHQEEN 52/N,BLOCK-2,PECHS,KARACHI.	512-61-091260		0.650	0.616 (Waiver) (Reversal)	0.584 0.034	1.234
2416	KHAN MUHAMMAD S/O IMTIAZ KHAN 266-B,WAHID COLONY,NORTHNAZIMABAD,KARACHI.	502-42-569226		0.427	0.388 (Waiver) (Reversal)	0.357 0.039	0.784
2417	FAREED AHMED S/O FAQEER MUHAMMAD HAJI HUSSAIN A/MR 768,MADINA ROAD,SECTOR-A/1/LINES AREA,KARACHI.	513-64-089262		0.455	0.425 (Waiver) (Reversal)	0.402 0.029	0.857
2418	JAHANGIR KHAN S/O MIR AFZAL KHAN F/53/1,BLOCK NO.8,AFZAL HOUSE,KESHKASHAN,KARACHI.	121-88-340608		0.578	0.285 (Waiver) (Reversal)	0.608 0.292	0.605
2419	MASOOD HASAN S/O MUHAMMAD SHAFEEUDIN A-124,B-2,TARIQ ROAD,PECHS,KARACHI.	517-26-301903		0.326	0.269 (Waiver) (Reversal)	0.279 0.056	0.605
2420	MUHAMMAD SADIQUEEN QURESHI S/O M. ISMAIL H.NO.704/256/257,JAMSHED ROADNO.3,KARACHI.	516-52-112178		0.262	0.246 (Waiver) (Reversal)	0.240 0.016	0.502
2421	NUZAT ISHTIAQ W/O S. ISHTIAQ ALI QAMAR 667/15,F.B AREA,KARACHI.	501-54-708197		0.941	0.861 (Waiver) (Reversal)	0.780 0.079	1.720
2422	RAISUDIN S/O SALAHUDDIN H.NO.210,BLOCK-2,GULBERG NO.1,ALI GHAR COLONY,KARACHI.	502-88-053408		0.262	0.245 (Waiver) (Reversal)	0.239 0.017	0.501
2423	RAO MUMTAZ ALI S/O DIN MUHAMMAD 78/13,SECTOR 5-E,NEW KARACHI,KARACHI.	503-92-041640		0.263	0.247 (Waiver) (Reversal)	0.241 0.016	0.504
2424	SYED ATTAU AL HASAN S/O SYED SHAMSUL HASSAN R-456-17,F.B AREA,KARACHI.	521-54-150353		0.263	0.247 (Waiver) (Reversal)	0.257 0.016	0.520
2425	TAHIR HUSSAIN S/O ABDUL REHMAN B-22,CIVIL LINE MARKET CANTT,KARACHI.	514-88-096932		0.255	0.240 (Waiver) (Reversal)	0.250 0.015	0.505
2426	WALI MUHAMMAD S/O M.CHUTTAL WASSAN FLAT NO.744-C,BL-NO.88,PECHS,KARACHI.	441-59-049353		0.542	0.476 (Waiver) (Reversal)	0.415 0.066	0.957
2427	TANVEER AHMED S/O BASHIR AHMED H.NO.52/R,GULSHAN-E-AMIN,F.B AREA,KARACHI.	457-89-053235		0.254	0.237 (Waiver) (Reversal)	0.247 0.016	0.501
2428	SYED MUHAMMAD ANWAR S/O S. NIZAMUDDIN 1178/B,AZIZABAD,F.B AREA,KARACHI.	501-57-995027		0.262	0.247 (Waiver) (Reversal)	0.241 0.016	0.504
2429	S.ZAFFAR HUSSAIN S/O SJAVED HUSSAIN 9/18-A AREA,JIAGUATABAD,KARACHI.	502-89-585849		0.261	0.247 (Waiver) (Reversal)	0.257 0.014	0.518
2430	FAISAL MUSTAFA SIDDIQUI S/O MUSTAFA ASHRAF H/R-273/B,GULSHAN-E-SHAMIM,F.B AREA,KARACHI.	502-92-787475		0.403	0.308 (Waiver) (Reversal)	0.480 0.095	0.883
2431	MUHAMMAD ARIF S/O MUHAMMAD BASHIR H-245,GALI NO.2,EIDGAH,KARACHI.	507-89-180953		0.304	0.246 (Waiver) (Reversal)	0.396 0.058	0.700
2432	BILQEES FATIMA W/O MOHSIN RAZA H/15,GROUND FLOOR,HAYATNISHTER ROAD,KARACHI.	511-89-126861		0.168	0.121 (Waiver) (Reversal)	0.404 0.047	0.572
2433	ATTOUR REHMAN S/O NAUK MUHAMMAD KHAN E-8,VARLY ROAD,GULE-RANACOLONY,SOLDIER BAZAR,KARACHI.	516-88-068830		0.309	0.229 (Waiver) (Reversal)	0.356 0.080	0.665
2434	RAB NAVAZ KHAN S/O RAJAB KHAN H-506,GALI 22,MANZOOR COLONY,KARACHI.	517-92-377615		0.294	0.236 (Waiver) (Reversal)	0.379 0.058	0.673
2435	MUHAMMAD SHEZAD S/O MUHAMMAD RASHEED H-143,GULLE HOUSE,GULISTAN-E-JAUHAR,KARACHI.	512-91-289314		0.307	0.249 (Waiver) (Reversal)	0.400 0.057	0.706
2436	MUHAMMAD MUSHTAQ S/O HAJI MUHAMMAD AZEEM 13/B-569 GULBERG,F.B AREA,KARACHI.	501-53-050577		0.281	0.226 (Waiver) (Reversal)	0.364 0.054	0.645
2437	HASSAN MEHMOD S/O SUBHA SADIO A-3/15 TUNISA LANE,NEAR AL-HADEES MASJID,KARACHI.	507-91-087382		0.263	0.201 (Waiver) (Reversal)	0.313 0.062	0.576
2438	SHAH HUSSAIN S/O HAJI IRFAN H-674/1-10 AREA,GOHDRA COLONY,NEW KARACHI.	503-85-092531		0.307	0.249 (Waiver) (Reversal)	0.400 0.057	0.706
2439	MUHAMMAD FAROOQ S/O M.ALI GHANCHI B/302,FL-8,BLOCK-K,NORTHNAZIMABAD,KARACHI.	502-53-432499		0.213	0.155 (Waiver) (Reversal)	0.380 0.057	0.592
2440	MAQSOOD ALI S/O ALLAH DATTA QTR-D/56 OFFICER COLONY,GARDENKARACHI.	431-91-128969		0.244	0.182 (Waiver) (Reversal)	0.294 0.062	0.538
2441	MUHAMMAD ARSHAD S/O SHAMSAD ALI H-3-232,BALDIA TOWN,SAIDABAD,KARACHI.	502-89-229464		0.241	0.185 (Waiver) (Reversal)	0.263 0.056	0.504
2442	SHAH JAHAN SHAH S/O SHAIR MUHAMMAD SHAH FL-5,BLOCK-13/B,KARACHI.	457-86-085233		0.284	0.192 (Waiver) (Reversal)	0.436 0.091	0.720
2443	SHENAZ BEGUM W/O MUHAMMAD ILYAS 10/L-1080 RABBI COLONY,ORANGINTOWN,KARACHI.	504-59-239288		0.205	0.152 (Waiver) (Reversal)	0.346 0.053	0.551
2444	SHAZIA SURBULAND G-11/1 BRIGADE POLICE STATION,JACOBINES,KARACHI.	515-91-279420		0.252	0.182 (Waiver) (Reversal)	0.284 0.069	0.535
2445	SHAMAZ KHAN H-47,STREET-4,QAYYUMBADMKORANGI ROAD,KARACHI.	502-85-505407		0.214	0.165 (Waiver) (Reversal)	0.402 0.049	0.616
2446	ABDUL RAHIM S/O NAWAB KHAN H-K-34,QUEENS ROAD,SULTANABAD,KARACHI.	510-49-227064		0.256	0.183 (Waiver) (Reversal)	0.561 0.072	0.817
2447	AMER SHAikh M.IDREES S/O SH.M.IDREES H-B-5/22 BEHIND JACOBINES,KHUDADAD,COLONY,KARACHI.	515-90-134421		0.283	0.215 (Waiver) (Reversal)	0.346 0.068	0.629

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2448	ABDUL RAHMAN E-13/104 STEEL TOWN BIN QASIM KARACHI.	497-82-049373		0.397	0.302	(Waiver) (Reversal)	0.469 0.096
2449	ABDUL RAZZAK H-223 STREET-11 NEELAM COLONY CLIFTON,KARACHI.	510-45-197133		0.300	0.221	(Waiver) (Reversal)	0.345 0.078
2450	ABDUL WAHEED S/O JUMA KHAN H-C-3,TALPUR ROAD, SADDARKARACHI.	512-50-091756		0.501	0.369	(Waiver) (Reversal)	0.617 0.132
2451	ABDUL AHAD S/O YAR MUHAMMAD D/213,GALLAR COURT,BLOCK-11GULSHAN-E-IQBAL,KARACHI.	601-64-328856		0.318	0.244	(Waiver) (Reversal)	0.380 0.074
2452	AZIZ HASAN ALI S/O HASSAN ALI PLOT-1/3 GROUND FLOOR,BLOCK-AMETROVILE PROJECT,GULZARE-	502-86-696097		0.293	0.225	(Waiver) (Reversal)	0.350 0.068
2453	ABDUL KHALID PLOT-8,PLOT-SB-8,BLOCK-K, SHADMAN CHAMBER,NORTH NAZIM-	516-88-096494		0.240	0.189	(Waiver) (Reversal)	0.323 0.051
2454	ABDUL GHAFOUR H-F-605 KORANGI-4,KARACHI.	521-52-151189		0.262	0.165	(Waiver) (Reversal)	0.411 0.096
2455	KHALIDA BEGUM W/O S.A.SATTAR H-162,STREET-7,CH.KHALIQZ-ZAMAN ROAD,DEHLI COLONY.			0.290	0.223	(Waiver) (Reversal)	0.358 0.066
2456	JUMA GUL E-8/26-AL-ASIF SQUARE,SUPERHIGH-WAY,KARACHI.	522-90-092846		0.313	0.232	(Waiver) (Reversal)	0.360 0.082
2457	HASSAN ALI S/O PYAR ALI A-274,BLOCK-C,NORTH NAZIMABAD,KARACHI.	501-85-320656		0.172	0.096	(Waiver) (Reversal)	0.358 0.076
2458	GHULAM RASOOL S/O GHULAB E/25/2 IOBAL MARKET,SOLDIERBAZAR,KARACHI.	516-89-156841		0.284	0.223	(Waiver) (Reversal)	0.357 0.061
2459	GHAZANFAR ALI S/O SARDAR KHAN H-382/A,STREET-18,PUNJABCOLONY,KARACHI.	518-90-331222		0.279	0.222	(Waiver) (Reversal)	0.330 0.056
2460	MAJEDBUDDIN S/O MALIK M.MUNSHI QTR-359/9,A.B.SENIA LINES AREA,KARACHI.	515-41-159004		0.266	0.212	(Waiver) (Reversal)	0.349 0.054
2461	FAROOQ RAZA S/A MUHAMMAD FAESI ALAM H-A-75,BLOCK-D,NORTH NAZIMABAD,KARACHI.	519-88-008253		0.300	0.229	(Waiver) (Reversal)	0.356 0.071
2462	MUHAMMAD SALEEM S/O ABDUL SAED H-R-11,AREA-37/C,LANDHI-3,KARACHI.	520-65-269441		0.243	0.176	(Waiver) (Reversal)	0.273 0.067
2463	JEHANGIR KHAN S/O TASLEEM KHAN H-312,GHULAB ROAD,SHEREENJINAH COLONY,CLIFTON KARACHI.	510-49-193609		0.245	0.176	(Waiver) (Reversal)	0.274 0.068
2464	IOBAL SHEHZAD S/O GHULAM MURTAZA H-5-953/B-1-5,BUFFER ZONE,NORTH KARACHI.	501-90-235323		0.240	0.197	(Waiver) (Reversal)	0.317 0.042
2465	MURAD KHAN S/O IOBAL KHAN H-486,MUSLIMABAD,OLD GOLIMARMANGHOPIR ROAD,KARACHI.	137-85-198316		0.294	0.236	(Waiver) (Reversal)	0.379 0.058
2466	MANNAN S/O ADIL MUHAMMAD			0.300	0.244	(Waiver) (Reversal)	0.393 0.055
2467	SHOUKAT ALI S/O MUTIB ALI H-85/3 BIHAR COLONY,BLOCK-7KARACHI.	508-92-142008		0.313	0.232	(Waiver) (Reversal)	0.360 0.082
2468	GHIAS AHMED KHAN S/O ABDUL RAHEEM KHAN H#113,DEPO LINE,MANSFIELD STREET,SADDAR,KARACHI.	515-91-131096		0.268	0.216	(Waiver) (Reversal)	0.347 0.052
2469	GHULAM OASIM S/O GHULAM NABI KHOKHAR H#11-78,STEEL TOWN,KARACHI.	440-92-055131		0.260	0.207	(Waiver) (Reversal)	0.332 0.053
2470	FAQIR MUHAMMAD S/O SHAIKH AHMED H#154,BLOCK-11,TARANCHI ROAD,KEAMARI,KARACHI.	510-90-119950		0.281	0.231	(Waiver) (Reversal)	0.380 0.050
2471	FEHMIDA PARVEEN W/O MUHAMMAD HASAN C-127,BLOCK-4,K.A.F.C.H.S.,KARACHI.	515-47-153025		0.326	0.250	(Waiver) (Reversal)	0.389 0.076
2472	FARHAT ZAKI W/O MUHAMMAD ZAKI Q-117,BLOCK-2,PECHS,KARACHI.	517-42-245411		0.311	0.238	(Waiver) (Reversal)	0.371 0.073
2473	FARHANA AMjad S/O MUHAMMAD AMJAD O-5/28,FAIZAK CENTRE,3RD FLOOR,STREET NO.1,DEH COLONY NO.2,	510-91-341065		0.292	0.236	(Waiver) (Reversal)	0.380 0.056
2474	GHAZI KHAN S/O JUMMA KHAN 280-C,GRAXE VILLAGE,MARIPURROAD,KARACHI-24.	434-92-134754		0.295	0.225	(Waiver) (Reversal)	0.350 0.069
2475	ANWAR KHAN S/O KHADID KHAN SB-624,ZAIUBUN-NISA STREETSADDAR KARACHI.	515-47-175336		0.298	0.220	(Waiver) (Reversal)	0.342 0.078
2476	AGHA ABbas ALI S/O AGHA MUHAMMAD ISMAIL H-F-5/2,JACOB LINE HOUSINGCOMPLEX,KARACHI.	245-88-042130		0.258	0.205	(Waiver) (Reversal)	0.330 0.053
2477	ATHER YOUSUF ZUBAIRI S/O M.YAMEEN ZUBAIRI C-6,AKBER APPT,CIVIL LINES,KARACHI.	502-48-257241		0.273	0.216	(Waiver) (Reversal)	0.321 0.057
2478	AIJAZ AHMED S/O ABDUL RAUF KHAN ORT.NO.4,BLOCK-A,ATELLARYMAIDAN POLICE STATION,KARACHI.	513-93-038453		0.327	0.251	(Waiver) (Reversal)	0.390 0.076
2479	AKRAM KHAN S/O KHAN DIL H-742,STREET 2,OFT MIRZA ADAMKHAN ROAD,NIAZI COLONY,KARACHI	508-91-374063		0.277	0.203	(Waiver) (Reversal)	0.316 0.074
2480	AISHA BIBI W/O RAJA ABDUL JALIL ALTERY MAIDAN BLOCK-O,KARACHI.	517-53-333462		0.452	0.342	(Waiver) (Reversal)	0.532 0.110
2481	ABDUL RAZZAK S/O NOOR ZAMAN QURTER-8,BLOCK-NEW RETI LINE,KARACHI CANTT-4.	514-92-154308		0.321	0.239	(Waiver) (Reversal)	0.372 0.082
2482	ABDUL WAHAB S/O MUHAMMAD JAFAR F-156,TEEN HATTI KARACHI.	439-65-048488		0.279	0.223	(Waiver) (Reversal)	0.358 0.055
2483	ARSHAD IOBAL S/O REHMAT ILAHI FLAT NO.7,REHMAN MANZIL,A-M-19,AKBER ROAD,KARACHI.	513-64-015650		0.307	0.249	(Waiver) (Reversal)	0.400 0.058
2484	ABAIDULLAH S/O HAJI ABUL ZAHR H.NO.2204 STREET NO.8,AZAMTOWN,KARACHI.	602-66-062893		0.442	0.355	(Waiver) (Reversal)	0.570 0.087
2485	ASIF SALIM S/O MUHAMMAD SALIM KHAN H.NO.15, GALI NO.123,HASSANABADK-AREA,KORANGI KARACHI.	521-89-272966		0.321	0.238	(Waiver) (Reversal)	0.370 0.083
2486	GHULAM HUSSAIN S/O SHAIKH KHAN FLAT NO.84-AL-ASIF SQUARESOSHRAB GOTh,SUPER HIGHWAY-	503-90-268418		0.315	0.238	(Waiver) (Reversal)	0.342 0.076
2487	GUL MUHAMMAD KHAN S/O ALAM KHAN H-199,MADINA MASJID ROAD,BIHAR COLONY,KOILA GODOWN	508-45-294964		0.294	0.236	(Waiver) (Reversal)	0.350 0.058
2488	ABDUL RAHIM ALI S/O SARDAR ALI A-339 BLOCK-C,NORTH NAZIMABAD,KARACHI.	502-93-352786		0.326	0.250	(Waiver) (Reversal)	0.390 0.076
2489	HASAN IMAN JAFRI S/O SHAHENSHA HUSSAIN JAFRI E-3,BAGH-E-RIZWAN,BLOCK-6,G.E.IQBAL,KARACHI.	502-45-011770		0.286	0.229	(Waiver) (Reversal)	0.340 0.057
2490	HAFIZ ABDUL WAHID S/O QARI MUHAMMAD ESSA NEAR NORANI MASJID,SADIQABADKATCHI LINE,MANORA KARACHI.	433-47-032846		0.296	0.219	(Waiver) (Reversal)	0.340 0.078
2491	HAMIDUR REHMAN S/O HAFEEZ UR-REHMAN H-A-328 SECTOR-11-A,NORTHKARACHI.	501-30-245377		0.366	0.304	(Waiver) (Reversal)	0.488 0.062
2492	HASEEN AHMED S/O MUHAMMAD AHMED H-E/6/33 BILAL ROAD & BILALMASJID,BEHIND JACOB LINE,	515-61-041258		0.298	0.216	(Waiver) (Reversal)	0.360 0.081
2493	KHUDA BUX S/O UMER KHAN H-89-B,BLOCK-2,PECHS KARACHI.	486-91-049722		0.316	0.234	(Waiver) (Reversal)	0.364 0.082
2494	KHURSHID S/O MUHAMMAD RASHEED H-A-8-C-3,JHUGI JUTE LINESADAR KARACHI.	515-65-091698		0.301	0.244	(Waiver) (Reversal)	0.390 0.057

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2495	MUHAMMAD MUZAFFAR S/O ABDUL HAMEED H-2,HEMANI BLDG,MESHANI ROADRAMSWAMI KARACHI.	512-92-293523		0.294	0.242 (Waiver) (Reversal)	0.389 0.051	0.683
2496	MUHAMMAD SHAHID S/O ABDULLAH SALEEM AUTOS REHMAN MNAZIL,AM-19,AKBER ROAD,KARACHI.			0.307	0.249 (Waiver) (Reversal)	0.400 0.058	0.707
2497	MUHAMMAD KAMRAN S/O MUHAMMAD AYAZ 2/24-D,BLOCK-2,PECHS,KARACHI.	517-62-376729		0.325	0.238 (Waiver) (Reversal)	0.370 0.087	0.695
2498	MIRZA MUHAMMAD HANNAN S/O HAFIZ M.USMAN H-503,SECTOR-7-D-3,SULTANLUXURY BANGLO,NORTH KARACHI.	511-54-078815		0.281	0.224 (Waiver) (Reversal)	0.360 0.056	0.641
2499	MUHAMMAD AFZAL S/O ABDUL RAZZAK ROOM-6,1ST FLOOR REHMAT BLDG,HAUDH SHAH MARKET,M.A.JINNAH	513-61-074751		0.282	0.206 (Waiver) (Reversal)	0.321 0.076	0.603
2500	MUHAMMAD KRAM QURESHI S/O MUHAMMAD AKRAM FLAT-A-66,BLOCK-C-1,RABIAPALACE,G.E.IQBAL BLOCK-10,	510-85-214123		0.378	0.318 (Waiver) (Reversal)	0.512 0.060	0.890
2501	MALIK MUZAFFAR HUSSAIN S/O MALIK AFZAL ELAHI 232 NEAR AISHA BAWANI SCHOOLKARACHI.	514-49-048066		0.334	0.252 (Waiver) (Reversal)	0.392 0.082	0.726
2502	MUZAFFAR SAEDD S/O HAZRAT BILAL H-312,SHEREEN JINNAH COLONY,CLIFTON KARACHI.	109-66-129481		0.300	0.230 (Waiver) (Reversal)	0.358 0.070	0.658
2503	MUHAMMAD JAWED S/O MUHAMMAD UMER KHAN D-1-22,F.B.SINIA LINE,BUS STOPNO.1,KARACHI.	515-55-16319C		0.337	0.251 (Waiver) (Reversal)	0.398 0.086	0.736
2504	MUHAMMAD TAYYAB S/A ABDUL SATTAR PLOT NO.224/A-11-G,NEW KARACHI	503-64-090172		0.321	0.238 (Waiver) (Reversal)	0.391 0.083	0.712
2505	NAFEESA KHATOON W/O SHAMIM AHMED H-40,STREET NO.19,34-B,LANDHI COLONY,KARACHI.	520-86-280237		0.303	0.224 (Waiver) (Reversal)	0.348 0.080	0.652
2506	NADIR GILL S/O SARDAR GILL H-773,GALI NO.2,KASHMIR COLONYBABO CHOWKI KORANGI ROAD.	514-88-084625		0.268	0.213 (Waiver) (Reversal)	0.342 0.054	0.609
2507	QAISER HASSAN KHAN S/O MOHSIN KHAN H-S-2/480,SAUDABAD MALIR,KARACHI.	519-52-222044		0.285	0.229 (Waiver) (Reversal)	0.368 0.056	0.653
2508	ROSHAN ARA W/O SYED FAIZUL HASSAN QRT.76 AREA-36-C,KORANGI NO.5,KARACHI.	521-39-025658		0.336	0.250 (Waiver) (Reversal)	0.397 0.086	0.734
2509	SHAKEEL AHMED S/O JAMIL AHMED H-S-4-A,SECTOR-5-B-2,NORTH KARACHI.	503-88-202311		0.311	0.238 (Waiver) (Reversal)	0.370 0.073	0.681
2510	S.M.BAODAR ZAIIDI S/O S.M.YAHYA JAFFRY H-2-256-A,PECHS,KARACHI.	502-49-247886		0.254	0.201 (Waiver) (Reversal)	0.323 0.052	0.576
2511	S.M.BAODAR ZAIIDI S/O S.LIAQUAT HUSSAIN ZAIIDI H-44-E,JEHANGIR ROAD-2,KARACHI	516-36-326887		0.299	0.250 (Waiver) (Reversal)	0.402 0.049	0.701
2512	SALEM S/O ABDUL GHAFAR H-L-116 SECTOR-5-5-F,HANFIAMASJID ROAD,AGRA TAJ COLONY	508-89-014954		0.248	0.209 (Waiver) (Reversal)	0.335 0.039	0.583
2513	WASIM HYDER JAFRI S/O NAJMUL ISLAM H-4/1 NIZARTA LINES,KARACHI.	514-86-10026C		0.408	0.327 (Waiver) (Reversal)	0.526 0.081	0.934
2514	WAHID ZAHAN S/O GUL HAIDER QUARTER-4,BLOCK-328,CITYRAILWAY COLONY,KARACHI.	510-92-34518C		0.310	0.238 (Waiver) (Reversal)	0.370 0.072	0.680
2515	WASEEM REHMAT S/O REHMAT ULLAH H.NO.319 KORANGI-J-1 AREA,KARACHI.	231-85-025925		0.326	0.252 (Waiver) (Reversal)	0.396 0.074	0.722
2516	YASMEEN BEGUM W/O IQBAL AHMED H-352 AREA-37-B LANDHI,KARACHI.	520-91-217141		0.313	0.233 (Waiver) (Reversal)	0.363 0.079	0.676
2517	ZUBEDA BANO W/O ABDUL Hafeez H-49/F,JAIL ROAD,KARACHI.	519-45-075251		0.283	0.227 (Waiver) (Reversal)	0.365 0.056	0.648
2518	ZAITOON BEGUM W/O HAJI MUHAMMAD SHAFI H-L-R-1/8 BARA IMM NISHTEROAD,KARACHI.	512-32-099057		0.299	0.229 (Waiver) (Reversal)	0.357 0.070	0.656
2519	RIAZULLAH S/A SAIFULLAH KHAN H.NO.2,STREET.NO.8-H AREAMANZOOR COLONY,KARACHI.	130-58-424912		0.309	0.237 (Waiver) (Reversal)	0.368 0.072	0.677
2520	RAFIQ KHAN S/O ABDU LATIF KHAN QTR NO.4,BLOCK-11-JPMC,KARACHI.	514-53-003413		0.285	0.218 (Waiver) (Reversal)	0.339 0.067	0.624
2521	MUHAMMAD NADEEM S/O GHULAM MUSTAFA HOUSE NO.L-969 SECTOR-5-M,NORTH KARACHI.	503-88-205796		0.293	0.236 (Waiver) (Reversal)	0.350 0.057	0.643
2522	MATIUR REHMAN S/O AZIZUR REHMAN FLAT NO.Y-70,AL-AZAM SQUARE,B AREA,KARACHI.	502-60-268825		0.300	0.222 (Waiver) (Reversal)	0.345 0.078	0.645
2523	MUHAMMAD IMTIAZ S/O GHULAM RASOOL HOUSE NO.R-78,QASBA COLONYORANGI TOWN,KARACHI.	302-89-317814		0.310	0.238 (Waiver) (Reversal)	0.370 0.072	0.680
2524	MUHAMMAD ASLAM SHUAJH S/D TALIB HUSSAIN HOUSE NO.L-C-3,SECTOR-2-A,MADINA ROAD,JACOB LINE,	231-86-250464		0.276	0.211 (Waiver) (Reversal)	0.328 0.065	0.604
2525	MUHAMMAD RAFIQ S/O HAJI BARAT HOUSE NO.M-11-E-149/151,BLOCK-E-SHERSHAH KARACHI.	604-85-107747		0.328	0.252 (Waiver) (Reversal)	0.392 0.076	0.720
2526	MUHAMMAD YAR KHAN S/O SHER ZAMAN KHAN H.NO.3,BLOCK-134,JACOB LINEKARACHI.	515-90-03308C		0.310	0.236 (Waiver) (Reversal)	0.369 0.074	0.679
2527	YOUNIS S/O SARDAR HOUSE NO.3/566,BABA CHOWK,KASHMIR COLONY,KORANGI ROAD	521-88-338417		0.246	0.178 (Waiver) (Reversal)	0.276 0.069	0.523
2528	YAOQOB MASIH S/O MUNSHI MASIH A-AREA-24/27,QAYOOMBABAD,KORANGI ROAD,KARACHI.	515-90-036199		0.408	0.320 (Waiver) (Reversal)	0.521 0.088	0.929
2529	SHAMIM AHMED S/O JAMIL AHMED HOUSE NO.819,15/A-4,BUFFERZONE,NORTH KARACHI.	501-91-492306		0.295	0.236 (Waiver) (Reversal)	0.351 0.058	0.645
2530	SHAHIDUR REHMAN KHAN S/O RASSUUR REHMAN KHAN HOUSE NO.188/12 ORANGABAD,NAZIMABAD,KARACHI.	502-87-657815		0.294	0.236 (Waiver) (Reversal)	0.350 0.057	0.644
2531	SARFARAZ HUSSAIN S/O GHULAM HUSSAIN NO.1,HOUSE NO.A-71,BLOCK-O,NORTH NAZIMABAD,H.A-14,BL-R,	502-36-017639		0.321	0.238 (Waiver) (Reversal)	0.370 0.083	0.691
2532	SOHAIL AHMED S/O FAZAL KHAN A-335,BLOCK-L,NORTH NAZIMABADKARACHI.	511-85-121715		0.307	0.249 (Waiver) (Reversal)	0.400 0.057	0.706
2533	SAMUEL WILLIAM S/O WILLIAM JOHN HOUSE NO.A-46,LONG LIFEBLUNGLOWS,BLOCK-17,GULISTAN-E-	508-90-186414		0.313	0.253 (Waiver) (Reversal)	0.407 0.061	0.721
2534	SHAIB S/O JEEIL F-100,BLOCK-7,KHYABAN-E-ROOMIKEHKASHAN CLIFTON,KARACHI.	433-90-102231		0.274	0.210 (Waiver) (Reversal)	0.338 0.063	0.612
2535	FARHAT ABBAS S/O GHULAM ABBAS HOUSE NO.19/10/B-1,AREALIAQUATABAD,KARACHI.	501-90-259769		0.350	0.256 (Waiver) (Reversal)	0.403 0.094	0.753
2536	ARIFULLAH S/O AMANULLAH HOUSE NO.1502,GALI NO.26-100-FEET ROAD AZAM BASTI,KARACHI.	145-88-026131		0.402	0.302 (Waiver) (Reversal)	0.486 0.100	0.888
2537	ARSHAD ALI S/O PYAR ALI B-12,KARIM PLAZA,BLOCK-7,F.B.AREA,KARACHI.	501-92-320652		0.295	0.220 (Waiver) (Reversal)	0.342 0.075	0.637
2538	ABDUL RASOOL S/O MAIN BUXT HOUSE NO.1-135,BLOCK-3,GULSHAN-E-IQBAL,KARACHI.	486-92-039182		0.304	0.249 (Waiver) (Reversal)	0.400 0.054	0.703
2539	ABDUL RASHEED LALI S/O ABDUL RAHEEM HOUSE NO.L-429 SHEEREN JINNAHCOLONY,CLIFTON KARACHI.	510-52-217906		0.269	0.214 (Waiver) (Reversal)	0.321 0.055	0.590
2540	NASPREEN PERVAIZ W/O PERVAIZ AHMED HOUSE NO.A-291 BLOCK-4,K.A.E.H.S.KARACHI.	515-53-226024		0.297	0.248 (Waiver) (Reversal)	0.399 0.049	0.696
2541	MANTHER ALI S/O KHLAN KHAN HOUSE NO.11-G-A-30,SIDDIQIOMULA GODHRA COLONY,NORTH	421-86-161757		0.306	0.220 (Waiver) (Reversal)	0.342 0.086	0.648

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2542	MUHAMMAD IQBAL S/O MOOLA BAKHSH FL-NO.4,JILANI MANZIL,SB-4/46JAMSHED BAZAR STREET,DAWOOD	515-49-068852		0.300	0.220 (Waiver) (Reversal)	0.380 0.079	0.679
2543	MUHAMMAD AMIN HASHIM S/O HASHIM MUHAMMAD GULSHAN-E-FAIZAN IRELAND ROADBAWAPAT,KARACHI.	507-89-104186		0.285	0.228 (Waiver) (Reversal)	0.367 0.056	0.651
2544	FARKHUNDA AZIZ W/O SAGEER AHMED SHEIKH SF-3,BLOCK-47 SEAVIEW APPART-MENT CLIFTON,KARACHI.	518-91-447199		0.324	0.220 (Waiver) (Reversal)	0.508 0.104	0.832
2545	ZAMEER KHAN S/O YAKOOB KHAN HOUSE.N.O.B-BAJU WALA,BUILDING37-GADEN ROAD,SADAR KARACHI.	130-90-007900		0.283	0.236 (Waiver) (Reversal)	0.379 0.047	0.662
2546	MUHAMMAD SAGIR S/O GHULAM DASTGIR HOUSE.NO.49-50,QASIMBAD COMMAREA,LIAQUATABAD,KARACHI.	501-35-303502		0.250	0.182 (Waiver) (Reversal)	0.286 0.068	0.536
2547	ABDUL KARIM S/O ABDUL REHMAN 37-C,15/15,LANDHI COLONY,KARACHI.	513-93-038453		0.248	0.188 (Waiver) (Reversal)	0.324 0.059	0.571
2548	MUHAMMAD MUTOOB UL HASSAN S/O H.M.YOUSUF HOUSE.N.O.R-19,GULSHAN-E-MUNEEMALIR CITY,KARACHI.	231-85-235225		0.064	- (Waiver) (Reversal)	0.527 0.064	0.591
2549	ABDUL HAMEED S/O ABDUL KARIM B-269,BLOCK-A,NORTH NAZIMABADKARACHI.	502-42-606828		0.077	- (Waiver) (Reversal)	0.598 0.077	0.675
2550	RASHED AHMED S/O SHAHABUDIN FLAT.NO.4/5,AL-QURESHI BLDG,1ST FLOOR,SADDAR KARACHI.	515-45-135460		0.202	0.160 (Waiver) (Reversal)	0.316 0.041	0.517
2551	KAPTAN KHAN S/O MUHAMMAD NAWAZ H-2459,SECTOR-7,AZAM TOWNKARACHI.	159-92-022522		0.264	0.197 (Waiver) (Reversal)	0.306 0.067	0.570
2552	JAM CHANESAR S/O BADAL KHAN H-73,GOR-II,SMHS KARACHI.	453-89-368071		0.245	0.173 (Waiver) (Reversal)	0.288 0.072	0.533
2553	ABDUL HAMID SHAIKH S/O ABDUL AZIZ SHAIKH HOUSE-B-366,HASRAT MOHANICOLONY,MONGHOPIR ROAD,KARACHI.	506-87-149434		0.191	0.132 (Waiver) (Reversal)	0.349 0.059	0.540
2554	RASHIDA ZAFAR W/O S.M.ZAFAR 36/6-25TH KHAYABAN-E-TAUHEED,H.A KARACHI.	521-91-978327		0.174	0.102 (Waiver) (Reversal)	0.331 0.072	0.505
2555	FARHAN HASHIM ALI KHAN S/O HASHIM ALI KHAN HOUSE.A-6-HASSAN LODGE,BLOCK-7F.AREA,KARACHI.	501-92-451600		0.243	0.186 (Waiver) (Reversal)	0.300 0.056	0.542
2556	ASLAM SIDDIQUI S/O NAFASAT HUSSAIN SIDDIQUI BANGLOW-17-B,NORTH AVENUEDHA PHASE-I,KARACHI.	516-49-180456		0.222	0.169 (Waiver) (Reversal)	0.279 0.053	0.501
2557	ABDUL REHMAN S/O ABDUL LATIF HOUSE.N.O.05,QASIM ALI SHAH ROAD,OKHAI COLONY,KEEMARI	510-27-070718		0.252	0.195 (Waiver) (Reversal)	0.294 0.057	0.546
2558	MUMTAZ AHMED S/O MUHAMMAD YOUSUF HLAL BALUCHISTAN GOODS TANSP-ORT COMPANY,DENSO HALL ART.	632-89-177354		0.298	0.186 (Waiver) (Reversal)	0.418 0.112	0.716
2559	AFZAL KHAN S/O ANWER KHAN PERLMINT ADDRESS,B-45,AL-HILAL CO-OPERATIVE HOUSING	517-92-396738		0.226	0.172 (Waiver) (Reversal)	0.276 0.054	0.502
2560	MUHAMMAD SALEEM S/O CHOOOTU HUSSAIN ALI FLAT.NO.8,ALIBAD PLAZA, PLOT-105-106,BLOCK-8,F.B AREA.	502-90-073099		0.327	0.251 (Waiver) (Reversal)	0.390 0.076	0.717
2561	MUDASSIR TRAVEL & TOURISM (PVT) LTD G-2,GILANI MANSION,A.M.18SHAHARAH-E-LIAQUAT,AKBER ROAD	513-43-000316		5.440	4.399 (Waiver) (Reversal)	7.845 1.041	13.284
2562	KHAN HYDER S/O SHAH HYDER HOUSE.11-A,KDA SCHEME-1,KARACHI.	508-31-039444		0.426	0.318 (Waiver) (Reversal)	0.456 0.108	0.882
2563	MUHAMMAD ASHFAQ S/O MUHAMMAD YOUSUF HOUSE.N.O.15/9,AREA-37-C,LANDHINO,3,KARACHI.	502-91-137800		0.276	0.220 (Waiver) (Reversal)	0.326 0.056	0.601
2564	MUHAMMAD HUSSAIN S/O ABDULLAH BHUTTO NEAR NOORAN MASJID SALISHABADLINE,MANORA KARACHI.	433-55-033962		0.394	0.318 (Waiver) (Reversal)	0.511 0.077	0.905
2565	MUHAMMAD AMIN S/O KHUWAJA MEER SHOP NO.31 SECOND FLOOR,ROBICENTRE,TARIQ ROAD,KARACHI.	502-86-323401		0.321	0.238 (Waiver) (Reversal)	0.370 0.083	0.691
2566	MUHAMMAD IRFAN SIDDIQUI S/O M.ISMAIL SIDDIQUE HOUSE.NO.74 MALIR EXTENSIONCOLONY,KARACHI.	519-89-222396		0.280	0.225 (Waiver) (Reversal)	0.361 0.056	0.641
2567	TAUQEER AHMED S/O GHULAM MUHAMMAD QURESHI J.M.A SCHOOL FRERE ROAD,SADDARKARACHI.	501-89-110956		0.303	0.236 (Waiver) (Reversal)	0.369 0.067	0.671
2568	ZOHRA BEGUM W/O MUHAMMAD IBRAHIM FLAT.NO.2,ADAM ALI JIVATIBUILDING,IRELAND ROAD,KARACHI.	560-34-124071		0.304	0.226 (Waiver) (Reversal)	0.351 0.079	0.656
2569	GOHAR HANIF S/O MUHAMMAD HANIF FLAT.NO.503,SASALA APARTMENTCANTT STATION,DR.DAWOOD POTA.	270-63-102754		0.300	0.242 (Waiver) (Reversal)	0.390 0.058	0.690
2570	HUSSAIN DINO S/O TAI MUHAMMAD FLAT.NO.D,BLOCK-NO.1,ASKARIAPTT SCHOOL ROAD,CANTT KARACHI	484-88-136321		0.328	0.252 (Waiver) (Reversal)	0.391 0.076	0.719
2571	NASIR UDDIN S/O WAHABUDDIN HOUSE.N.O.167 HATIMS BHAI FAZALBHAI NAJAMUDDIN BUILDING,	515-89-041152		0.321	0.238 (Waiver) (Reversal)	0.370 0.083	0.692
2572	ROWEL KHAN S/O ZEHRULLAH KHAN OT.NO.5,BLOCK-143,CITYSTATION,RAILWAY COLONY,KARACHI	510-92-105498		0.332	0.250 (Waiver) (Reversal)	0.389 0.082	0.721
2573	MUHAMMAD FAROOQ S/O SULEMAN RAJWANI 192-MEMOR COLONY,KARIMABAD,KARACHI.	501-51-299483		0.296	0.224 (Waiver) (Reversal)	0.350 0.072	0.645
2574	MUHAMMAD ZAKIR KHAN S/O BADRE ZAMAN KHAN HOSUE.N.O.B-127,NATHA KHAN GOTHDIGH COLONY,KARACHI.	520-89-113180		0.250	0.208 (Waiver) (Reversal)	0.334 0.042	0.583
2575	MUHAMMAD HUSSAIN S/O ABDUL RAZZAQUE FLAT.NO.603,HUSSAIN MANZIL,PLOT.NO.S.B.2/77,MANSFIELD	515-90-194194		0.289	0.205 (Waiver) (Reversal)	0.319 0.084	0.607
2576	MUHAMMAD TAHIR S/O MUHAMMAD SHAFI H.NO.605,AREA F,KORANGI NO.4,KARACHI.	521-65-214598		0.414	0.311 (Waiver) (Reversal)	0.484 0.103	0.898
2577	MUHAMMAD TARIQ S/O MUHAMMAD YOUSUF HOUSE.NO.142,JAMSHED ROAD,TALIK STREET,KARACHI.	576-62-115028		0.294	0.218 (Waiver) (Reversal)	0.340 0.076	0.634
2578	MUHAMMAD YOUNUS S/O GHULAM MUHAMMAD QT.NO.J-76,BAZZITRAL LINE,KARACHI.	514-85-050498		0.321	0.246 (Waiver) (Reversal)	0.383 0.075	0.704
2579	MUHAMMAD PERWAIZ S/O MUHAMMAD SHAFI FLAT.NO.A-19,BUNES APARTMENT/15-FL-B/5,KEHKHSNA CLIFTON,	265-56-282683		0.285	0.222 (Waiver) (Reversal)	0.357 0.062	0.642
2580	MUHAMMAD QASIM BUGTI S/O KHAMAND KHAN BUGTI HOUSE.N.O.B-271,K.A.E.C.H.S,KARACHI.	521-89-089536		0.259	0.218 (Waiver) (Reversal)	0.350 0.041	0.608
2581	SAIFUR REHMAN S/O FAZLUR REHMAN H.NO.2461,ST.NO.7,AZAM TOWNKARACHI.	515-88-263702		0.315	0.231 (Waiver) (Reversal)	0.398 0.084	0.713
2582	ROZI KHAN S/O HAYAT GU SEC-33,SEC. NO.47 MADINA COLONYPOWER HOUSE,KARACHI.	501-92-518327		0.329	0.252 (Waiver) (Reversal)	0.393 0.076	0.721
2583	DAIN KHAN S/O ABDUL SATTAR KARIO 38-B,BLOCK-6,PECHS,KARACHI.	435-91-128542		0.320	0.300 (Waiver) (Reversal)	0.295 0.019	0.615
2584	AHSAN ALI SHEIKH S/O PIKBUKH SHEIKH F-10,MEHRAN EXTENTION APP,BLOCK-16,GULSHAN-E-IOBAL.	412-92-168556		0.263	0.247 (Waiver) (Reversal)	0.257 0.016	0.520
2585	NIAZ MUHAMMAD S/O BADAL KHAN A-15,SULTAN COMPLEX,SABZIMANDI UNIVERSITY ROAD,KARACHI.	601-86-104635		1.316	1.232 (Waiver) (Reversal)	0.546 0.085	1.863
2586	AMIR MUBEEN KHAN S/O MUHAMMAD MUBEEN KHAN HOUSE.N.O.F/44,A.F.H.S.MALRHAT,KARACHI.	271-90-054871		0.262	0.247 (Waiver) (Reversal)	0.241 0.016	0.503
2587	AGHA ABDUL WASEEM JATOI S/O ABDUL QADIR JATOI D-20,DARAKHSHAN VILLA,S.AEVIEWDEFENCE CLIFTON,KARACHI.	423-90-081556		0.263	0.247 (Waiver) (Reversal)	0.257 0.016	0.520
2588	AMINULLAH KHAN S/O AHSAN ULLAH KHAN H.NO.72-AGRA TAJ COLONY,KARACHI.	509-51-696699		0.476	0.426 (Waiver) (Reversal)	0.263 0.050	0.739

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liabilities on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2589	FAWAD AHMED S/O MUSHTAQ AHMED H.NO.6,SELEMAN MUHAMMAD ALIBUILDING,KHUSHAL DAS STREET,I.	510-85-144808		0.262	0.247 (Waiver) (Reversal)	0.257 0.015	0.520
2590	GHULAM NABI S/O NIAZ MUHAMMAD PLOT.NO.55-B,BLOCK-6,PECHS,KARACHI.	601-91-124847		0.276	0.235 (Waiver) (Reversal)	0.245 0.041	0.522
2591	IMTIAZ AHMED S/O ZAHOOR AHMED I-47,BLOCK-18,GULSHAN-E-IQBAL,KARACHI.	508-64-081983		0.308	0.280 (Waiver) (Reversal)	0.260 0.029	0.568
2592	KANEEM ZEHRA W/O GHULAM MURTAZA BUTT 23/3/1978,F.B AREA,AL-NOORSOCIETY,KARACHI.	501-38-123650		0.267	0.235 (Waiver) (Reversal)	0.245 0.032	0.512
2593	AMINUDDIN S/O ZAHEERUDDIN H-10771/14/F,B AREA,KARACHI.	518-54-224683		0.414	0.322 (Waiver) (Reversal)	0.239 0.091	0.653
2594	AZIZ KHAN S/O SARDAR KHAN E-2/35 BHANDI COLONY,JUT LINEKARACHI.	521-91-106747		0.392	0.349 (Waiver) (Reversal)	0.314 0.043	0.705
2595	NADEEM WASIF KHAN S/O ABOUL RAUF KHAN KARACHI APPIT,FLAT.NO B/5FL-23,BLOCK-11,G.E.IQBAL.	334-61-095505		0.261	0.244 (Waiver) (Reversal)	0.254 0.017	0.515
2596	NAZIR AHMED S/O NAVAB ALI 44-A/847 PIA TOWN SHIP COLONY,KARACHI.	440-88-158603		0.379	0.346 (Waiver) (Reversal)	0.321 0.033	0.700
2597	MUHAMMAD BACHAL S/O BAKSH KANGRI HOUSE AMIR KHUSRO ROADKA SCHEME-1,KARACHI.	484-44-132937		1.006	0.940 (Waiver) (Reversal)	0.870 0.066	1.876
2598	MUSHTAQ AHMED S/O HAJI SACHIDINO 17/54 MODEL COLONY,KARACHI.	476-62-002778		0.261	0.246 (Waiver) (Reversal)	0.242 0.014	0.503
2599	ZAHID MEMON S/O HAFEEZ MEMON 26-ARNIL COLONY,1,GURAMANDARKARACHI.	516-57-049183		0.248	0.248 (Waiver) (Reversal)	0.258 -	0.506
2600	MISRY KHAN S/O RAMZAN KHAN L5/57,BLOCK-1,SCHEME-5,NEARMCB SHIREEN JINNAH COLONY,	121-53-166744		0.830	0.607 (Waiver) (Reversal)	0.388 0.223	1.218
2601	MUHAMMAD SALEEM S/O MUHAMMAD MOSA AK/13,B/25,32 REHANABAD,KARACHI	509-89-053205		0.255	0.240 (Waiver) (Reversal)	0.250 0.015	0.505
2602	M.MOSHKOORUL HASAN S/O.M.KHAIRUL HASAN A-85,HYDERABAD COLONY,KARACHI.	516-86-30703C		0.273	0.247 (Waiver) (Reversal)	0.230 0.026	0.504
2603	PIRZADA YASIN S/O ZUBAIRULLAH KHAN A-1,KDA SCHEME-1,KARACHI..	518-91-455037		0.469	0.409 (Waiver) (Reversal)	0.357 0.059	0.825
2604	SYED ZAHID PASHA S/O SYED ABDUL MAJEED H.NO.L-228,SECTOR-5-A-3,NORTHKARACHI.	501-90-024157		0.261	0.230 (Waiver) (Reversal)	0.240 0.031	0.502
2605	PIRZADA YASIN KHAN S/O ZUBAIR ULLAH KHAN A-1,KDA SCHEME-1,KARACHI.	518-91-455037		0.481	0.439 (Waiver) (Reversal)	0.402 0.042	0.883
2606	OAZI JAMILUDDIN AHMED S/O OAZI FAHEEMUDDIN 16/3-C-III PECHS,KARACHI.	517-30-010448		0.261	0.230 (Waiver) (Reversal)	0.241 0.031	0.502
2607	RAZA HUSSAIN S/O MUHAMMAD ALI HUSSAIN MANZIL ROOM NO.9,4THFLOOR,SH.NAWAZ BHUTTO ROAD,	511-54-012895		0.263	0.247 (Waiver) (Reversal)	0.257 0.016	0.520
2608	SYED ANWAR H. ABEDI S/O SYED ABRAR H. ABEDI A-180,BLOCK-1,GULSHAN-E-IQBAL,KARACHI.	503-90-042520		0.539	0.489 (Waiver) (Reversal)	0.494 0.050	1.033
2609	MUSHTAQ ALI S/O MUHAMMAD ACHAR FLAT #1,74/C,BLOCK-88,PECHS,KARACHI.	441-92-071967		0.542	0.476 (Waiver) (Reversal)	0.282 0.066	0.824
2610	NIGHAT ARA D/O SYED ABDUL SATTAR H.NO.793,BLOCK-16,F.B.AREA,KARACHI.	501-88-254317		0.255	0.237 (Waiver) (Reversal)	0.247 0.018	0.502
2611	NABI BUX S/O ALLAH RAHI B4U,B-11,G.COURT,GULSHAN-E-IQBAL,KARACHI.	404-52-112967		0.263	0.246 (Waiver) (Reversal)	0.240 0.017	0.503
2612	SYED ZAFAR HUSSAIN S/O SYED JAWED HUSSAIN 9/18-A AREA LIAQUATABAD,KARACHI.	502-89-585849		0.263	0.246 (Waiver) (Reversal)	0.239 0.017	0.502
2613	MUHAMMAD WALEED S/O HAMZA KHAN 406/A,HASAN ALI FARIDI ROAD,KARACHI.	513-89-104779		0.500	0.413 (Waiver) (Reversal)	0.333 0.087	0.833
2614	ASAD ALI QURESHI S/O MUHAMMAD ACHAR QURESHI H.NO.B-34,LABOUR SQUARE,SITEKARACHI.	416-89-179416		0.255	0.239 (Waiver) (Reversal)	0.249 0.016	0.505
2615	QASIM MUHAMMAD ALI S/O MUHAMMAD ALI 7/15,FLAT.NO.22,IFTIKHAR BANOBLDG,FIRDous COLONY,KARACHI.	502-90-619861		0.258	0.234 (Waiver) (Reversal)	0.244 0.024	0.502
2616	MOAZZIM ALI S/O MUSHTAQ ALI BHUTTO B-6,BLOCK-A,A.GALLAR COURT,G.E.IQBAL,KARACHI.	422-58-111234		0.263	0.247 (Waiver) (Reversal)	0.240 0.016	0.503
2617	ABDUL HABIB S/O QASIM ISMAIL H.NO.2163 PIB COLONY,KARACHI.	512-40-040428		0.232	0.232 (Waiver) (Reversal)	0.447 -	0.678
2618	ABDUL MAJEEB BUTLA S/O ABDUL AZIZ BUTLA B-14,AL-NOOR ARCADE,BLOCK-4,GULSHAN-E-IQBAL,KARACHI.	518-40-338211		0.239	0.239 (Waiver) (Reversal)	0.410 -	0.650
2619	HAKEEM ADIL S/O IMMADUDDIN ADIL H-65/1 MALIR EXTENSION COLONYKARACHI.	510-87-029263		0.285	0.285 (Waiver) (Reversal)	0.427 -	0.711
2620	SYED MUHAMMAD AMIN S/O AMANAT HUSSAIN H.NO.A/8,M.GULISTAN-E-JOHARKARI.	502-54-533737		1.005	1.005 (Waiver) (Reversal)	2.840 -	3.845
2621	RIZWAN MIDHAT S/S MEDHAT KAZMI G-21/2 BLOCK-B NORTH NAZIMABADKARACHI.	449-57-026604		0.369	0.326 (Waiver) (Reversal)	0.319 0.043	0.688
2622	MANZOOR S/O ALI MUHAMMAD BARAN HOUSE,25,RACE COURSE-4,KARACHI	510-56-109049		0.484	0.453 (Waiver) (Reversal)	0.301 0.031	0.785
2623	RUKHSANA NAZIR W/O NAZIR AHMED QURESHI B-645/13,F.B.AREA KARACHI.	501-50-012545		0.259	0.243 (Waiver) (Reversal)	0.253 0.016	0.512
2624	PEER SHOAIB AHMED S/O PEER SHABIR AHMED CENTRAL JAIL,KARACHI.	449-91-247571		0.263	0.247 (Waiver) (Reversal)	0.257 0.016	0.520
2625	NAZEER AHMED A-17,MEHRAN APP,BLOCK-16,GULSHAN-E-IQBAL,KARACHI.	413-37-094622		0.474	0.349 (Waiver) (Reversal)	0.232 0.125	0.706
2626	MUHAMMAD YASIN S/O GUL MUHAMMAD A-10,SUMARA CENTRE,BLOCK-13-CG.E.IQBAL,KARACHI.	515-63-023636		0.498	0.442 (Waiver) (Reversal)	0.268 0.056	0.766
2627	MUHAMMAD MALOOK S/O MITHO R-98,SINDHI PARA,SHANTINAGARGULSHAN-E-IQBAL,KARACHI.	485-92-016548		0.268	0.235 (Waiver) (Reversal)	0.246 0.033	0.514
2628	ABDUL KARIM S/O AMIR BUKHSH BLOSS HOME HOUSE,NO A-1,GULSTAN-E-JAUHAR,KARACHI.	427-92-083920		0.256	0.239 (Waiver) (Reversal)	0.249 0.017	0.506
2629	MUHAMMAD AHMED S/O ISMAIL 4TH FLOOR,AKBER MANZIL,PLOT.N0138/4 KARIMJI ST,SOLDIER BAZAR	516-56-209292		0.425	0.311 (Waiver) (Reversal)	0.320 0.114	0.745
2630	MUHAMMAD ASLAM S/O MUHAMMAD NAWAZ A-155,HAZARA COLONY,MAINKORANGI ROAD,KARACHI.	289-90-302352		0.435	0.354 (Waiver) (Reversal)	0.362 0.080	0.797
2631	AMJAD ALI S/O TOOT KHAN 27-B,CIRCULAR STREET,DHS.PHASE-II,KARACHI.	440-89-133646		0.542	0.476 (Waiver) (Reversal)	0.415 0.066	0.957
2632	MUHAMMAD NAEEM S/O ZAKARIA IBRAHIM 3-G-7/2 NAZIMABAD KARACHI.	502-91-451154		0.455	0.425 (Waiver) (Reversal)	0.432 0.029	0.886
2633	MUHAMMAD YASIN S/O SUL MUHAMMAD A-10,SUMARA CENTRE,BL-13-C,GULSHAN-E-IQBAL,KARACHI.	518-63-023636		0.458	0.396 (Waiver) (Reversal)	0.230 0.062	0.688
2634	MUHAMMAD SHAKEEL S/O MUHAMMAD SARFARAZ KHAN H.NO.151,AGRATAJ COLONY,KARACHI.	121-90-587434		0.459	0.393 (Waiver) (Reversal)	0.334 0.066	0.793
2635	AMINUDDIN S/O ZAHIR UDDIN MAZIA APPIT,FLAT.NO.C-865,BL-6GULSHAN-E-IQBAL,KARACHI.	518-54-224683		0.435	0.411 (Waiver) (Reversal)	0.394 0.024	0.829

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2636	MUHAMMAD TARIQ S/O ABDUL SALAM 4/625,LIAQUATABAD,KARACHI.	501-89-114668		0.292	0.240 (Waiver) (Reversal)	0.250 0.051	0.542
2637	MANZOOR AHMED S/O SHER BAHADUR H.NO.8/6,BUSINESS RECORDERGARDEN EAST, 465-LASBELA.	516-88-353467		0.438	0.391 (Waiver) (Reversal)	0.241 0.047	0.680
2638	MUHAMMAD ARIF KHAN S/O A.SATTAR 67/5,BLOCK-6,LAL KOTHI,PECHS,KARACHI.	517-85-180193		0.437	0.388 (Waiver) (Reversal)	0.346 0.049	0.783
2639	ABDUL SALAM S/O ABDUL SATTAR QURESHI RABIA PALACE,FLAT,NO.C-157,BL-10,GULSHAN-E-IQBAL,KARACHI.	501-44-469159		0.269	0.250 (Waiver) (Reversal)	0.240 0.019	0.510
2640	IQBAL KHAN S/O SARGAR KHAN E/235,BHANGI COLONY,JAT LINE,KARACHI.	521-59-106745		0.387	0.342 (Waiver) (Reversal)	0.351 0.045	0.738
2641	IQBAL AZHAR SHEIKH S/O AZHAR HUSSAIN SHAIKH A-413,BLOCK-5,GULSHAN-E-IQBAL,KARACHI.	502-90-354617		0.269	0.238 (Waiver) (Reversal)	0.248 0.031	0.517
2642	JUMA KHAN S/O MUHAMMAD UMAR KHAN A-15,SULTAN COMPLEX SABZIMANDI,UNIVERSITY ROAD,KARACHI.	616-49-004329		1.316	1.232 (Waiver) (Reversal)	1.137 0.095	2.454
2643	JAMAL S/O AZIZ AHMED DAWOOD APPTT,187/3-A,BLOCK-3PECHS,KARACHI.	504-91-308566		0.263	0.247 (Waiver) (Reversal)	0.257 0.016	0.520
2644	AMANULLAH S/O IHSANULLAH KHAN H.NO.72,AGRA TAJ COLONY,KARACHI.	509-51-696699		0.417	0.296 (Waiver) (Reversal)	0.184 0.121	0.601
2645	ASHRAF HUSSAIN S/O ISHFAQ HUSSAIN 56-2-LIAQUAT SQUARE,BLOCK-K,NORTH NAZIMABAD,KARACHI.	507-88-072843		0.262	0.247 (Waiver) (Reversal)	0.257 0.015	0.520
2646	MUHAMMAD QASIM S/O MUHAMMAD KHAN R-135,SINDHI PARA,SHANTI NAGARBLOCK-19,GULSHAN-E-IQBAL,			0.264	0.248 (Waiver) (Reversal)	0.258 0.016	0.522
2647	SYED ASHRAF AHMED S/O SYED SALEH REHMAN A-21 BLOCK-1,GULSHAN-E-IQBAL,KARACHI.	516-56-098700		0.262	0.246 (Waiver) (Reversal)	0.241 0.016	0.503
2648	SHAMA NAZ W/O MUHAMMAD HANIF KHAN H.NO.1147/17,F,B AREA,KARACHI.	512-64-246425		0.263	0.247 (Waiver) (Reversal)	0.257 0.016	0.520
2649	SYED HYDER ALI S/O SYED SAKIR ALI L/10-729,ORANGI TOWN,KARACHI.	504-92-111462		0.262	0.233 (Waiver) (Reversal)	0.243 0.029	0.506
2650	MUHAMMAD ZUBAIR KHAN S/O MUHAMMAD AHMED KHAN 23/2-A-BAHAR COLONY,JAMSNAIDROAD,KARACHI.	508-90-133136		0.254	0.239 (Waiver) (Reversal)	0.249 0.015	0.503
2651	SHAMIM AKHTAR W/O NOOR MUHAMMAD P-47 PATEL PARA,KARACHI.	516-52-165602		0.273	0.247 (Waiver) (Reversal)	0.230 0.027	0.504
2652	SYED KHALIQZ ZAMAN S/O SYED KALIMUZ ZAMAN A-205,SECTOR-14-B,SHADMAN TOWNNORTH KARACHI.	508-53-229114		0.266	0.238 (Waiver) (Reversal)	0.248 0.028	0.515
2653	ALI SABIR S/O GHULAM MUHAMMAD P-80,RAVI MOHALLA SUMMUNDRISTIT,FAISALABAD.	251-86-0730201		0.246	0.177 (Waiver) (Reversal)	0.292 0.070	0.538
2654	IFTIKHAR AHMED S/A NISAR AHMED P-219 ST NO.4,PUNJPEER,FAISAL-ABAD.	245-85-122954		0.259	0.178 (Waiver) (Reversal)	0.338 0.081	0.598
2655	MUHAMMAD NAEEM AKHTAR S/O MUHAMMAD TUFAIL 69-D,DENAK BASTI,SCHEME-2,GHULAM MUHAMMADABAD,FAISALABAD	246-90-032240		0.220	0.198 (Waiver) (Reversal)	0.296 0.022	0.516
2656	TAHIR HABIB KHAN S/O MUHAMMAD YASEEN STREET NO.4,MUHAMMADABAD,DJKOT ROAD,FAISALABAD.	244-92-636966		0.299	0.217 (Waiver) (Reversal)	0.583 0.081	0.882
2657	MUHAMMAD SULEMAN S/O HAFIZ KHUDA BUX CHAK,NO.259,PO.GORIA,FAISAL-ABAD.	515-89-041284		0.394	0.289 (Waiver) (Reversal)	0.524 0.104	0.918
2658	MRS.SHAGUFTA SAEED S/O MUHAMMAD YOUNUS 2148-B,MODEL TOWN,KARACHI.	246-54-330506		0.293	0.293 (Waiver) (Reversal)	0.665 -	0.958
2659	MASOOD MUSHTAQ S/O HAJI MUSHTAQ AHMED P-149,GALLI NO.04,ASHRAFABAFAISALABAD.	244-88-019639		0.451	0.337 (Waiver) (Reversal)	0.547 0.115	0.998
2660	CH MUHAMMAD ILYAS S/O NASILULLAH CHAK,NO.160/RB,BANGO,FAISAL-ABAD.	247-90-120766		0.562	0.405 (Waiver) (Reversal)	0.647 0.157	1.209
2661	SEED MUHAMMAD MEHDI S/O SYED ISRAR HUSSAIN S.A.B,CRESENT TEXTILE COLONY,FAISALABAD.	130-45-451955		0.561	0.470 (Waiver) (Reversal)	0.849 0.091	1.410
2662	IMRAN IJAZ S/O MALIK IJAZ AHMED P/141-STREET NO.7,DHOBI GHAT,FAISALABAD.	246-92-071155		0.766	0.625 (Waiver) (Reversal)	1.062 0.142	1.849
2663	MUHAMMAD NAWAZ BHATTI S/O HASAN BUH BHATTI 840/C-11-W/T,OLD EIDGAN ROAD,HANG SADAR.	259-35-007610		1.219	1.018 (Waiver) (Reversal)	1.646 0.202	2.866
2664	MUHAMMAD YOUNUS S/O MUHAMMAD YOUSUF P-460,ST.NO.7,TARIQ ROAD,FAISALABAD.	249-88-026483		0.265	0.219 (Waiver) (Reversal)	0.257 0.046	0.522
2665	MUHAMMAD ARIF S/A NOOR MUHAMMAD CHAK,NO.215-R,B.TEH & DISTT,FAISALABAD.	248-55-086764		0.248	0.231 (Waiver) (Reversal)	0.269 0.016	0.517
2666	CH MANZOOR AHMED S/O CH GHULAM RASOOL SHOP NO.4-G/FLOOR KDA SCHEME-33,SQ.SHOPER PLAZA,KARACHI.	360-56-778509		0.275	0.251 (Waiver) (Reversal)	0.402 0.024	0.677
2667	GHULAM MEHDI S/O GHULAM HUSSAIN D-7/29,CHAND MARI,NO.2,BALISTANI MOHALLA,KARACHI.	515-52-047582		0.277	0.239 (Waiver) (Reversal)	0.384 0.038	0.661
2668	HASHMAT ABEDI S/O S.J.HUSSAIN ABEDI SC-4,CHANDNI CHOWK,UNIVERSITYROAD,KARACHI.	501-40-293571		0.275	0.251 (Waiver) (Reversal)	0.402 0.024	0.677
2669	GHULAM FARIED S/O MUHAMMAD ISMAIL A-33,FL-25,CRESENT COMPLEX,GULSHAN-E-IQBAL,KARACHI.	485-87-177386		0.315	0.295 (Waiver) (Reversal)	0.470 0.019	0.785
2670	ZAHID HUSSAIN S/O MUHAMMAD HUSSAIN 44/A,SINDI MUSLIM HOUSINGSOCIETY,BLOCK-A,KARACHI.	515-88-148722		0.408	0.342 (Waiver) (Reversal)	0.542 0.066	0.950
2671	MURAD S/O MUHAMMAD SADIQ LYARI CHOWK,CHOKIWARA ROAD,SAEEDABAD,KARACHI.	508-54-229995		0.543	0.397 (Waiver) (Reversal)	0.626 0.146	1.169
2672	MUHAMMAD YOUNUS S/O MAQBOOL ALI H.NO.7,ARJUM SINGH BLDG,RAMSWAMI,KARACHI.	512-89-055729		0.348	0.270 (Waiver) (Reversal)	0.430 0.078	0.778
2673	MUHAMMAD BILLAL S/O SALAH MUHAMMAD R-679/2,F,B AREA,KARACHI.	504-91-160424		0.398	0.337 (Waiver) (Reversal)	0.533 0.062	0.932
2674	MUHAMMAD IREES S/O MUHAMMAD IBRAHIM H.NO.372,GHULAM ULLAH KHAN ST,NEW TOWN,KARACHI.	516-89-145465		0.349	0.272 (Waiver) (Reversal)	0.434 0.077	0.783
2675	MUHAMMAD HAROON S/O FARIDUDDIN H.NO.D-2-24,MAIR COLONY,KARACHI.	519-59-271366		0.398	0.335 (Waiver) (Reversal)	0.530 0.064	0.928
2676	MUHAMMAD YASEEN S/A FATHA DIN H.NO.204/MUSTAFA TAI COLONY,KARACHI.	521-89-229086		0.260	0.218 (Waiver) (Reversal)	0.351 0.042	0.611
2677	ABDUL FATHA S/O MEHMOOD KHAN A-74,GULSHAN-E-HADEED,STEELTOWN,KARACHI.	449-86-151092		0.273	0.202 (Waiver) (Reversal)	0.327 0.071	0.600
2678	ABDUL WAHID SHEIKH S/O ABDUL GHAFAR H.NO.63,CARSON COMPLEX,GULSHAN-E-IQBAL,BLOCK-2,KARACHI.	450-85-836679		0.499	0.459 (Waiver) (Reversal)	0.722 0.040	1.221
2679	ADNAN AHMED KHAN S/O RASHEED AHMED C-1/C-5-A,RAILWAY SOCIETY,OPPBLOCK-4,GULSHAN-E-IQBAL,	451-90-120928		0.509	0.397 (Waiver) (Reversal)	0.626 0.113	1.135
2680	ARSHAD HUSSAIN S/O MUBARAK HUSSAIN B-16,REGENCY HEIGHTS,BLOCK-4,GULSHAN-E-IQBAL,KARACHI.	451-88-214306		0.389	0.375 (Waiver) (Reversal)	0.593 0.013	0.982
2681	ABDULLAH SIDDIQUI S/O HIKMATULLAH SIDDIQUI SHOP NO.19,CHANDNI CHOWK,KARACHI.	502-59-244115		0.304	0.222 (Waiver) (Reversal)	0.358 0.082	0.662
2682	S.IMRAN ALI S/O S.SHER ALI 1-D-7,SIRAZ SQUARE,WATER PUMP,F,B AREA,KARACHI.	503-88-008906		0.301	0.238 (Waiver) (Reversal)	0.381 0.064	0.683

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2683	S.SULTAN AHMED S/O SYED AHSAN ALI A-37,RIZWAN CO-OP.H.SOCIETY,SECTOR-3B-A,SCHEME-33,KARACHI.	516-53-144999		0.501	0.461 (Waiver) (Reversal)	0.725 0.040	1.225
2684	SH.FAYYAZ AHMED S/O SHEIKH MUHAMMAD IBRAHIM F.NO.C-5,3RD FLOOR,APSARA APPTGULSHAN-E-IQBAL,KARACHI.	501-86-461818		0.402	0.362 (Waiver) (Reversal)	0.573 0.040	0.975
2685	SHAHID ALI S/O YACOOB ALI H.NO.141,SECTOR-5-F,NORTHKARACHI.	503-93-188895		0.382	0.334 (Waiver) (Reversal)	0.529 0.048	0.911
2686	SYEDA RABAB FATIMA W/O MUHAMMAD SIKANDAR R-402,SECTOR-15-A/4,BUFFERZONE,KARACHI.	502-93-803641		0.284	0.234 (Waiver) (Reversal)	0.375 0.051	0.660
2687	SYED AMJAD SHAH S/O SYED SULTAN SHAH H.NO.B-3/1,ASHO APPTT,FL-2/AFLAT-B,UNIVERSITY ROAD,KARACHI	601-86-058972		0.321	0.248 (Waiver) (Reversal)	0.397 0.073	0.718
2688	RABIA SHAHOOD W/O SHAHOOD UL HAQ 17-A,KORANGI,NO.6,KARACHI.	521-60-154688		0.332	0.286 (Waiver) (Reversal)	0.455 0.046	0.788
2689	RASHID MEHMUD S/O GHULAM HAIDER B-101,BLOCK-5,GULSHAN-E-IQBALKARACHI.	516-92-398085		0.214	0.195 (Waiver) (Reversal)	0.315 0.019	0.529
2690	TANVEER ASAD S/O ASAD UL HAQ C-68,BLOCK-11,F.B.AREA,KARACHI	515-89-260332		0.338	0.305 (Waiver) (Reversal)	0.484 0.033	0.823
2691	WAHAB FAROOQ S/O ABDUL JAHAN H-10,MASKA APPT,BLOCK-4,GULSHAN-E-IQBAL,KARACHI.	519-37-096818		0.275	0.251 (Waiver) (Reversal)	0.402 0.024	0.677
2692	MUHAMMAD RASHEED S/O AYUB KHAN H-17,ERUM CENTRE,GULSHAN-E-IQBAL,KARACHI.	506-48-058695		0.230	0.197 (Waiver) (Reversal)	0.484 0.033	0.715
2693	ZAHOOR NAWAZ S/O MUHAMMAD NAWAZ B-126,BLOCK-18,GULSHAN-E-IQBALKARACHI.	502-89-110871		0.342	0.305 (Waiver) (Reversal)	0.484 0.037	0.826
2694	ZAFAR IQBAL S/O A.MAJEED 14-F,BLOCK-2,PECHS SOCIETY,KARACHI.	459-89-106221		0.268	0.224 (Waiver) (Reversal)	0.360 0.045	0.628
2695	BILQEES BANO W/O M.DIN H.NO.J-1,PAK QTR,NISHTER ROAD,KARACHI.	507-45-067224		0.287	0.251 (Waiver) (Reversal)	0.402 0.036	0.688
2696	FAISAL RASHEED A/O ABDUL RASHEED L-56/A,GALI NO.3,DEHLI COLONY,KARACHI.	510-91-323309		0.275	0.246 (Waiver) (Reversal)	0.394 0.029	0.669
2697	IQBAL FATIMA W/O MEHTAB KHAN H.NO.G-9,SEMERA APPT,BLOCK-13-C,G.E.IQBAL,KARACHI.	520-50-223447		0.223	0.219 (Waiver) (Reversal)	0.352 0.004	0.576
2698	IQBAL AHMED S/O GHULAM MUHAMMAD A-15,BLOCK-3,G.E.IQBAL,KARACHI	359-91-468066		0.276	0.242 (Waiver) (Reversal)	0.387 0.035	0.663
2699	JEHANGIR AHMED S/O AMIR AFZAL H-138,OUJA,T.B.SCNOTORIUM,UNIVERSITY ROAD,KARACHI.	518-90-051476		0.288	0.238 (Waiver) (Reversal)	0.381 0.050	0.669
2700	YOUSSUF ABDUL REHMAN S/O ABDUL REHMAN YOUSUF FLAT NO.8,BURNS ROAD,STREET-2KARACHI.	513-85-087195		0.372	0.347 (Waiver) (Reversal)	0.550 0.025	0.922
2701	MUHAMMAD YOUNUS S/O JAN MUHAMMAD B-52,LAQPAT ROAD,JAMSHED ROADKARACHI.	516-88-175545		0.215	0.194 (Waiver) (Reversal)	0.313 0.022	0.529
2702	KHAN ZABIB KHAN S/O SARWAR KHAN A-40,BLOCK-1,G.E.IQBAL,KARACHI	501-60-459827		0.288	0.239 (Waiver) (Reversal)	0.382 0.050	0.671
2703	MASOOD ASGHAR S/O M.ASGHAR J.M-545 SHAH MEHTA SHIKARPURCOLONY,KARACHI.	515-65-000771		0.273	0.251 (Waiver) (Reversal)	0.401 0.022	0.675
2704	MUHAMMAD AYUB S/O MAJEED C-36,MONAM TERRACE,GULSHAN-E-IQBAL,KARACHI.	439-47-244828		0.287	0.251 (Waiver) (Reversal)	0.401 0.036	0.688
2705	MANSUR BEGUM W/O ZAINUL ABEDIN H.NO.J-4-919,CLAYTON ROADNEW TOWN,KARACHI.	502-91-781392		0.475	0.429 (Waiver) (Reversal)	0.675 0.047	1.151
2706	ABDUL WAHID S/O MUHAMMAD A-3,SHALEMAR GARDEN SOCIETY,GARDEN WEST,KARACHI.	512-88-171366		0.445	0.347 (Waiver) (Reversal)	0.549 0.098	0.994
2707	TARIQ MAHMOOD KHAN S/O SIROJUDDIN KHAN H.NO.10 GALI NO.12,GARDEN GOTHKARACHI.	477-61-004225		0.362	0.276 (Waiver) (Reversal)	0.440 0.086	0.801
2708	ASGHAR ALI S/O AHMED ALI PLOT NO.96-11-E AREA,KARACHI.	503-90-081555		0.362	0.327 (Waiver) (Reversal)	0.519 0.035	0.881
2709	SHAMA ZEHRA W/O S.SAEED MUJAFAR H.NO.B-8,1&T FLATE-14-B,NORTHKARACHI.	501-50-665309		0.221	0.186 (Waiver) (Reversal)	0.302 0.035	0.523
2710	SALAHUDDIN S/O HUSSAIN BUX FL-2583,CRESENT COMPLEX,BLOCK-II,G.E.IQBAL,KARACHI.	439-65-137844		0.254	0.239 (Waiver) (Reversal)	0.383 0.015	0.636
2711	WAQAR AHMED S/O GULZAR AHMED SHEIKH A-300,BLOCK-3,G.E.IQBAL,KARACHI.	515-64-237380		0.361	0.266 (Waiver) (Reversal)	0.425 0.094	0.786
2712	SHIREEN BAI W/O NAZAR ALI B-17,KASIM PLAZA,PHASE-II,BLOCK-7,F.B.AREA,KARACHI.	507-46-217820		0.258	0.199 (Waiver) (Reversal)	0.322 0.058	0.580
2713	MUBASHIR ZAFAR S/O ZAFAR SHAH H.NO.FB-12,JAHANGIR ROAD,KARACHI.	516-92-249745		0.249	0.187 (Waiver) (Reversal)	0.303 0.062	0.552
2714	ABDUL SAMAD S/O MUHAMMAD HUSSAIN FLAT NO.21/6,U.X,SQUARE,F.B.AREA,KARACHI.	627-53-161676		0.806	0.698 (Waiver) (Reversal)	0.577 0.108	1.383
2715	SVAKRAM,H.ABIDI			0.261	0.234 (Waiver) (Reversal)	0.243 0.027	0.503
2716	ABDUL MUTALIB S/O ABDUL RAZZAQ R-276,KARACHI.	501-46-156802		0.413	0.359 (Waiver) (Reversal)	0.293 0.055	0.706
2717	ABDUL SATTAR PIR BAGH GOTH,AZIZABAD,KARACHI			0.507	0.453 (Waiver) (Reversal)	0.475 0.054	0.982
2718	S.M.SHABBAR S/O S.M.RIZWAN 275/20,F.B.AREA,KARACHI.	501-90-629094		0.545	0.456 (Waiver) (Reversal)	0.388 0.088	0.933
2719	ZAHIR SHAH D-57,GULISTAN SOCIETY,QUAID-ABAD,LANDHI,KARACHI.			0.698	0.587 (Waiver) (Reversal)	0.445 0.111	1.143
2720	ABDUL GHAFOR H.NO.K-43,MOTOBILL COMPOUNDGARDEN WEST,KARACHI.			0.747	0.607 (Waiver) (Reversal)	0.474 0.140	1.221
2721	RAHMAT ALI H.NO.K-8,YACOOB TERRACE,NEWTOWN,KARACHI.			0.746	0.649 (Waiver) (Reversal)	0.500 0.097	1.246
2722	ASHRAF ALI C/O.SEVEN STAR GOODS,MOLIJSTREET,KARACHI.			0.791	0.651 (Waiver) (Reversal)	0.509 0.140	1.301
2723	MUNIR AHMED			0.806	0.711 (Waiver) (Reversal)	0.547 0.096	1.354
2724	KAIRUJULLAH 4913-BUSINESS RECORDER ROAD,OPP.HASSAN,KARACHI.			0.904	0.792 (Waiver) (Reversal)	0.489 0.112	1.393
2725	IKRAMUL HAQUE			0.934	0.823 (Waiver) (Reversal)	0.595 0.112	1.529
2726	NIAZULLAH KHAN L-2282/2 METROVILL,3RD FLOOR,KARACHI.			0.949	0.838 (Waiver) (Reversal)	0.616 0.111	1.566
2727	MUHAMMAD KAREEM H.NO.42,BLOCK-22,SHAHEENCOLONY,F.B.AREA,KARACHI.			1.057	0.881 (Waiver) (Reversal)	0.668 0.176	1.725
2728	GULSHAN KHAN H.NO.L-22,BLOCK-22,F.B.AREAKARACHI.			1.012	0.888 (Waiver) (Reversal)	0.943 0.124	1.955
2729	AMIR KHAN H.NO.L-70,BLOCK-22,F.B.AREAKARACHI.			1.017	0.893 (Waiver) (Reversal)	0.938 0.124	1.955

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2730	MUHAMMAD AMIR FLAT NO.A/3/11 BLOCK-A,MAYMARGARDEN,G.E.IQBAL,KARACHI.			0.954	0.894 (Waiver) (Reversal)	0.647 0.060	1.601
2731	MUHAMMAD IBRAHIM			1.081	0.904 (Waiver) (Reversal)	0.686 0.176	1.767
2732	MUMTAZ KHAN A-13,GALI NO.1,SECT-33,KARACHI			1.034	0.907 (Waiver) (Reversal)	0.698 0.127	1.733
2733	ABDUL MAJEED KHAN A-13,GALI NO.1,SCHEME-33KARACHI.			1.034	0.907 (Waiver) (Reversal)	0.571 0.127	1.606
2734	MUHAMMAD AZZAL 5141/12 GULBERG,F.B AREA,KARACHI.			1.072	0.919 (Waiver) (Reversal)	0.707 0.153	1.779
2735	WALI KHAN R-36,DELUX TOWN,SOHrab GOTHKARACHI.			1.129	0.940 (Waiver) (Reversal)	0.713 0.189	1.841
2736	MUHAMMAD DIN H.NO.26,GUL BAI MIRPUR,KARACHI			1.097	0.962 (Waiver) (Reversal)	0.730 0.135	1.827
2737	M.MUMTAZ KHAN H-657,SECT-18,SAMANABAD,F.B AREA,KARACHI.			1.168	0.976 (Waiver) (Reversal)	0.752 0.192	1.920
2738	SHAH ROOM KHAN C-21,U.K.SQUARE,WATER PUMP,F.B AREA,KARACHI.			1.203	1.007 (Waiver) (Reversal)	0.634 0.196	1.837
2739	DOST MUHAMMAD			1.203	1.007 (Waiver) (Reversal)	0.634 0.196	1.837
2740	JEHAN ZEB C-22,U.K.SQUARE,WATER PUMP,F.B AREA,KARACHI.			1.178	1.012 (Waiver) (Reversal)	0.744 0.166	1.922
2741	AZEEMI COACH A-395,YASEENABAD,F.B AREA KARACHI.			0.513	0.405 (Waiver) (Reversal)	0.415 0.108	0.928
2742	AZEEMI COACH A-395,YASINABAD,F.B AREA KARACHI.			0.682	0.589 (Waiver) (Reversal)	0.598 0.093	1.280
2743	HASAN KHAN A-13,GALI NO.1,SECTOR-33,KARACHI.			0.879	0.799 (Waiver) (Reversal)	0.569 0.080	1.448
2744	HASAN KHAN A-13,GALI NO.1,SECTOR-33SOHRAB GOTH,KARACHI.			0.978	0.854 (Waiver) (Reversal)	0.657 0.124	1.635
2745	KHANZADA 1358/14,F.B AREA,KARACHI.			1.151	0.971 (Waiver) (Reversal)	0.737 0.180	1.888
2746	KHANZADA 1358/14,F.B AREA,KARACHI.			1.092	0.922 (Waiver) (Reversal)	0.581 0.170	1.673
2747	KHANZADA 1358/14,F.B AREA,KARACHI.			1.154	0.977 (Waiver) (Reversal)	0.730 0.177	1.884
2748	MUHAMMAD AKRAM			0.293	0.267 (Waiver) (Reversal)	0.262 0.026	0.555
2749	MUHAMMAD AKRAM C-69,MAURIPUR ROAD,SHERSHAHKARACHI.			1.139	0.977 (Waiver) (Reversal)	0.752 0.162	1.891
2750	MUHAMMAD IRSHAD E-40,SECTOR-11-C,SIR SYED TOWNKARACHI.			0.668	0.571 (Waiver) (Reversal)	0.413 0.096	1.081
2751	MUHAMMAD IRSHAD L-40,SECT-11-C,SIR SYED TOWNKARACHI.			0.681	0.604 (Waiver) (Reversal)	0.458 0.077	1.139
2752	QALANDARI COACH R-276,SECTOR-15-A,BUFFER ZONEKARACHI.			0.438	0.391 (Waiver) (Reversal)	0.274 0.047	0.712
2753	QALANDARI COACH SERVICE 447-A,SECT-11-F,NEW KARACHI.			0.986	0.850 (Waiver) (Reversal)	0.654 0.137	1.641
2754	SHAKRA IRSHAD L-40,SECTOR-11-C-2,NORTHKARACHI.			0.710	0.631 (Waiver) (Reversal)	0.442 0.079	1.152
2755	SHAKRA IRSHAD 140-SECTOR-11/6/NORTH KARACHI			0.683	0.586 (Waiver) (Reversal)	0.445 0.096	1.127
2756	RIAZ S/O ABDUL MAJEED 22-B-11,CENTRAL STREET,PHASE-II,DHA KARACHI.			0.352	0.341 (Waiver) (Reversal)	0.396 0.001	0.738
2757	BANO BIBI W/O MUHAMMAD DIN C/O JAVED CIGRETE,K-421-178STATER HOUSE,SHAH BAGH,KARACHI	508-56-240993		0.269	0.237 (Waiver) (Reversal)	0.258 0.022	0.517
2758	GHULAMI SABIR S/O SAMULLAH 158/A-10,FAHAL ROAD,BIHARCOLONY,KARACHI.			0.255	0.244 (Waiver) (Reversal)	0.287 0.001	0.532
2759	FAQIR MUHAMMAD S/O NOOR MUHAMMAD FLAT NO.14,45/5 HAJI MULLAHLYARI,MOOSA ROAD,KARACHI.	508-91-030651		0.303	0.293 (Waiver) (Reversal)	0.343 -	0.637
2760	MUHAMMAD ASIF S/O MUHAMMAD YAOOB H.NO.1730,SECTOR-1-E,MUSLIMTOWN,NORTH KARACHI.	508-58-246187		1.189	1.129 (Waiver) (Reversal)	1.666 0.060	2.855
2761	ALI GUL KHAN S/A DHANI BUX E-7,4TH MEMON CENTRE,E.M.MARKET,SADDAR KARACHI.	417-56-010248		0.263	0.253 (Waiver) (Reversal)	0.298 -	0.551
2762	GHULAM SARWAR S/O LAL JAN H.NO.1725/5959 MADINA COLONY,BALDIA TOWN,KARACHI.			0.245	0.234 (Waiver) (Reversal)	0.276 0.001	0.511
2763	BADARUDIUJA A-1/421 LIAQUATABAD,KARACHI.			0.255	0.244 (Waiver) (Reversal)	0.287 0.001	0.532
2764	ALI MUHAMMAD S/O MUHAMMAD H.NO.2623,KALE COT OURRA LANEKHAN MASJID,GALI LYARI QUARTER	508-56-194787		0.464	0.454 (Waiver) (Reversal)	0.524 -	0.978
2765	ALLAUDIN S/O SALARUDIN ABID SQUARE,F.NO.L-5,NEARASHRI CINEMA,BLOCK-7,F.B AREA			2.107	1.690 (Waiver) (Reversal)	1.491 0.417	3.599
2766	NAJMA KHANUM C/O.HBL FINLAY HOUSE BR,KARACHI.			1.081	1.080 (Waiver) (Reversal)	1.224 0.001	2.304
2767	SHAHIDA KHAUTOON W/O SALEEM AHMED HOUSE NO.310 HUB SECTOR-5-EMADINA COLONY,KARACHI.	516-59-308218		0.262	0.252 (Waiver) (Reversal)	0.298 -	0.550
2768	MUHAMMAD ISHAQ S/O M.SULEMAN H.NO.B-41,RAILWAY SOCIETY,ISPHANI ROAD,GULSHAN-E-IQBAL	509-55-183901		0.263	0.253 (Waiver) (Reversal)	0.298 -	0.551
2769	MANU LACHMAN S/O LACHMAN H.NO.122,GALI NO.6,PUNJABCOLONY,GIZRI ROAD,KARACHI.	514-63-116256		0.253	0.237 (Waiver) (Reversal)	0.274 0.006	0.517
2770	M.ZAMAN REESEAR LINE,NEAR JEHANGIRHOTEL,LYARI,KARACHI.			0.245	0.235 (Waiver) (Reversal)	0.278 -	0.513
2771	SHABBIR AHMED			0.262	0.251 (Waiver) (Reversal)	0.295 0.001	0.547
2772	MUHAMMAD YOUSUF S/O BEHRAM KHAN FIDA HUSSAIN SHEIKHA ROAD,BAGHDADI,KARACHI.	508-39-108066		0.378	0.267 (Waiver) (Reversal)	0.161 0.101	0.529
2773	SH. RIZWAN S/O SYED MUHAMMAD R-121-20,ANCHOLI SOCIETY,KARACHI.			0.260	0.250 (Waiver) (Reversal)	0.296 -	0.546
2774	SHAHAB HUSSAIN S/O SHOUKAT HUSSAIN R-675/15,DASTAGIR COLONY,F.B AREA,KARACHI.	501-85-509493		0.247	0.237 (Waiver) (Reversal)	0.280 -	0.517
2775	MUHAMMAD FAROOQ S/O HAJI ABDUL GHAFFAR R-1449/F,B AREA,KARACHI.	501-85-354791		0.404	0.393 (Waiver) (Reversal)	0.454 0.001	0.849
2776	NAWAB KHAN S/O HAO NAWAZ KHAN DERA KOCHKOT SARANY,NEARUGOLZAR MASJID MASAN ROAD.	149-87-235611		0.267	0.235 (Waiver) (Reversal)	0.256 0.022	0.513

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2777	MUHAMMAD IMRAN QURESHI S/O SYED AZHAR H.NO.D-1/8-1,MALIR EXTENTIONCOLONY,KARACHI.	519-89-220409		0.367	0.356 (Waiver) (Reversal)	0.413 0.001	0.770
2778	HASHMATULLAH KHAN S/O SUBA KHAN 9/148 RAILWAY COLONY,KARACHI.	510-39-095228		0.267	0.235 (Waiver) (Reversal)	0.256 0.022	0.513
2779	KHURSHID BEGUM W/O CH.M.YASIN H.NO.1342 SECTOR-11-B, MUSLIMTOWN,NORTH KARACHI.			1.175	1.175 (Waiver) (Reversal)	1.331 -	2.506
2780	JAMIL AHMED S/O MITHA KHAN FAT.NO.33,MOLVI SIDDIQUE ROADKUMARWARA LYARI,KARACHI.	627-91-256197		1.192	0.951 (Waiver) (Reversal)	0.814 0.241	2.006
2781	SH.TAHR AHMED S/O SH.ZAHIR AHMED APPIT,Z.A.JAMIL PLAZA,BLOCK-N,NORTH NAZIMABAD,KARACHI.	501-92-050065		1.760	1.390 (Waiver) (Reversal)	1.182 0.371	2.942
2782	MRS.PERVEEN BEGUM W/O ANWARUL ISLAM H-63/3 MALIR EXTENTION COLONY,KARACHI.	519-52-122204		0.361	0.293 (Waiver) (Reversal)	0.261 0.058	0.612
2783	MUHAMMAD ALI S/O ABDUL SATTAAR 10-2ND FLOOR,FATIMA BUILDINGGAMBAAJEE VILLA,RANCHORE LINE	512-88-215825		0.299	0.236 (Waiver) (Reversal)	0.213 0.053	0.502
2784	MUHAMMAD IQBAL S/O SYED ANWARUL HASSAN HOUSE,NO A-727,BLOCK-H,NORTHNAZIMABAD,KARACHI.	502-92-199056		0.987	0.802 (Waiver) (Reversal)	0.689 0.175	1.666
2785	ABDUL AZIZ S/O SHAMSUDDIN ANSARI D-13,BLOCK-B,NORTH NAZIMABAD,KARACHI.	502-56-224486		0.925	0.449 (Waiver) (Reversal)	0.455 0.466	1.370
2786	MUHAMMAD YOUSAF SHAIKH S/O GHULAM WARWAR C-21,BANO PLAZA GARDEN EASTNISHTER ROAD,KARACHI.	425-61-027281		0.296	0.238 (Waiver) (Reversal)	0.215 0.048	0.500
2787	MUHAMMAD SHAFIQUE S/O HAMID ALI 86/6 SECTOR-6,ORANGI TOWN,KARACHI.	504-88-042118		0.376	0.300 (Waiver) (Reversal)	0.267 0.065	0.632
2788	GHULAM MURTAZA S/O GHULAM SARWAR FLAT NO.33,MOLVI SIDDIQUE ROAOLD KUMARWARA LYARI,KARACHI.	627-91-010231		1.277	1.011 (Waiver) (Reversal)	0.440 0.266	1.717
2789	SYED NADEEM S/O SYED MOBASHER ALI B-70,BLOCK-J,NORTH NAZIMABADKARACHI.	501-54-051351		0.351	0.286 (Waiver) (Reversal)	0.255 0.054	0.596
2790	ZAMEEN SHAH S/O ABDUL REHMAN H.NO.19-D/2 MANGHOPIR ROAD,PATHAN COLONY,KARACHI.	505-86-098993		0.441	0.351 (Waiver) (Reversal)	0.310 0.080	0.741
2791	ZAMEEN SHAH S/O ABDUL REHMAN 19-D/2 MANGHOPIR ROAD,PATHANCOLONY,KARACHI.	505-86-098993		0.432	0.353 (Waiver) (Reversal)	0.163 0.069	0.585
2792	MRS.SHAMIM AKHTAR W/O MUHAMMAD SHAFIQ AHMED H.NO.7,BLOCK-52,AREA-5/D,NORTHKARACHI.	512-93-260256		0.303	0.246 (Waiver) (Reversal)	0.221 0.047	0.514
2793	SHAKIL AHMED S/O BASHIR AHMED E-15/7 BILAO ROAD,JACOB LINEKARACHI.	515-64-161409		0.613	0.492 (Waiver) (Reversal)	0.428 0.111	1.031
2794	BASHIR MIRZA S/O M.DIN 43/B,C,BLOCK-6-PECHS,KARACHI.	517-41-269530		3.964	3.179 (Waiver) (Reversal)	2.685 0.785	6.649
2795	JEHANZEB KHAN NIAZI S/A ANWAR BAIG KHAN 28-5-19.NIAZI MANZIL GALI NO.1BADSHAHI ROAD,KARACHI.	507-63-211671		1.376	1.073 (Waiver) (Reversal)	1.217 0.303	2.592
2796	MUHAMMAD YOUSUF S/O MUHAMMAD ISMAIL AMIR SQUARE,RAMSWAMI BLDG-3,2ND FLOOR MOOSA JEE STREET,	501-56-420670		0.304	0.248 (Waiver) (Reversal)	0.223 0.046	0.517
2797	MUHAMMAD RAFIQ S/O ABDUR RASHEED ROOM NO.14,WASTA BLDG.NATHANROAD,RAMSWAMI KARACHI.	512-46-070294		0.314	0.246 (Waiver) (Reversal)	0.222 0.057	0.525
2798	SYED SAEED AHMED S/O SHAFIQ AHMED L-412-SECTOR-5-C-4,BILAL TOWNNORTH KARACHI.	501-53-348186		0.304	0.244 (Waiver) (Reversal)	0.220 0.049	0.514
2799	RASHIDA SALEEM W/O MUHAMMAD SALEEM H.NO.148-A,BLOCK-N,NORTHNAZIMABAD,KARACHI.	502-90-753176		0.359	0.292 (Waiver) (Reversal)	0.260 0.057	0.609
2800	KHALID HUSSAIN MALIK S/O FAZAL HUSSAIN MALIK 3-AHMED BUILDING,BAMBRIDGEEROAD,NANAKWARA,KARACHI.	275-59-153528		0.730	0.545 (Waiver) (Reversal)	0.320 0.185	1.050
2801	KHALID KHAN S/O M.HASSAN (LATE) 3-AHMED BUILDING,BAMBRIDGEEROAD,NANAKWARA,KARACHI.	516-47-053079		0.770	0.555 (Waiver) (Reversal)	0.481 0.215	1.251
2802	ASLAM PERVAIZ S/O ABDUL KADIR F.NO.7-8/A-B,TAJ MANSIONPOLICE HEAD QUARTER,KARACHI.	512-91-189375		0.318	0.249 (Waiver) (Reversal)	0.224 0.059	0.532
2803	AFZAL AHMED S/O RAHIM UDDIN G.R.W-441,TEN HATTI,NEW MCBNISHTER ROAD,KARACHI.	501-57-114456		0.973	0.789 (Waiver) (Reversal)	0.678 0.184	1.651
2804	ADNAN ISLAM S/O ISLAM ELAHI 4-AHMED BUILDING BAMBRIDGEEROAD,NANAKWARA,KARACHI.	512-91-091169		0.604	0.570 (Waiver) (Reversal)	0.494 0.033	1.098
2805	ALI JAN S/O SYED MUHAMMAD FLAT.NO.30 GUARD MANSION,MOLVI MUHAMAMD USMAN ROAD,	627-87-320986		1.018	0.777 (Waiver) (Reversal)	0.668 0.241	1.686
2806	MUHAMMAD SULAEHEN S/O MUHAMMAD KHALIQ H.NO.685,PIB COLONY,KARACHI.	516-35-320672		0.202	0.191 (Waiver) (Reversal)	0.392 0.001	0.584
2807	RIAZ GHORI S/O RUSTAM ALI R/C-5/178,GAZDARBABD,RANCHORLINE,KARACHI.	512-91-123449		0.215	0.196 (Waiver) (Reversal)	0.363 0.009	0.567
2808	ZAKIR ALI S/O HAJI HABIBULLAH SUFI GOODS TRANSPORT,L CAMARKET,KARACHI.	631-88-025339		0.162	0.152 (Waiver) (Reversal)	0.596 -	0.749
2809	SALEH MUHAMMAD S/O NABI BUX 80/V,DRIGH ROAD CANTT BAZARKARACHI.	516-55-262185		0.102	0.088 (Waiver) (Reversal)	0.421 0.004	0.513
2810	MUHAMMAD ZAHID S/O MUHAMMAD MAQSOD AHMED B-181 BLOCK-H,NORTH NAZIMABDKARACHI.	502-86-409222		0.199	0.181 (Waiver) (Reversal)	0.363 0.008	0.552
2811	MUHAMMAD MAQSOD ALI S/O KHURSHID AHMED H.NO.62/5,I-D AREA LANDHKARACHI.	520-53-062809		0.209	0.199 (Waiver) (Reversal)	0.360 -	0.559
2812	SHAKEEL IBRAHIM SH S/O M.IBRAHIM SHAikh 5-E/2 NAZIMABAD-5,KARACHI.	502-90-624338		0.259	0.238 (Waiver) (Reversal)	0.450 0.011	0.698
2813	SHEZADA S/O MUHAMMAD YAQOOB 17-IBRAHIM MANZIL,A.M.J.BURNSROAD,KARACHI.	513-38-005785		0.235	0.225 (Waiver) (Reversal)	0.420 -	0.644
2814	SHEHZAD AKHTAR S/O MUHAMMAD YOUNUS FLAT NO.2-KHAMANCHI RATTANCHAND BLDG PAK COLONY,KARACHI.	513-63-091222		0.231	0.221 (Waiver) (Reversal)	0.430 -	0.651
2815	S.ZULFIQA ALI S/O SYED IZHAR ALI NAQVI F.NO.3,SHAKIL CORPORATION,KARIMABAD,KARACHI.	501-91-070288		0.252	0.232 (Waiver) (Reversal)	0.421 0.010	0.664
2816	SAMSON BERNARD S/O SAUEL PARSHAD 13-C,753-MISSIM ROAD COMPOUNDNSHTER ROAD,KARACHI.	512-89-183972		0.219	0.208 (Waiver) (Reversal)	0.421 -	0.630
2817	REHMATAN ALI S/O MUHAMMAD HUSSAIN A-292,SECTOR-31-D,P&T CO-OPERATIVE HOUSING SOCIETY,KORANGI	517-90-235171		0.248	0.238 (Waiver) (Reversal)	0.465 -	0.703
2818	NISAR AHMED S/O ABDUL RAHIM 15-SAIFFE MAHAL BURHANI HOSPITAL,HAQANI CHOWK,KARACHI.	513-92-082657		0.233	0.223 (Waiver) (Reversal)	0.408 -	0.632
2819	M.SALEEM S/O M.ISMAIL FLAT NO.21-ST.AYUB MANZIL,PAKISTAN CHOWK,KARACHI.	503-61-066833		0.249	0.238 (Waiver) (Reversal)	0.468 -	0.706
2820	AMIN GUL S/O HAJI GUL FLAT 5 TAYAB ALI BLDG ASOMALROAD ARAM BAGH,KARACHI.	143-87-295065		0.263	0.242 (Waiver) (Reversal)	0.426 0.011	0.679
2821	AFROZ JEHAN W/O ZAHEER UDDIN S-190 KORANGI KARACHI.	521-49-075371		0.749	0.748 (Waiver) (Reversal)	1.363 -	2.112
2822	ITAQAD HUSSAIN ZAIDI S/O IMTIAZ HUSSAIN L-225,SECTOR-53/C,KORANGI-2KARACHI.	439-91-203349		0.258	0.238 (Waiver) (Reversal)	0.527 0.011	0.776
2823	M.ASLAM S/O AKRAM UDDIN H.NO.12,RAJA MANSION STREETCIVIL HOSPITAL,KARACHI.	512-91-063433		0.242	0.232 (Waiver) (Reversal)	0.431 0.001	0.663

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)	
1	2	3	4	5	6	7	8	
2824	M.AZAD FAROOQ S/O H.GULZAR MUHAMMAD 8-KAMAL MANZIL,OPP.K.M.C.BLDGM.A.JINNAH ROAD,KARACHI.	285-53-227339		0.248	0.238 (Waiver) (Reversal)	0.463 0.001	0.701	
2825	M.JAVED S/O MUHAMMAD AMIN BLDG.NO.123 CHAND BIBI ROAD/CITY COURT,KARACHI.	507-89-215427		0.249	0.239 (Waiver) (Reversal)	0.435 -	0.674	
2826	M.QASIM KHAN S/O YAQOOB KHAN R/O-11 ABBAS MANSION,MUHAMMADROAD,KARACHI.	512-43-067744		0.249	0.238 (Waiver) (Reversal)	0.464 0.001	0.703	
2827	RAZIA SULTANA W/O M.YAKOOB FLAT NO.3-L-BLOCK-6,HUSSAIN-D-SILVA KARACHI.	425-34-186334		0.263	0.252 (Waiver) (Reversal)	0.484 0.001	0.737	
2828	ASGHAR ALI S/O AKHTAR ALI 51-B/733 KORANGI,KARACHI.	521-86-094031		0.248	0.228 (Waiver) (Reversal)	0.429 0.010	0.667	
2829	M.ZAHID S/O WAHID 502-C/2,SHAMA PLAZA,G. ALAMROAD,KARACHI.	522-57-075447		0.238	0.228 (Waiver) (Reversal)	0.405 -	0.633	
2830	ZABUN NISA W/O NASEER MUHAMMAD B-48,BLOCK-D,N.K.KARACHI.	508-28-277841		0.258	0.238 (Waiver) (Reversal)	0.455 0.011	0.703	
2831	ZUBEDA KANWAL W/O ASHRAF ALI 17-CRBS SAWANT ROAD,RAMSWMAMI KARACHI.	512-60-180216		0.242	0.222 (Waiver) (Reversal)	0.422 0.010	0.654	
2832	MST.HAWA BAI W/O ISMAIL 1727/684 JURK MOHALLAH,ST-2BALDIA TOWN,KARACHI.	505-36-101542		0.237	0.227 (Waiver) (Reversal)	0.415 -	0.642	
2833	HAMID ALI S/O HAKIM ALI FARNONIER TOBACO COMPANY,RAMSWAMI DHARAMSI VARA,	507-62-189701		2.631	2.631 (Waiver) (Reversal)	4.786 -	7.417	
2834	GHULAM AKBAR S/O KHUDA BUX 26/15,SECT-35/B,KORANGIKARACHI.	433-86-077659		0.245	0.225 (Waiver) (Reversal)	0.397 0.010	0.633	
2835	EJAZ AHMED S/O M.BAKHSI FLAT NO.5/3RD FLOOR,NOOR APPTTM,ALI ROAD,KARACHI.	434-92-000887		0.230	0.220 (Waiver) (Reversal)	0.422 -	0.643	
2836	A.HAMEED S/O NAZAR ALI H.NO.7,VETERINARY HOSPITAL,M.A.JINNAH ROAD,KARACHI.	434-64-036480		0.263	0.253 (Waiver) (Reversal)	0.411 -	0.663	
2837	AHMED AYUB MAMSA S/O AYUB MUHAMMAD 7-MAL KANIZ MANSION,OPP.AURANGZEB PARK,M.A.JINNAH ROAD,	513-91-039828		0.237	0.226 (Waiver) (Reversal)	0.422 0.001	0.649	
2838	AGHA M ALI S/O ASGHAR SHER 36/3 HABIB BANK STEEL AREAS/D,LANDHI-6,KARACHI.	520-91-000058		0.245	0.234 (Waiver) (Reversal)	0.437 -	0.672	
2839	ABDUL KHALIQ ANSARI W/O JAN MUHAMMAD ANSARI 7-ISLAM PLAZA,CIVIL HOSPITALROAD,KARACHI.	439-89-198988		0.232	0.212 (Waiver) (Reversal)	0.418 0.010	0.640	
2840	IMRAN S/O ABDUL GHANI FLAT NO.4,HASHOO PLAZA,GALI NO.1,KHADA MARKET,KARACHI.	509-91-253536		0.259	0.238 (Waiver) (Reversal)	0.450 0.011	0.699	
2841	KHALID IQBAL S/O NAZIR AHMED FLAT NO.15,BHAYANI IMAGEPARADISE,BLOCK-K,N.NAZIMABAD	246-57-277802		0.254	0.233 (Waiver) (Reversal)	0.405 0.011	0.649	
2842	MOHUDDIN S/O HAKIMUDDIN A-185,BLOCK-L,N.NAZIMABADKARACHI.	502-85-302866		0.259	0.238 (Waiver) (Reversal)	0.459 0.011	0.708	
2843	SHAISTA NASEEM W/O M.NASEEMULLAH KHAN A-82,BLOCK-12,F.B.AREA,KARACHI	231-55-021876		0.213	0.203 (Waiver) (Reversal)	0.400 -	0.602	
2844	M.SHAIB PIRZADA S/O NOORUDIN PIRZADA F-81-A,B SHAFIQ BLDG.,BOHR PIRKARACHI.	512-86-051061		0.220	0.209 (Waiver) (Reversal)	0.335 0.001	0.545	
2845	MOINUDDIN S/O ABDUL RASHEED P.NO.71,ST.NO.5,FRERE ROADKARACHI.	513-51-040936		0.227	0.216 (Waiver) (Reversal)	0.419 0.001	0.636	
2846	MASTA ALI S/O NOORUDDIN H.NO.4-1ST FLOOR NOORUDDINNUMAN BUILDING,NANAKWARA	512-85-063838		0.240	0.220 (Waiver) (Reversal)	0.400 0.010	0.630	
2847	REHAN AHMED S/O BASHIR AHMED 51-A/26 KORANGI NO.6,KARACHI.	521-89-063596		0.242	0.232 (Waiver) (Reversal)	0.444 -	0.676	
2848	NOOR-US-SABA D/O WALI MUHAMMAD H.NO.62,MONU BUILDING,OPPOSIBRAJ HOSPITAL KARACHI.	513-86-058117		0.256	0.236 (Waiver) (Reversal)	0.419 0.011	0.665	
2849	IQBAL HUSSAIN JIWANI S/O GHULAM HUSSAIN JIWAN K-19-A-6-9TH STREET,NOORANICOLONY,KARACHI.			-	- (Waiver) (Reversal)	5.569 -	5.569	
2850	FURQAN AHMED S/O SIDDIQ ANWAR B-15,BLOCK-D,N.NAZIMABAD,KARACHI.	502-86-423197		0.314	0.240 (Waiver) (Reversal)	0.204 0.064	0.509	
2851	NARGIS SULTANA ALEEM W/O ABDUL ALEEM PIRZADA A-4,BLOCK-N,NORTH NAZIMABADKARACHI.	409-56-048422		0.349	0.339 (Waiver) (Reversal)	0.333 -	0.672	
2852	SHAH NAWAZ KHAN MAGSI S/O DIL MURAD KHAN MAGSI HOUSE GHARI KARIO ROADNAWAB MAGSI,LARKANA.	426-87-122435		10.392	6.892 (Waiver) (Reversal)	22.267 -	29.159	
2853	JUNAID AND COMPANY S/20,AL-YOUSUF CHAMBER,SHAHRAH-E-LIAQUAT,KARACHI.		SHAH SHAMIMUL HAQ 501-89-10000 SHAH TARIQUL HAQ 519-99-236079 SHAH FARIDUL HAQFA 42201-8299378-5 SHAH ZIAUL MUSTAFA 42201-065488-7	SHAH BASHIR UL HAQ 501-89-10000 SHAH TARIQUL HAQ 519-99-236079 SHAH FARIDUL HAQFA 42201-8299378-5 SHAH ZIAUL MUSTAFA 42201-065488-7	20.989	3.498 (Waiver) (Reversal)	6.818 14.578	24.894
2854	M.H.& COMPANY E-III,BLOCK-7,GULSHAN-E-IQBAL,KARACHI.	42201-0271884-7	GH.ABDUL MAJEED	HAJI FAZAL DIN	151.240	120.435 (Waiver) (Reversal)	223.745 14.945	359.125
2855	UNITED IMPEX E-III,BLOCK-7,GULSHAN-E-IQBALKARACHI.	285-56-030589	RANA MUHAMMAD AZHAR	MUHAMMAD RAFI	14.266	10.785 (Waiver) (Reversal)	17.252 2.511	30.548
2856	DADABHOY HOUSING (PVT) LTD EBRAHIM ESTATE,D-1,BLOCK-7/8C,H.U.S SHAHRAH-E-FAISAL, KARACHI.		ABDULLAH DADABHAY 517-86-203700 FAROOQ DADABHAY M-HUSSAIN DADABHAY 517-45-174895 NOOR MUHAMMAD 517-86-203721 MEHRUNISA JAFFAR 517-86-203721		19.780	1.294 (Waiver) (Reversal)	12.128 5.262	18.684
2857	ABDUL RAZZAK LAKHANI S/O HAJI ABDUL AZIZ 126-TAHIR PLAZA,OPPOSITE CITYCOURT,KARACHI.	42301-2070585-9			10.611	2.600 (Waiver) (Reversal)	30.210 0.611	33.421
2858	MUHAMMAD OWAIS & ABDUL QADIR 126-TAHIR PLAZA,OPPOSITE CITYCOURT KARACHI.	LATE MUHAMMAD OWAIS 42201-9051012-9 ABDUL QADIR 42201-9461648-7	HAJI ABDUL AZIZ ABDUL RAZAQ		1.061	1.000 (Waiver) (Reversal)	3.170 0.061	4.231
2859	ABDUL AZIZ & MARIAM BI 126-TAHIR PLAZA,OPPOSITE CITYCOURT,KARACHI.	LATE MARIAM BI 516-24232452 ABDUL AZIZ	W/O.HAJI ABDUL AZIZ HAMID LAKH		2.016	1.900 (Waiver) (Reversal)	5.908 0.116	7.924
2860	VARAZ GARMENTS PLOT NO.15,SECTOR-6-A,NORTHKARACHI.	IQBAL JAFFER 517-52-245218		ATIQUE REHMAN	9.509	3.209 (Waiver) (Reversal)	12.023 3.968	19.201
2861	NATURE-S FARM PRODUCTS (PVT) LIMITED 20-ALLAUDIN ROAD LAHORE CANTT	KHALID MEHMOOD RAO 277-90-390385 MRS.RUBY KHALID 277-90-390386	RAO GHULAM MUSTAFA W/O.KHALID MEHMOOD RAO		37.974	18.231 (Waiver) (Reversal)	20.189 8.843	47.263
2862	MUBARAK TEXTILE MILLS 20-KM FEROZE PUR ROAD,LAHORE.	SH.MUBARAK AHMED 36302-8319340-5 SH.REHAN AHMED 35202-0255357-7 SH.AHMED FRAZ 36302-1743373-9 SH.MUZAFFAR AHMED	SHAIKH FAZALUR REHMAN SHAIKH MUBARAK AHMED SHAIKH MUBARAK AHMED SHAIKH MUBARAK AHMED		222.374	172.707 (Waiver) (Reversal)	161.899 -	334.606

S. No.	Name and Address of the Borrower	Name of Individuals / Partners /Directors with NIC Number	Father's Name	Outstanding Liability on the opening day of the year As on 01/01/2006	Amount Written off	Interest/Mark-up waived and other Financial Relief Provided	Total (6 + 7)
1	2	3	4	5	6	7	8
2863	ALPHA SPECIAL STEEL CASTING (PVT) LTD PLOT.NO.134/2 INDUSTRIALESTATE GADOOON AMAZAI.DISTT. SWABI.	322-92-355681 MRS. AMTUS SALEEM 372-6-94162 MR. AMAN MUBARAK 432-44-02376 MST. NUSRAT MUBARAK 36302-0422522-C ABDUL SHAKOOR 36303-05825901-	W/O.AHMED FRAZ MOLVI ABDUL SALAM UMER W/O.SHAIKH MUBARAK AHMED SHAIKH ABDUL QUDOOS	62.074	29.206	(Waiver) (Reversal)	19.849 16.867
2864	KAKASIAN OILS (PVT) LIMITED 55-MAIN MARKET SHADMAN,LAHORE.	MUHAMMAD RIAZ KARIM 101-88-395524 AZMAT ALI QURESHI 228-57-266743 ABDUL RAUF MALIK 212-46-232882 M.IYAS BUTT 266-49-048261	ABDUL KARIM REHAN ALI KHAN CH.BASHIR AHMED JAMIL DIN	77.328	48.157	(Waiver) (Reversal)	49.437
2865	CHANTILLY (PVT) LTD CHANTILLY HOUSE-7-C,GULBERG-III,LIBERTY MARKET,LAHORE.	MUHAMMAD ARSHAD MALIK 274-90-311059 MUHAMMAD SALEEM MALIK 270-50-047663 MRS. MALEEHA RAZZAQ 272-52-389678	MUHAMMAD ASHRAF MALIK MALIK GHULAM RASOOL W/O.ABDUL RAZZAQ SHAHID	18.856	4.495	(Waiver) (Reversal)	10.534 -
2866	SERVICE FABRICS LIMITED 38-EMPERESS ROAD,LAHORE.	FAROOQ HAMEED 35201-1452075-5 MRS.UZMA HAMEED 35200-1449804-8 IAZ HAMEED 35200-1510400-1 AAMER HAMEED 35200-1510260-9 M.SALEEM MINHAS 35200-1514506-9 SALEEM MINHAS 35200-0469048-7 MRS.NASREEN AFTAB AHMED KHAN 210-38-133876	CH.MUHAMMAD SAEED W/O.FAROOQ HAMEED 35200-1449804-8 IAZ HAMEED 35200-1510400-1 AAMER HAMEED 35200-1510260-9 M.SALEEM MINHAS 35200-1514506-9 SALEEM MINHAS 35200-0469048-7 W/O.AFTAB AHMED KHAN	653.329	294.415	(Waiver) (Reversal)	42.900 233.914
2867	LIBAAS TEXTILE LTD 132/4 KOT LAKHPAT,INDUSTRIALESTATE,LAHORE.	TAHIR BASHIR KHAN 35202-4384695-3 RAHAT BASHIR KHAN 35202-3465041-1 SHAHID BASHIR KHAN 35200-151642-3 MAULIK MUHAMMAD YASIN 35200-5612000-1 CH. MUHAMMAD ALI 38401-9376747-7 CH.MUHAMMAD AAMER 38401-4761018-7 CH.MUHAMMAD NASIR 38401-3227378-3	BASHIR AHMED KHAN BASHIR AHMED KHAN	88.206	2.666	(Waiver) (Reversal)	28.839 45.278
2868	IBEX TEXTILES (PVT) LIMITED 15-A/E-II,GULBERG-III,LAHORE.	SARDAR FAROOQ AHMED ALI 35202-1337133-3 SARDAR FAROOQ AHMED ALI 35202-4310335-1 SARDAR QASIM FAROOQ 35202-8073239-5 MRS SHAHNAR FAROOQ 35202-8597430-8	SARDAR FAROOQ AHMED ALI SARDAR FAROOQ AHMED ALI	123.962	88.346	(Waiver) (Reversal)	108.198 13.814
2869	MUHAMMAD MUSTAFA S/O MUHAMMAD UMER VILL.BURJ KALAN,PO SAME,DISTT.KASUR.	281-88-096593		0.398	0.239	(Waiver) (Reversal)	0.454 0.088
2870	SAGHIR BROTHERS COTTON GINNING& PRESS FACTORY CHAH.NO.256/E.B.JUMLERA ROADTEH.BUREWALA.	CH.SABRANAH AHMED 515-59-296228 CH.SAGRIR AHMED 321-86-296225 CH.ZAHEER AHMED 321-86-296226 CH.NASEER AHMED 321-86-296229	AHMED ALI AHMED ALI AHMED ALI AHMED ALI	4.832	2.332	(Waiver) (Reversal)	4.318
2871	MUHAMMAD AYOOB LEGHAN S/O JUMA KHAN LEGHARI RICE MILL NEW BUS STAND.JOHI.	41202-6680600-7		0.392	-	(Waiver) (Reversal)	0.612 0.119
2872	ABDUL RASHID & COMPANY COTTON GINNERS VEHARI ROAD,MULTAN.	ABDUL RASHEED RAB NAWA KHAN 322-92-700754	FUROON KHAN AZIZUR REHMANA KHAN	9.908	-	(Waiver) (Reversal)	4.741 0.454
2873	PAK HARD BOARD INDUSTRIES (PVT) LTD PLOT.NO.9 & 24,SECTOR-20,KORANGI INDUSTRIAL ESTATE, KORANGI,KARACHI-74900.	HASNAIN TAPAL 517-51-231322 A.GHAFOOR U PONAWALA 517-50-155425 SH.ASGHAR ALI ZAKUDDIN 502-48-029131 SH.ZAKUDDIN ZAKUDDIN 502-91-029120 ANWAR SALEH MUHAMMAD 517-55-226568 ABDUL SHAKOOR BACHOO 915-19-04243 ABDUL SHAKOOR 517-59-253334 MST.RUBAB BAI TAPAL 518-29-149442		6.241	-	(Waiver) (Reversal)	0.551
2874	MUHAMMAD RASHID JAMAL S/O ISHAQ JAMAL 88-STOCK EXCHANGE BLDG,KARACHI.			3.210	-	(Waiver) (Reversal)	1.703
2875	LIAQUAT TANNERIES PLOT.NO.23 SECTOR-7/A,KORANGI INDUSTRIAL AREA,KARACHI.	IRSHAD HUSSAIN 42101-479368-1 ASHFAQ HUSSAIN 42101-8054233-5	LIAQUAT HUSSAIN LIAQUAT HUSSAIN	14.005	-	(Waiver) (Reversal)	28.328
2876	CONSTELLATION TRADING COMPANY FLAT.NO.C-20,BABER SQUAREKARIMABAD,FEDERAL B. AREA,	TAHIR SALEM 300-54-079378	SAHIBUDDIN	0.476	-	(Waiver) (Reversal)	0.618 0.111
2877	QUALITY FOOD PRODUCTS 1106-1110-1111 FLOOR,KASHIFCENTRE,SHAHRAH-E-Faisal, KARACHI.	SHAIKH AMJAD RASHID SHAIKH ATIF RASHID ABDUL RAUF MALIK SHAIKH AHMER RASHID		24.291	-	(Waiver) (Reversal)	13.942
2878	INTERNATIONAL MULTI FOODS LIMITED 1106-1110-1111 FLOOR,KASHIFCENTRE,SHAHRAH-E-Faisal, KARACHI.	SHAIKH AMJAD RASHID SHAIKH ATIF RASHID ABDUL RAUF MALIK SHAIKH AHMER RASHID		4.235	-	(Waiver) (Reversal)	4.374

