

# **SINDH PUBLIC PROCUREMENT REGULATORY AUTHORITY**

## **CONTRACT EVALUATION FORM**

### **TO BE FILLED IN BY ALL PROCURING AGENCIES FOR PUBLIC CONTRACTS OF WORKS, SERVICES & GOODS**

- 1) NAME OF THE ORGANIZATION / DEPTT. SINDH BANK LIMITED/ADMINISTRATION
- 2) PROVINCIAL / LOCAL GOVT./ OTHER SCHEDULED BANK
- 3) TITLE OF CONTRACT Monitoring thier adherence to Fair Treatment Central (FTC)
- 4) TENDER NUMBER SNDB/COK/ADMIN/T/1201/2021
- 5) BRIEF DESCRIPTION OF CONTRACT Same as Above
- 6) FORUM THAT APPROVED THE SCHEME Competent Authority
- 7) TENDER ESTIMATED VALUE Rs.1,200,000/-
- 8) ENGINEER'S ESTIMATE  
(For civil works only) -
- 9) ESTIMATED COMPLETION PERIOD (AS PER CONTRACT) 01 Year
- 10) TENDER OPENED ON (DATE & TIME) 06/07/2021 At 1100 Hours
- 11) NUMBER OF TENDER DOCUMENTS SOLD 01  
(Attach list of buyers)
- 12) NUMBER OF BIDS RECEIVED -
- 13) NUMBER OF BIDDERS PRESENT AT THE TIME OF OPENING OF BIDS 00
- 14) BID EVALUATION REPORT  
(Enclose a copy) 02/07/2021 Attached
- 15) NAME AND ADDRESS OF THE SUCCESSFUL BIDDER M/s. The Dynamics Research Consultants & Smt-Na 901,  
Park Avenue, PECHS, Block-6  
Shahrah-e-Jamal, Karachi
- 16) CONTRACT AWARD PRICE Rs.1,155,400/-
- 17) RANKING OF SUCCESSFUL BIDDER IN EVALUATION REPORT  
(i.e. 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> EVALUATION BID). 1) M/s. The Dynamics Research Consultants

18) METHOD OF PROCUREMENT USED : - (Tick one)

- a) SINGLE STAGE – ONE ENVELOPE PROCEDURE ☒ Domestic/ Local
- b) SINGLE STAGE – TWO ENVELOPE PROCEDURE ☐
- c) TWO STAGE BIDDING PROCEDURE ☐
- d) TWO STAGE – TWO ENVELOPE BIDDING PROCEDURE ☐

PLEASE SPECIFY IF ANY OTHER METHOD OF PROCUREMENT WAS ADOPTED i.e.  
EMERGENCY, DIRECT CONTRACTING ETC. WITH BRIEF REASONS:

19) APPROVING AUTHORITY FOR AWARD OF CONTRACT \_\_\_\_\_ COMPETENT AUTHORITY \_\_\_\_\_

20) WHETHER THE PROCUREMENT WAS INCLUDED IN ANNUAL PROCUREMENT PLAN?

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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21) ADVERTISEMENT :

i) SPPRA Website  
(If yes, give date and SPPRA Identification No.)

Yes	SPPRA S. No: T00531-20-0032
No	

ii) News Papers  
(If yes, give names of newspapers and dates)

Yes	Notification (16/06/2021)
No	

22) NATURE OF CONTRACT

Domestic/ Local	<input checked="" type="checkbox"/>	Int.	<input type="checkbox"/>
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23) WHETHER QUALIFICATION CRITERIA  
WAS INCLUDED IN BIDDING / TENDER DOCUMENTS?  
(If yes, enclose a copy)

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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24) WHETHER BID EVALUATION CRITERIA  
WAS INCLUDED IN BIDDING / TENDER DOCUMENTS?  
(If yes, enclose a copy)

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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25) WHETHER APPROVAL OF COMPETENT AUTHORITY WAS OBTAINED FOR USING A  
METHOD OTHER THAN OPEN COMPETITIVE BIDDING?

Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
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26) WAS BID SECURITY OBTAINED FROM ALL THE BIDDERS?

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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27) WHETHER THE SUCCESSFUL BID WAS LOWEST EVALUATED  
BID / BEST EVALUATED BID (in case of Consultancies)

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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28) WHETHER THE SUCCESSFUL BIDDER WAS TECHNICALLY  
COMPLIANT?

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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29) WHETHER NAMES OF THE BIDDERS AND THEIR QUOTED PRICES WERE READ OUT AT  
THE TIME OF OPENING OF BIDS?

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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30) WHETHER EVALUATION REPORT GIVEN TO BIDDERS BEFORE THE AWARD OF  
CONTRACT?  
(Attach copy of the bid evaluation report)

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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31) ANY COMPLAINTS RECEIVED  
(If yes, result thereof)

Yes	
No	No

32) ANY DEVIATION FROM SPECIFICATIONS GIVEN IN THE TENDER NOTICE / DOCUMENTS  
(If yes, give details)

Yes	
No	No

33) WAS THE EXTENSION MADE IN RESPONSE TIME?  
(If yes, give reasons)

Yes	
No	No

34) DEVIATION FROM QUALIFICATION CRITERIA  
(If yes, give details and reasons)

Yes	
No	No

35) WAS IT ASSURED BY THE PROCURING AGENCY THAT THE SELECTED FIRM IS NOT  
BLACK LISTED?

Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
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36) WAS A VISIT MADE BY ANY OFFICER/OFFICIAL OF THE PROCURING AGENCY TO THE  
SUPPLIER'S PREMISES IN CONNECTION WITH THE PROCUREMENT? IF SO, DETAILS TO  
BE ASCERTAINED REGARDING FINANCING COMMITMENT, IF A ROAD:  
(If yes, enclose a copy)

Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
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37) WERE PROPER SAFEGUARDS PROVIDED ON MOBILIZATION ADVANCE PAYMENT IN  
THE CONTRACT (BANK GUARANTEE ETC.)?

Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
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38) SPECIAL CONDITIONS, IF ANY  
(If yes, give Brief Description)

Yes	
No	No

39) Date of Award of Contract: 8/9/21

Signature & Official Stamp of  
Authorized Officer

Lt Col (R) Shahzad Begg  
EVP/Head of Administration  
SINDH BANK LIMITED

**FOR OFFICE USE ONLY**

**SPPRA, Block. No.8, Sindh Secretariat No.4-A, Court Road, Karachi**

**Tele: 021-9205356; 021-9205369 & Fax: 021-9206291**

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Monitoring their adherence to Fair Treatment (FTC) central themes/principles on an ongoing basis and demonstrate how culture, strategies and controls deliver fair treatment to its customers through FTC framework (1201)				
S.NO	COMPANY NAME	AMOUNT (Rs)	PAY ORDER NO	NAME OF BANK
01	Dynamic Research Consultant	300	99197036789	Meezan Bank
Total			300/-	

<b>Monitoring their Adherence to Fair Treatment (FTC) Central Themes/Principles on an ongoing basis and demonstrate how culture / strategies and controls deliver fair treatment to its customers through (FTC) Framework</b>		
<b>Bid Evaluation Report</b>		
1	Name of Procuring Agency	Sindh Bank Ltd.
2	Tender Reference No.	SNDB/COK/ADMIN/TD/1201/2021
3	Tender Description	Monitoring their Adherence to Fair Treatment (FTC) Central Themes/Principles on an ongoing basis and demonstrate how culture / strategies and controls deliver fair treatment to its customers through (FTC) Framework
4	Method of Procurement	Single Stage One Envelope Bidding Procedure
5	Tender Published & SPPRA S.No.	T00531-20-0032.(Notification) (16/06/2021).
6	Total Bid Documents Sold	01
7	Total Bids Received	01
8	Technical / Financial Bid Opening Date & Time	06/07/2021 at 1100 Hrs.
9	No. of bids qualified	01
10	Bid(s) Rejected	-

Details on the above as given below:

S. No.	Name of Firm or Bidder	Qualified / Disqualified in Technical/ Eligibility Inspection	Total Cost offered by the Bidder	Ranking in terms of cost	Comparison with Estimated cost (Rs.1,200,000/-)	Reasons for acceptance/ rejection	Remarks
0	1	2	3	4	5	6	7
01.	M/s. The Dynamics Research Consultants	Qualified in Evaluation Process	Rs.1,155,493/-	Only Lowest Bidder	Rs.44,507/- Below the estimated cost	Accepted Only Qualified Evaluated Bidder	Rule 48 has been complied with

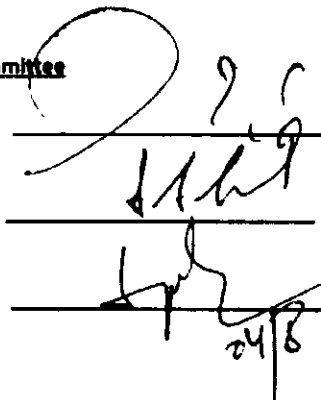
Accordingly, going by the Technical/Financial Evaluation criteria laid down in the tender document, M/s. The Dynamics Research Consultants is the lowest evaluated bidder and their bid is also below the estimated cost, hence recommended for Monitoring their Adherence to Fair Treatment (FTC) Central Themes/Principles on an ongoing basis and demonstrate how culture / strategies and controls deliver fair treatment to its customers through (FTC) Framework to Sindh Bank Ltd.

**Members Signature- Procurement Committee**

Lt. Col. (R) Shahzad Begg  
 Chairperson-Head of Administration

Saeed Jamal  
 Member-Chief Financial Officer

Syed Muhammad Aqeel  
 Member- Chief Manager, IDBL Karachi





SIGNATURE MEMBERS PG-ADMIN  
Head - Fin Div.

Social Dynamics Business Dynamics Market Dynamics Consumer Dynamics

**THE DYNAMICS**  
RESEARCH CONSULTANTS

## FINANCIAL PROPOSAL

### PRICE SCHEDULE

(Applicable for the year 2021-2022)

Name of Bidder **THE DYNAMICS RESEARCH CONSLTANTS**

S.No	Item Description	Unit Cost	Qty	Amount
1	Computer Assisted Telephonic Interviews (CATI)	Rs. 348.04	2000 Calls	Rs. 696,080.00
2	Mystery Shopping, Visits to the branches Area wise breakup is attached as Annexure "M"	Rs. 3,480.40	132 Visits	Rs. 459,413.00
<b>*Total Amount (Inclusive of all taxes)</b>				<b>Rs. 1,155,493.00</b>

\* This amount will be considered as only the "Bid Offered" Whereas be apprised that the successful bidder will be the one whose "Evaluated Bid" is the lowest. (For further clarification refer Note 4. below)

#### Note

- The cost must include all applicable taxes, Stamp duty (as applicable under Stamp Act 1989) including visit charges up to Sindh Bank Limited branches on countrywide basis.
- No Advance Payment. Bill will only be processed on the basis of following condition; Certificate of satisfaction from the Concerned Officer.
- 5% of the Total Amount will be made the total sum of Bid Security to be deposited with the financial proposal in shape of Pay Order/Bank Guarantee in favor of Sindh Bank Limited.
- Lowest Evaluated Bidder is going to be the criteria for award of contract rather than considering the lowest bid offered, encompassing the lowest whole sum cost which the Procuring Agency has to pay for the services/items during contract period. SPPRA Rule 49 may please be referred. As it is package tender, so no partial lowest cost will be considered for award of any work.
- Qualified company will also be bound to sign a bond/undertaking that in case of any observation arising in respect of quality of the services, the company will be liable to address it at his own cost, non-compliance of the same will result into initiation of a case against the company for non-commitment.
- All conditions in the contract agreement attached as Annexure G are part of this tender document.
- The tender will be considered cancelled if the contract agreement/Performance Security after due signature are not submitted with Admin Office after 5 days of completion of bid evaluation report hoisting period (3 days) on SPPRA website.
- The Tender will stand cancelled if the services are not provided within 3 months of issue of contract award.
- The tender will stand cancelled if any of the given conditions of the tender is not met in strictly as per the requisite of the tender document.
- In case the financial evaluation is the same, then the successful bidder will be the one who has acquired more marks in technical criteria.
- If the company qualifies the eligibility criteria, the Bank will do inspection visit of the company site. The site inspection phase will be checked as per the Performa attached as Annexure N.

Signature of Bidder

**THE DYNAMICS**  
RESEARCH CONSULTANTS

Suit No: 501, Park Avenue, PECHS Block 6, Shara-e-Faisal Karachi. Pakistan.  
Tel: +92 21 3431 1989, Fax: +92 213431 1988  
Email: info@thedynamics.biz

www.thedynamics.biz

**TENDER No: SNDB/COK/ADMIN/TD/1201/2021**

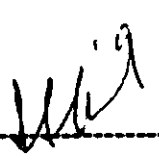
**Date: 03/08/2021**


**Monitoring their Adherence to Fair Treatment (FTC) Central Themes/Principles**  
**on an ongoing basis and demonstrate how culture / strategies and controls**  
**deliver fair treatment to its customers through (FTC) Framework**  
**Certificate in Compliance of Rule 48 of SPPRA**

This is to certify that as only one bid was received against the tender, so Rule 48 has been complied with detail as follows:

S.No	Market Price.	Estimated Price	Current tender Price
01	Rs.1,494,000/-	Rs.1,200,000/-	Rs.1,155,493/-

**Member Procurement Committee**

  
 \_\_\_\_\_  
**Head of Finance Division**

  
 \_\_\_\_\_  
**Head of Admin Division**

  
 \_\_\_\_\_  
**Member of IDBL**



### **PRICE SCHEDULE**

(Applicable for the year 2021-2022)

Name of Bidder **THE ISOURCE**

S.No	Item Description	Unit Cost	Qty	Amount
1	Computer Assisted Telephonic Interviews (CATI)	Rs. 450	2000 Calls	Rs. 900,000.00
2	Mystery Shopping, Visits to the branches Area wise breakup is attached as Annexure "M"	Rs. 4,500.00	132 Visits	Rs. 594,000.00
*Total Amount (inclusive of all taxes)				Rs. 1,494,000.00

*Timeline: - This Project Work Process 16-week.*

*Within this project we will be conducting CATI Calling and Mystery Shopping by visiting branches area wise all over Pakistan.*

Signature: \_\_\_\_\_

**The Isource**

**Proprietor**



**Evaluation Performa**

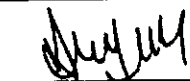
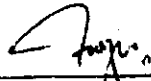
Serial No: 01

Bidder Name: The Dynamics Research Consultants

SNDB shall evaluate proposals using the following eligibility criteria

SNDB shall evaluate proposals using the following eligibility criteria

S. No.	Requisite	Total Marks	Marks Obtained	Remarks	Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded	Evidence attached as
1	Banks on Cliental List for providing the same service. (For counting of each bank services to at least 10 branches are mandatory)	15	15	5 Banks and above	Award letters to be attached duly issued from each concerned Bank	Annexure "A"
		7		Less than 5 Banks		
2	Years in Business in relevant field	15	15	5 Years and above	NTN Certificate / Letter of Incorporation / Company Registration Letter / Letter or Declaration of Commencement of Business with evidence is required to be enclosed	Annexure "B"
		7		3 Years and Above		
3	Average Yearly Turn Over in Last 3 Years (In PKR)	20	20	On an average of 24 million and above per year	Audit Report / Tax Return	Annexure "C"
		10		Less than 24 million per year		
4	Number of Offices in cities	10		5 and above	Give complete address along with PTCL landline numbers. No mobile number will be entertained.	Annexure "D"
		5	5	Less than 5		
5	Total Number of Successful interviews VIA CATI per month	20	20	1000 interviews or more	Details of Successful interview to be attached.	Annexure "E"
		10		Less than 1000 interviews		
6	Number of Bank Branches covered last three years	20	20	500 Branches or more	Award letters to be attached duly issued from each concerned Bank	Annexure "F"
		10		Less than 500 Branches		
Total Marks		100	95	Qualified / Disqualified		

**Members Signatures- Evaluation Team**

Athar Iqbal  
Administration Division

Fouzia Shamim  
Operations Division

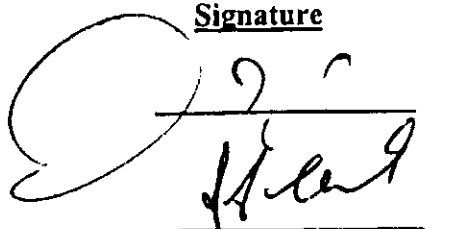
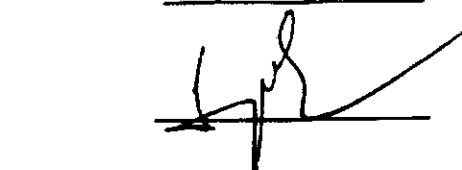
Taimoor Ghausi  
Finance Division**Members - Procurement Committee**

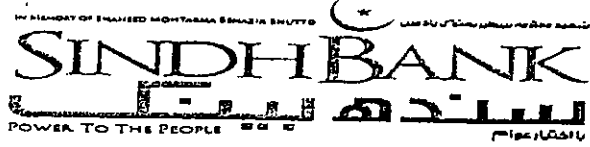
1 HEAD OF ADMIN

2 CHIEF FINANCIAL OFFICER

3 CHIEF MANAGER, IDBL

Signature



Circular

SNDB/CO/ADMIN/BIDDING/CIRC/1201/2021

Date: 06-07-2021

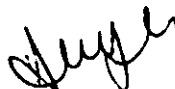
Opening of Tender for Selection of Monitoring their adherence to FIC themes/  
Principles on an ongoing basis.

Bidders have been called upon to participate for the subject purpose. Members of the procurement committee are requested to attend the event as per the given schedule:

Bid Opening Date: 06-07-2021

Bid Opening Time: 11:00 hours

Venue : Board Room

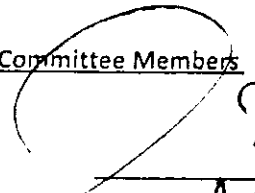
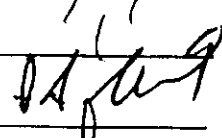
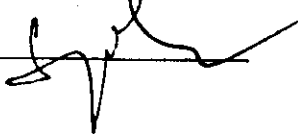
  
\_\_\_\_\_  
Ather Iqbal  
Incharge Procurement

Signature –Procurement Committee Members

Head of Administration

Chief Financial Officer

Chief Manager (IDBL)

  
\_\_\_\_\_  
  
\_\_\_\_\_  
  
\_\_\_\_\_

ATTENDANCE SHEET  
 BID OPENING -

on an ongoing Basis

FOR SELECTION OF Monitoring their adherence to FTC Rules / Principles

Date: 04-07-2021

S.No	Company Name	Name of Company Representative	Contact No.	Company Address	Signature
01	The Dynamic Research Consultant	By Mr. B. B. B.			

Signature - Procurement Committee Members

Head of Administration

Chief Financial Officer

Chief Manager (IDBL)

*[Handwritten signatures and initials over the signature lines]*

OPENING OF BID  
 FINANCIAL PROPOSALS

on an Ongoing Basis.

FOR SELECTION OF Monitoring their adherence to FIC Memo/Principles

Date: 16-07-2021

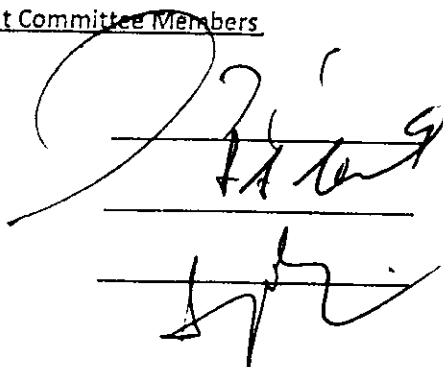
S.No	Company Name	Total Bid Offered		Signature of Company Representative	Remarks
		Announced	Evaluated		
01	The Dynamic Research Consultant	Rs 1,155,493/-			

Signature –Procurement Committee Members

Head of Administration

Chief Financial Officer

Chief Manager (IDBL)



MINUTES OF THE OPENING OF THE TENDER (TECHNICAL / FINANCIAL PHASE)

TYPE OF PROCUREMENT ADMIN / IT / CONSULTANT / MEDIA  
TENDER NAME Monitoring their adherence to FTC themes / Principles  
TYPE OF TENDER on an ongoing Basis  
OPENING DATE 06-07-21  
OPENING TIME 1100 Hours.

ATTENDANCE (MEMBER PC)

	NAME	FIRM
ATTENDANCE (REPS. OF BIDDERS)	① <u>The Dynamic Research consultant.</u>	
	<u>/</u>	<u>/</u>
	<u>/</u>	<u>/</u>
	<u>/</u>	<u>/</u>
	<u>/</u>	<u>/</u>
TOTAL BIDS ACCEPTED FOR EVALUATION	<u>#01</u>	
TOTAL BIDS REJECTED	<u>/</u>	
REMARKS	<u>/</u>	

SIGNATURE MEMBERS PC-ADMIN  
Head - Fin Div. [Signature]  
Head - Admin Div. [Signature]  
Member-IDEL [Signature]  
Date: [Signature]



Social Dynamics Business Dynamics Market Dynamics Consumer Dynamics

## THE DYNAMICS RESEARCH CONSULTANTS

### INTEGRITY PACT

Contract Number: SNDB/COK/ADMIN/TD/1201/2021

Dated: 01-09-2021

Contract Value: Rs. =1,155,493\-

**Contract Title:** Monitoring their adherence to Fair Treatment (FTC) central themes / principles on an ongoing basis and demonstrate how culture, strategies and controls deliver fair treatment to its customers through FTC framework

**Declaration of Fees, Commissions and Brokerage etc. Payable by the Suppliers of Services Pursuant To Rule 89 Sindh Public Procurement Rules Act, 2010**

**M/s. The Dynamics Research Consultants** hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Sindh (Gos) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (Gos) through any corrupt business practice.

Without limiting the generality of the foregoing, **M/s. The Dynamics Research Consultants** represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from Gos, except that which has been expressly declared pursuant hereto.

**M/s. The Dynamics Research Consultants** certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with Gos and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty. **M/s. The Dynamics Research Consultants** accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to Gos under any law, contract or other instrument, be voidable at the option of Gos.

Notwithstanding any rights and remedies exercised by Gos in this regard, **M/s. The Dynamics Research Consultants** agrees to indemnify Gos for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to Gos in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by , as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from Gos.

For and On Behalf of

The Dynamics Research Consultants

Signature: [Signature]

Name: Muhammad Saad

For and On Behalf of

Sindh Bank Limited

Signature: [Signature]

Name: Shahzad Beg

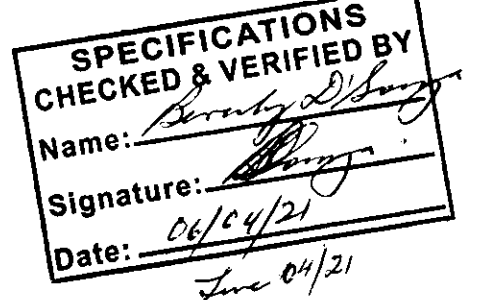
Head of Admin In



THE DYNAMICS  
RESEARCH CONSULTANTS

Suit No: 501, Park Avenue, PECHS Block 6, Shara-e-Faisal Karachi. Pakistan.  
Tel: +92 21 3431 1989, Fax: +92 213431 1988  
Email: info@thedynamics.biz

[www.thedynamics.biz](http://www.thedynamics.biz)



### 3 SCOPE OF WORK / TECHNICAL SPECIFICATION

Sindh Bank needs to continue to monitor their adherence to Fair Treatment (FTC) central themes / principles on an ongoing basis and demonstrate how culture, strategies and controls deliver fair treatment to its customers through FTC framework.

Conduct Assessment Framework (CAF) is a self-assessment conduct tool for banks that will measure bank's state of conduct. The purpose to quantify conduct is to develop a periodic, reliable, diagnostic and comparable mechanism which helps bank deliver its commitment to FTC in the most optimum way.

Sindh Bank at this stage desire to quantify its measurement towards FTC for two of its programs that is Mystery Shopping & Consumer Satisfaction Survey (CSS)

#### 1. Mystery Shopping

The mystery Shopping Program which will cover the following:

- Fulfillment of Sindh Bank requirement at branch level  
Overall conduct & behavior of staff with customers
- Evaluation of customer services being provided as per service standards
- Knowledge about services
- Ability to understand and resolve customer's problems/queries
- Turnaround time taken for transaction and other customer requests
- The work environment
- Identify the areas of staff strength and weakness

#### 1.2 Research Approach

For conduct of the video mystery shopping exercise, Sindh Bank Limited requires to adopt Standard "Video Mystery Shopping" (VMS), that is, one time visit to observe situation of a branch's interest on standard parameters. Relevant facts, actions and behaviors are recorded by interacting with Branch Staff

#### 1.3 Field Methodology

- Structured questionnaire will be used for data recording across the branches
- Mystery shopper will record branch evaluation based on mutually agreed survey instrument that will be designed and finalized in consultation with the client and agency.
- Branch evaluation will soon be recorded within an hour after a visit (somewhere away from the covered branch).
- Mystery shoppers will also be instructed to note down any misconduct/anomalous behavior, which they might observe in the service center.

<b>SPECIFICATIONS CHECKED &amp; VERIFIED BY</b>	
Name:	<i>Berenjot Banya</i>
Signature:	<i>Banya</i>
Date:	<i>06/04/21</i>

#### 1.4 Deliverables & Timeliness

- All visits conducted will be video recorded
- Total of 132 branches to be visited in the period of six months/ by 31<sup>st</sup> January ~~2019~~ *2022* positively
- The Final report will be provided latest by 10 working days after the completion of all the visits
- Interactive dashboard will be provided

## 2. Consumer Satisfaction Survey (CSS)

Customer satisfaction comprehensively studies customers' behavior at each phase of their experience, **causes and consequences**. It covers all the dimension necessary to understand the mechanisms governing customers' satisfaction as well as all the levers needed for strategic decisions.

#### Deliverables & Timelines

##### 2.1 Research Methodology

- Quantitative survey across all segments will be conducted through 2000 Interviews' via 5-7 minutes agreed instrument by using CATI (Computer Assisted Telephonic Interview).
- Client data base will be provided by Sindh Bank 7 times the sample size for achieving the desired sample.
- GSM gateways for SIMs based dialling.
- Offering Urdu, English and all main regional language interviewing.
- 100% voice recording of the interviews.
- Automatic call disposition and performance statistics with very detailed project and interviewer specific reports.

Real-time remote progress monitoring over web for CATI operation managers and clients.

##### 2.2 Total of 2000 customers

##### 2.3 Final Report

##### 2.4 Interactive Dashboard



SNDB/COK/ADMIN/TD/1201/2021

Dated: 08/09/2021

M/s. The Dynamics Research Consultants  
Suite No.501, 5<sup>th</sup> Floor, Park Avenue  
P.E.C.H.S, Block-6  
Shahrah-e-Faisal  
Karachi

**Subject: Contract Award – Monitoring their Adherence to Fair Treatment (FTC) Central Themes/Principles on an ongoing basis and demonstrate how culture / strategies and controls deliver fair treatment to its customers through (FTC) Framework**

Dear Sir,

The management of Sindh Bank Limited is pleased to award the subject contract to

**M/s. The Dynamics Research Consultants** in accordance with terms and conditions

mentioned in our tender dated 16/06/2021.

Sincerely,

For & behalf of Sindh Bank Limited,

  
Lt. Col. (R) Shahzad Begg

EVP-1/Head of Administration Division



**Vendor Not Responsible Any Fake Documentation**

25 JUN 2021

(RUDEES FIFTY ONIENS  
OFFICE SUPERINTENDENT  
STATE UNDER CO. COURT  
KANSAS)

Generally, hereinafter singly and collectively referred to as **Party** and **Parties** respectively;

**THE DYNAMICS**  
RESEARCH CONSULTANTS

**WHEREAS:**

- A. The Service Provider is engaged in the business of providing certain specialised services, hereinafter referred to as the "Services"; and
- B. The Bank has approached the Service Provider for carrying out mystery shopping activities for evaluating the Service Quality of the Bank Branches and the Service Provider has agreed to provide such services to the Bank on the terms and conditions hereinafter appearing;

**NOW, THEREFORE,** in consideration of the mutual covenants hereinafter set out, the parties agree as under;

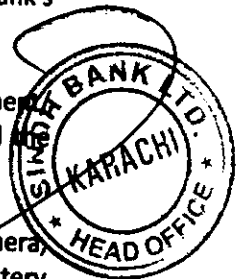
**1. SCOPE OF SERVICES**

The scope of the study will comprise of Video Mystery Shopping Visits along with Telephonic Customer Satisfaction Survey and the Service Provider is advised to make necessary preparations to commence the Video Mystery Shopping and Telephonic Customer Satisfaction Survey in accordance with the methodology specified by the Bank.

**2. DUTIES, OBLIGATIONS AND RESPONSIBILITIES**

**2.1. General**

- 2.1.1. Without prejudice to the generality of the duties and obligations assumed by the Service Provider throughout this Agreement, the Service Provider shall also have the non-exhaustive list of duties, obligations and responsibilities hereinafter appearing.
- 2.1.2. The Service Provider shall render and perform its duties and obligations under this Agreement with best efforts and with such skill and care as would be expected of a prudent professional in the industry and adhere to the instructions / requirements of the Bank as per the terms of this Agreement.
- 2.1.3. The Service Provider shall always adhere to the Bank's requirement as communicated to them in writing from time to time and shall be of the essence in this Agreement.
- 2.1.4. The Service Provider shall monitor, analyse and measure the service quality parameters as defined/provided by the Bank. The Service Provider shall carry out Video Mystery Shopping and Telephonic Customer Satisfaction as per the clauses mentioned in Annexure I "Particulars of Services".
- 2.1.5. The Service Provider shall evaluate the product knowledge, attitude and behaviour of the bank representatives about customer services.
- 2.1.6. The Service Provider shall deliver A) Video Mystery Shopping assessment reports along with the videos and interactive dashboard and B) Voice recording of Telephonic Customer Satisfaction Survey along with data and interactive dashboard to the Bank's representative as per the timeline mutually agreed between both the parties.
- 2.1.7. The Service Provider will ensure the use of high quality/ sophisticated equipment devices for conducting Mystery Shopping. Also match between the report and the video is compulsory.
- 2.1.8. The Service Provider shall ensure the use of any equipment (like Ipad, button camera, tie camera, key chain camera and wristwatch camera) for audio/video mystery shopping. Moreover, Service Provider will not take any pictures of the female customers/ staff members.
- 2.1.9. After awarding the formal go-ahead to the Service Provider, if the Bank wishes to cancel the project at any stage due to any reason, the Service Provider would charge the cost of assignment completed till that time.
- 2.1.10. Any representative from the Bank has all rights to accompany Service Provider's mystery shoppers during the mystery shopping assessment visit of Bank's branches.



### 3. SERVICE CHARGES

3.1. In consideration of the services provided by the Service Provider under this agreement, the Bank has agreed to pay the service charges as detailed in below table.

Services	Rate (Inclusive of all Taxes)
Video Mystery Shopping	=459,413/-
Telephonic Customer Satisfaction Survey	=696,080/-

3.2. Thereafter either Party may, if it deems necessary, propose in writing a revised schedule of service charges for consideration. Such revised schedule of service charges shall take effect upon acceptance thereof by both Parties.

3.3. Video Mystery Shopping visit and Telephonic Customer Satisfaction Survey rate is inclusive of questionnaire development, set up cost, training of mystery shoppers/calling agents, field work, traveling expenses, communication expense, data processing (data entry/ cleaning/ tabulation/ analysis), video editing, video labelling/ rendering, report writing and interactive dashboard.

3.4. The Service provider will invoice the Bank (for the cases the Bank has received by the Service Provider /verified and declared as no objection) in two intervals. First one would be when half of the mystery shopping and telephonic customer satisfaction assigned task gets completed and second would be at the time of completion of the remaining task. In both the invoicing intervals, the Bank will verify the invoice, and in case of no discrepancy, payment will be made to the Service provider within 10 working days from the receipt of the invoice. If there are any discrepancies in the invoice, the Bank shall intimate the same to Service Provider within a week. The Service Provider shall take immediate action to resolve such discrepancies and submit the revised invoice to the Bank.

3.5. Apart from the charges mentioned under this Agreement, the Bank shall not be required to make any other payments.

3.6. If any additional cost in terms of indirect taxes (imposed by the government during the proposal finalization/execution period of the study) gets implemented, then the Bank and the Service Provider will decide about the payment mechanism mutually.

### 4. DURATION AND TERMINATION

4.1. This agreement shall become effective from the 8/9/21 and shall remain effective till 8/9/22 which may be extended upon mutual review of the terms and conditions, and shall be only terminated as per the conditions prescribed herein;

4.2. The agreement may be terminated by either party by serving one month notice in writing to the regular correspondence address of the other party marked for the appropriate contact.

4.3. Any termination shall not affect any right or remedy, which may have accrued to either party before the termination.

### 5. COMPLIANCE WITH LOCAL LAWS

5.1. Except as otherwise provided in this Agreement, both Parties shall comply with their respective and applicable local laws, which directly or indirectly affect the terms of this Agreement.

5.2. The Service Provider shall, if the same is not already covered by the above Clause, comply in all respects with the provisions of all civil and labour Statutes, Rules and Regulations and any other laws applicable to it and / or to its employees / representatives even if they are not direct employees of the Service Provider but engaged to deliver the Services.



## **6. INDEMNITY**

The service provider agrees to protect, indemnify and hold the Bank and each of its subsidiaries, affiliates, officers and employees harmless from any and all losses, liabilities, claims, demands, costs, expenses and such like incurred by and/or made against the Bank and/or any of its subsidiaries, affiliates, officers or employees arising out of or in connection with the breach of this agreement by the Service Provider or incurred by the bank as a result of the Service Provider's negligence and/or the negligence of its personnel.

## **7. AGENCY OR PARTNERSHIP**

7.1. Nothing contained in this Agreement shall be construed as creating a partnership between the Bank and the Service Provider nor shall it constitute the Service Provider as an agent of the Bank.

7.2. The Parties hereby agree and undertake that they are independent entities engaged in the conduct of their own business and neither party shall be deemed to be the agent, representative or employee of the other for any purpose whatsoever and the existence of this Agreement does not create any right or authority to make any representation or warranty or to assume, create or incur any liability or obligation of any kind, express or implied, in the name of or on behalf of the other.

## **8. CONFIDENTIALITY, PRIVACY AND SECURITY OF INFORMATION**

8.1. The service provider shall not, and shall ensure that the personnel do not, use, divulge or communicate to any person (other than the designated person the Bank only).

8.2. Where the Bank shall have obtained any confidential information from any third party under an agreement which include any restriction on disclosure known or which is made known to the service provider or any of the personnel, the service provider shall not, and shall ensure that any personnel shall not, without the prior consent in writing of the authorized signatory of the bank at any time whether during the term of this agreement or after its termination for whatever cause, infringe such restrictions.

8.3. Data gathered through Mystery shopping and customer satisfaction survey shall be kept by Service Provider in record up till final presentation only, after which the data shall be provided to the bank and will be deleted from the Service provider's record.

8.4. Data includes (Mystery shopping / telephonic customer satisfaction reports, presentations, analysis, audio, video, stats, information, facts and figures) cannot be shared with anyone (other than the Bank) for any reason, nor it can be used by anyone (other than the Bank). Only the Bank will be in authority to use/ share it.

## **9. AMENDMENTS**

This Agreement or any renewal thereof shall not be amended, altered, or modified except by an instrument in writing expressly referring to this Agreement and signed by the Parties hereto.

## **10. NOTICES**

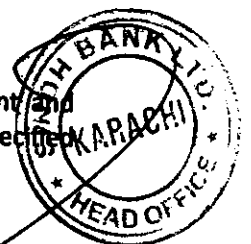
Any notice to be given or other communication to be provided hereunder shall be sent and exchanged between the parties at their respective registered/ head-office addresses as specified hereinbefore, unless another address has been specified by written notice.

## **11. COMPLAINT HANDLING**

The purpose of this Complaints Handling Procedure is to ensure that Complaints are handed efficiently, effectively, and consecutively within a reasonable period to ensure that Service Provider shall improve its services and establish long-lasting relationships with Bank and vice-versa.

The Service Provider shall respond to the complaint on the subject matter in writing within a period 24 hour to Bank along with timeline for resolution of the issue and vice-versa.

Once the issue is resolved the same shall be communicated by the Service Provider and vice-versa.



**12. WAIVER**

None of the provisions of this agreement shall be considered waived by either party unless such waiver is given in writing by the party in question. No such waiver shall be waiver of any past or future default, breach or modification of any of the terms, provisions, conditions or covenants of this agreement unless expressly set forth in such waiver.

**13. ASSIGNMENTS**

The Service Provider shall not assign, sub-contract or otherwise transfer any of its rights or obligations hereunder without the prior written consent of the Bank and the same shall not relieve the Service Provider of any liability for full performance of this Agreement as per the terms and conditions herein.

**14. FORCE MAJEURE**

The Service providers shall at all times abide by the deadlines/dates/time given for conducting Mystery Shopping. In case of any hindrance/ uncertainty due to law-and-order situation, the Service provider must immediately bring it to the knowledge of the Bank for future dates.

**15. BUSINESS CONTINUITY PLAN**

Service Provider must maintain adequate disaster recovery and back-Lip procedures and contingency plans to ensure the Service Provider's business continuity and that Service Provider is able to perform this Agreement without any interruption.

**16. DISPUTE RESOLUTION**

All disputes arising between the parties hereto as to any matter or thing arising from or in any manner connected with this agreement shall be referred to arbitration by a sole arbitrator. The arbitration proceedings shall be conducted in accordance with the Arbitration 1940 or any amendment or re-enactment thereof and the rules made there under by an arbitrator to be appointed by the mutual consent of the parties hereto. The arbitrator shall be a retired judge of the supreme court of Pakistan or failing the availability of such an arbitrator a retired judge of the High Court shall act as the sole arbitrator. The decision of the arbitrator shall be final and binding. The venue of arbitration shall be Karachi. Arbitration as aforesaid shall be a condition precedent to any other action under law.

**17. SEVERABILITY**

If at any time and for any reason any provision/s, or part thereof, of this Agreement becomes invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provision/s shall not be affected or impaired. In case it is not possible under law to implement any of the provisions of this agreement the parties undertake to abide by the spirit of this agreement and to endeavor to agree to perform obligations closely reassembly those created by this agreement as shall be permissible by law.

**18. TAXES**

Service charges paid by the Bank to the Service Provider shall be subject to the deduction of withholding tax or other taxes as may be applicable unless the Service Provider produces a valid exemption certificate from the income tax/ tax authorities.

**19. GOVERNING LAW & JURISDICTION**

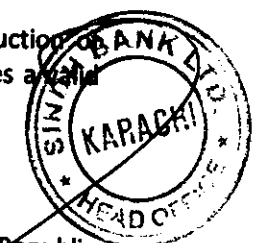
The Agreement shall be governed by and construed in accordance with the laws of Islamic Republic of Pakistan, and the parties hereto submit that only the courts of competent jurisdiction at Karachi shall have exclusive jurisdiction in all matters arising hereunder.

**20. ENTIRETY**

This agreement together with Annexure I constitutes the entire and only agreement between the Parties with respect to the subject matter hereof and hereby terminates, cancels, and supersedes any and all prior oral or written agreements, negotiations, discussions, representations, warranties, statements or understandings between the parties.

**21. ACCESS TO REGULATOR.**

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The Dynamics Research Consultants and SNDB agree to provide State Bank of Pakistan necessary access to the documentation and accounting records in relation to the for Monitoring adherence to Fair Treatment (FTC) central themes / principles on an ongoing basis and demonstrate how culture, strategies and controls deliver fair treatment to customers through FTC framework for Head Office and right to conduct on – site inspection, If required.

**22. ANTI-MONEY LAUNDERING**

“The Dynamics Research Consultants acknowledge that they do not violate any statutory / prudential requirement on anti-money laundering or record keeping procedure as per existing laws / rules and regulations of locals as well as foreign jurisdiction.”

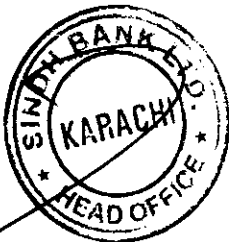
**Support Escalation Matrix:**

For timely addressing of complaints given support escalation matrix will be utilized/followed:-

<b>LEVEL-1</b>	Javed Akhter	
First complain if the call is not resolved "within specified response time" (24 hours)	021-34311989	
	javed.akhter@thedynamics.biz	
	03212193761	
<b>LEVEL-2</b>	Syed Maaz Ali Qadri	
Second complain, if the call is attended within "Specified Response Time" and not attended / or the problem still unresolved even after complaining at Level-1 (48 hours)	021-34311989	
	maaz.ali@thedynamics.biz	
	0333-6060334	
<b>LEVEL-3</b>	Basit Hussain	
Third complain, if the call is attended within "Specified Response Time" and not attended /or the problem still unresolved even after complaining at Level-2	021-34311989	
	basit.hussain@thedynamics.biz	
	0300-5278344	
<b>Note: Ensure that no column above is left blank</b>		

*MA*

**THE DYNAMICS**  
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IN WITNESS THEREOF the parties hereto have executed this Agreement on the day and year first before written.

Witness

Syad Manz Ali  
\_\_\_\_\_

FOR & ON BEHALF OF THE DYNAMICS RESEARCH  
CONSULTANTS

SIGNATURE \_\_\_\_\_

**THE DYNAMICS**  
RESEARCH CONSULTANTS

NAME

Muhammad Sood

DESIGNATION

Director

ADDRESS

Karachi

Witness

Mohsin Ali Rahu  
**MOHSIN ALI RAHU**  
Chief Engineer  
Sindh Bank Ltd.

FOR & ON BEHALF OF SINDH BANK LTD

SIGNATURE \_\_\_\_\_

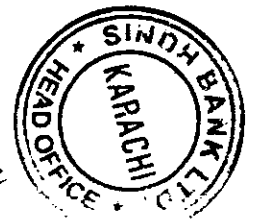
NAME

H. O. (R) Shabaz Beg

DESIGNATION

Head of Admin Division

ADDRESS Federation House, Abdullah Shah Ghazi  
Road, Clifton, Karachi



FOR & ON BEHALF OF SINDH BANK LTD

SIGNATURE \_\_\_\_\_

NAME

NAJIA IMRAN

DESIGNATION

AVP II

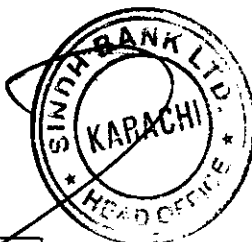
ADDRESS Federation House, Abdullah Shah Ghazi  
Road, Clifton, Karachi



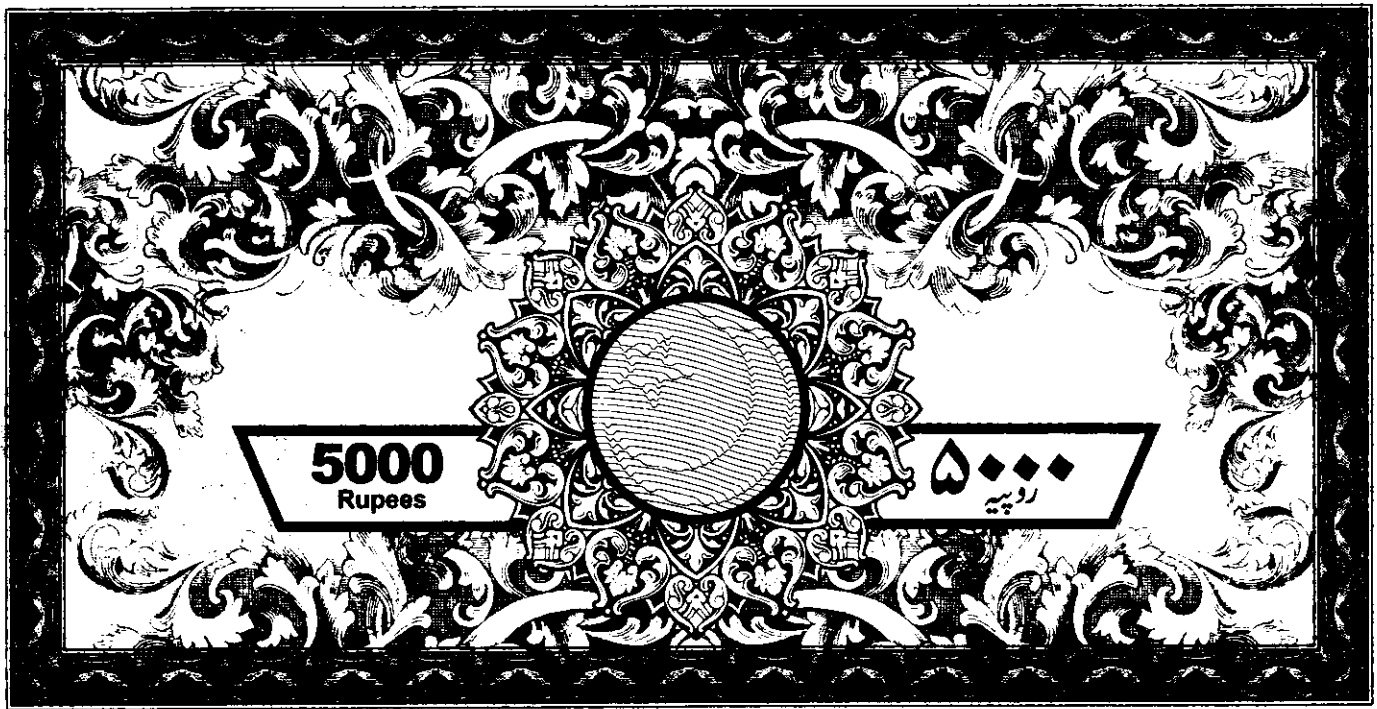
**Break up of Mystery Shopping Visit to Branches**

**ANNEXURE "M"**

S.No	Areas	No. of Branches
1	Karachi	52
2	Rural Sindh	46
3	Islamabad	6
4	Punjab	24
5	KPK	4
	<b>Total</b>	<b>132</b>







STAMP OFFICE CITY COURT, KARACHI.

Issued to Salim Siddiqui, P.O.

MAC/LEG No. 115106

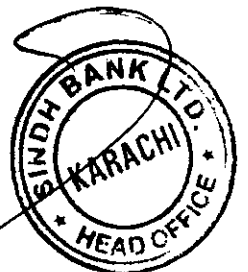
Case D.S.R. No. 3 Dt. 20.8.01

In behalf of Client No. 57 Dt. 20.8.01

or the purpose of \_\_\_\_\_  
Entry No. 3 Dt. 20.8.01

RUPEES FIVE THOUSAND ONLY

*[Signature]*



*[Signature]*  
**THE DYNAMICS**  
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### List of Branches

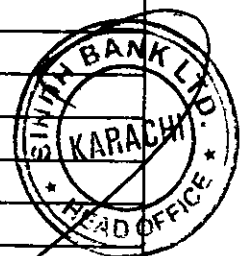
S.No.	Branch Code	Branch Name
<b>KARACHI BRANCHES</b>		
		<b>GROUP BUSINESS HEAD SOUTH OFFICE</b>
		Plot # Misc.-2, Bahria Complex-II
		M.T. Khan Road, Karachi
1	5303	<b>ALLAMA SHABBIR AHMED USMANI ROAD (ISLAMIC)</b>
		Shop No.2,3, & 4, Shaheen Heights, Block-7,
		KDA Scheme No.24, Gulshan-e-Iqbal,
		Karachi
2	0390	<b>ABUL HASAN ISPHAHANI ROAD BRANCH</b>
		Plot No.A-1/10, Block No.4,
		Gulshan-e-Iqbal, Karachi
3	0341	<b>BAHADURSHAH ZAFAR MARKET BRANCH</b>
		Property No.G-3 of R.B. 11/22, III-A-239-B,
		Rambagh Quarters, Gwali Lane No.1,
		Karachi
4	0329	<b>BUFFERZONE NAGAN CHOWRANGI BRANCH</b>
		Plot No. 32, Sector 11-H,
		North Karachi Township Scheme, Karachi
<b>THE DYNAMICS</b>		
RESEARCH CONSULTANTS		

5	0360	<b>BAHADURABAD BRANCH</b> Plot No.111, Shop No.4, The City Towers, Bahadur Yar Jang Co-operative Housing Society Alamgir Road, Karachi
6	0364	<b>BHAINS COLONY BRANCH</b> Plot No. 217, Block-A, Cattle (Bhains) Colony Landhi, Karachi
7	0366	<b>BAHRIA COMPLEX-II BRANCH</b> Plot # Misc.-2, Bahria Complex-II M.T. Khan Road, Karachi
8	0375	<b>BOHRAPIR BRANCH</b> Shop No.3 & 4, Plot Survey No.88, RC.12 Ranchore Line Quarter, Karachi
9	0391	<b>BALDIA TOWN BRANCH</b> Plot No.667, Anjam Colony, Badia Town, Karachi
10	0385	<b>BAHRIA TOWN BRANCH</b> Plot No.109-A, Precinct-A, Street Commercial Lane-05, Midway Commercial, Bahria Town, Karachi
11	0302	<b>CLIFTON BRANCH</b> Ground Floor, St-28, Block-5, Federation House, Clifton, Karachi
12	0303	<b>COURT ROAD BRANCH</b> Ground floor, G-5-A, Court View Apartments, Opposite Sindh Assembly, Karachi
13	0318	<b>CLOTH MARKET BRANCH</b> Shop No.28, Ground Floor, Cochinwala Market, Bunder Road Quarters, Karachi
14	0369	<b>CIVIC CENTER BRANCH</b> Ground Floor, Civic Center, Gulshan-e-Iqbal, Karachi
15	0325	<b>DHORAJEE BRANCH</b> Plot # 35/243, Block 7&8, C.P. Berar Cooperative Housing Society, Dhorajee Colony, Karachi
16	0357	<b>DHA PHASE-II BRANCH</b> Plot No. 13-C, Commercial Area "A", DHA Phase-II, Karachi



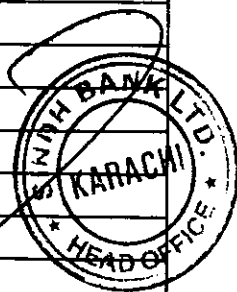
**THE DYNAMICS**  
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17	0338	<b>DHA Phase-IV</b> Shop # 1,2,3, and 4, Plot No.III 9 <sup>th</sup> Commercial Street, Phase-IV, DHA, Clifton Cantonment, Karachi
18	0304	<b>DHA 26<sup>th</sup> STREET BRANCH</b> Plot No.14-E, 26 <sup>th</sup> Street Phase 5 Ext. D.H.A, Karachi
19	0380	<b>DHA PHASE-VIII BRANCH</b> Ground Floor, Plot No.75-C, Al-Murtaza, Lane-3, DHA, Phase-VIII, Karachi
20	0372	<b>DR. ZIAUDDIN AHMED ROAD</b> Plot No.2/1, Sheet No. C 11-9, Imperial Court, Dr. Ziauddin Ahmed Road, Karachi
21	0349	<b>GARDEN EAST BRANCH</b> Plot No. GRE-491/2-B, Shop No.2 & 3, Seven Star Residency, Garden East Quarters, Karachi
22	0321	<b>GOLE MARKET BRANCH</b> Plot # 16, Row # 18, Sub-Block-F in Block-III, Gole Market, Karachi
23	0335	<b>GULISTAN-E-JOHAR BRANCH</b> Shop # 7 & 8, Casim Paradise, Block-18, Scheme 33, Gulistan-e-Johar, Karachi
24	0343	<b>GULSHAN-E-HADEED BRANCH</b> Gulshan-e-Hadeed, Karachi
25	0305	<b>GULSHAN-E-IQBAL BRANCH</b> Fl : 1/13, block 5, KDA Scheme No.24, Main Rashid Minhas Road, Gulshan-e-Iqbal Karachi
26	0337	<b>GULSHAN-E-MAYMAR BRANCH</b> Plot No.SB-016, Sector-7, Sub-Sector IV, Gulshan-e-Maymar , Karachi
27	0311	<b>GIZRI BRANCH</b> Commercial Plot No.G-1/2 & 23 Lower Gizri Bazar Area, Clifton Cantonment, Karachi
28	0387	<b>GADAP TOWN BRANCH</b>



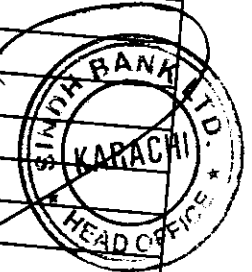
**THE DYNAMICS**  
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		Plot No.345, Haji Zakaria Jokhio Goth, Distt. Malir, Karachi
29	0392	<b>GULSHAN-E-IQBAL BLOCK 13D-2 BRANCH</b> Plot No.SB-04, Shop No.1 & 2, Block 13D-2, Scheme 24, Gulshan-e-Iqbal, Karachi
30	0377	<b>GULZAR-E-HIJRI BRANCH</b> Shop No. 65 & 66, Block-9, Ground Floor,, County Garden, Sub Plot 06/09, Sector 14-B, KDA Scheme No.33, Gulzar-e-Hijri, Karachi
31	0306	<b>HYDERI BRANCH</b> Plot No. SD-27, Block-G, Scheme No.2. Hyderi Market, North Nazimabad, Karachi
32	0301	<b>I.I. CHUNDRIGAR ROAD BRANCH</b> Ground Floor, P & O Plaza, Opposite I.I. Chundrigar Road, Karachi
33	0381	<b>IBRAHIM HYDERI BRANCH</b> Commercial Plot, Situated in Naiclass 25, Deh Ibrahim Hyderi, Karachi
34	0323	<b>JAMSHED QUARTER BRANCH</b> House # 13/B, Plot # 710/6, Survey Sheet # J.M. Quarters, Karachi
35	0307	<b>JODIA BAZAR BRANCH</b> Shop No. 1 Ground Floor, Soomro Center, Jodia Bazar, Napier Quarter, Karachi
36	0332	<b>KARACHI ADMINISTRATION SOCIETY BRANCH</b> Plot # SA/90, Block-8, KAECHS Society, Opposite Shaheed-e-Millat Road, Karachi
37	0348	<b>KHAYABAN-E-ITTEHAD BRANCH</b> Plot No.128-N, Muslim Commercial Area, Khayaban-e-Ittehad, DHA, Phase-VI, Karachi
38	5301	<b>KHAYABAN-E-ITTEHAD ISLAMIC BANKING BRANCH</b> Ground Floor, Plot No. 13-C, Khayaban-e-Ittehad, Phase-II Ext. DHA. Karachi
39	0354	<b>KHAYABAN-E-SHAHBAZ BRANCH</b> Plot No.11-C, Shop No.1 & 2, Ground Floor, Shahbaz Lane-2, Phase-VI,



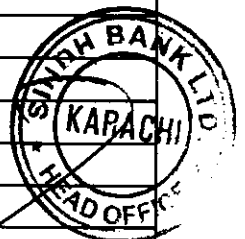
**THE DYNAMICS**  
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		Pakistan Defence Housing Authority, Karachi
40	0308	<b>KORANGI INDUSTRIAL AREA BRANCH</b> Plot No.27/28, Showroom No.5, Korangi Industrial Area, Sector-16, Karachi
41	0359	<b>KEHKASHAN CLIFTON BRANCH</b> Plot No. F/101, Block # 7, Scheme No.5, Kehkashan, Clifton, Karachi
42	0368	<b>KARIMABAD BRANCH</b> C-23, Al-Habib Blessing, Block-4, Federal B Area, Meena Bazar, Karimabad, Karachi
43	0373	<b>KARACHI UNIVERSITY</b> Main Campus, University of Karachi University Road, Karachi
44	0378	<b>KORANGI TOWNSHIP BRANCH</b> Plot No.0-13, Sector 33-A, Korangi, Karachi
45	0382	<b>KEAMARI BRANCH</b> Plot No.18, Locality No.11, Jungle Shah Keamari, Karachi
46	0383	<b>KHADDA MARKET BRANCH</b> Ground Floor, Plot No.18/2, Survey Sheet No.LY-6 Khadda Market, Lyari, Karachi
47	0345	<b>LANDHI BRANCH</b> Quarter No.14/10, Block-5 D, Landhi Township, Karachi
48	0339	<b>LEA MARKET BRANCH, KARACHI</b> Plot Survey # 2, Lea Quarters, Lea Market, Karachi
49	0330	<b>LIAQUATABAD BRANCH</b> Plot # 2, Block-3, Machine Area Survey Sheet # 7/9, Liaquatabad, Karachi
50	0322	<b>M.A. JINNAH ROAD BRANCH, KARACHI</b> Plot No.28/2, Shop No. 13, 14 & 15 Amber Medical Centre, M.A. Jinnah Road, Karachi
51	0344	<b>MALIR CANTT. BRANCH</b> Plot No.11, Block-S, Cantt. Bazar Area, Malir Cantonment, Karachi



**THE DYNAMICS**  
RESEARCH CONSULTANTS

52	0352	<b>MEHMOODABAD BRANCH</b> Plot No.476 & 476A, MAC-II' Mehmoodabad, Karachi
53	0316	<b>MEMON GOTH BRANCH</b> Plot No.232 Deh. Malh, Tapu Dersano Chano, Murad Memon Goth, Karachi
54	0347	<b>METROVILLE BRANCH</b> Plot No.F-5, Block-3, Category-B, KDA Scheme, Metroville No.1, S.I.T.E., Karachi
55	0333	<b>MOHAMMAD ALI SOCIETY BRANCH</b> Plot No.39/F, Mohammad Ali Society, Karachi
56	0370	<b>MALIR CITY BRANCH</b> Plot No.46, Block-A, Malir Township, Near Atia Hospital, National Highway, Karachi
57	5302	<b>MODEL COLONY (ISLAMIC)</b> Plot No.9-1/2-A, Model Colony, Near National Saving Centre, Karachi
58	0328	<b>NEW CHALLI BRANCH</b> Property Bearing # 37, Survey Sheet # SR-7, Serai Quarters New Challi, Karachi
59	0317	<b>NEW KARACHI BRANCH</b> Plot # AS-24, Street # 3, Sector # 5-H, North Karachi Township
60	0319	<b>NORTH KARACHI INDUSTRIAL AREA</b> 1/1, Sector 12-A, North Karachi Industrial Area, Karachi
61	0324	<b>NORTH NAPIER ROAD BRANCH</b> Plot # 32/2, Survey # NP-10, Sheet # 10 Napier Quarters, Napier Road, Karachi
62	0355	<b>NORTH NAZIMABAD BRANCH</b> Ground Floor, Plot No.SC-7 Chayell Comfort, Block-N, KDA Scheme No.2, North Nazimabad, Karachi
63	0371	<b>NISHTAR ROAD BRANCH</b> Shop No.1A, Ground Floor, Building Bearing Survey No.61/II,



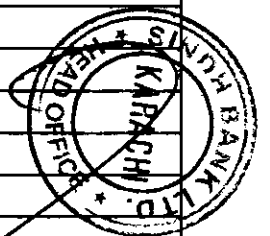
**THE DYNAMICS**  
RESEARCH CONSULTANTS

		Nishtar Road, Karachi
64	0376	<b>NAZIMABAD BRANCH</b> Shop No.S-1, Plot No.26 Row-01, Sub Block-A, Block-1, Nazimabad, Liaquatabad Town, Karachi
	0384	<b>ORANGI TOWNSHIP BRANCH</b> Plot No.C.1-57, Sector No.11, Orangi Township, Karachi
66	0389	<b>ORANGI TOWN BRANCH</b> Plot No.L-1 & Plot No.L-245, Section 1/D, Orangi Town, Karachi
67	0310	<b>PAPER MARKET BRANCH</b> Plot No.22/2, Sheet No.SR.18, Serai Quarters, Saddar Town, Karachi
68	0353	<b>PECHS COMMERCIAL AREA BRANCH</b> Plot No.187-3A, Shop No. 3 & 4, Ground Floor, Dawood Apartment, Block-2, PECHS, Karachi
69	0358	<b>PIA EMPLOYEES CO-OPERATIVE HOUSING SOCIETY BRANCH</b> Plot No.B-44, Block-9, KDA Scheme # 36, PIA Employees Co-Operative Housing Society, Gulistan-e-Jauhar, Karachi
70	0342	<b>PIB COLONY BRANCH</b> Shop No. 2, Plot No.340, Pir Illahi Bux Co-operative Housing Society Ltd., PIB Colony, Karachi
71	0309	<b>PREEDY STREET, SADDAR BRANCH</b> Property bearing # 326/2, Artillery Maidan, Preedy Street, Saddar Karachi
72	0393	<b>QUAIDABAD BRANCH</b> Plot No.SV-09, Maria Center, Quaidabad, Landhi, Karachi
73	0367	<b>RASHID MINHAS ROAD BRANCH</b> Plot No. A-2, Shop No.S12 to S-15, Akbar Paradise, Block-A, National Cement Employees Cooperative Housing Society, Rashid Minhas Road, Karachi
74	0356	<b>SAFOORA GOTH BRANCH</b> Plot No.SB-23, Shop No.2, Euro Heights, Block-7, KDA Scheme # 36, Gulistan-e-Johar, Karachi
75	0326	<b>SHAHEED-E-MILLAT ROAD BRANCH</b>

**THE DYNAMICS**  
RESEARCH CONSULTANTS



		Show Room # G-01, Sagar Heights, Block-3, M.S.G.P. Cooperative Housing Society, Shaheed-d-Millat Road, Karachi
76	0314	<b>SITE BRANCH</b> B/9-B-2, SITE, Karachi
77	0312	<b>SHAHRAH-E-FAISAL BRANCH</b> Plot No.30-A, Ground Floor, Showroom No. 4, 5 & 6, Progressive Centre, Block-6, P.E.C.H.S, Shahrah-e-Faisal, Karachi
78	0340	<b>SHERSHAH BRANCH</b> Plot No.D/95, Shop# A-1 & A-2, SITE Area, Karachi
79	3021	<b>SIR SYED HOSPITAL – SUB BRANCH</b> Plot No.887, Block-A, Korangi Road, Near KPT Interchange, Qayyumabad, Opposite DHA Phase-VII Ext. Karachi
80	3031	<b>SINDH SECRETARIAT – SUB BRANCH</b> C.S. No.409, Sheet No. AM-1, Artillery Maidan Quarter, Karachi
81	0334	<b>SOHRAB GOTH BRANCH</b> Shop # 14/A & B, 15/A & B, Ground Floor, Al-Asif Square, Sohrab Goth, Karachi
82	0336	<b>STOCK EXCHANGE BRANCH, KARACHI</b> Property No. 142 & 143, Third Floor, Stock Exchange Building, Karachi
83	0362	<b>SINDHI MUSLIM HOUSING SOCIETY BRANCH</b> Plot No. 117 & 118, Shah Abdul Latif Education Trust Block-A, Sub-Block B, Sindh Muslim Cooperative Housing Society, Main Chowrangi, Karachi
84	0363	<b>SHIREEN JINNAH COLONY BRANCH</b> Plot No.46, Block-I, Category-B, Scheme No.05, Shireen Jinnah Colony, Clifton, Karachi
85	0374	<b>SHAH FAISAL COLONY</b> House No.CB-52, Ground Floor, Alfalah Co-operative Housing Society (Drigh Colony)



**THE DYNAMICS**  
RESEARCH CONSULTANTS

		Shah Faisal Colony, Karachi
86	0379	<b>SINDH SOCIAL SECURITY INSTITUTION (SESSI) BRANCH</b> Ground Floor, Sindh Employees Social Security Institute Head Office, ST/17, Block-06, Gulshan-e-Iqbal, Karachi
87	0386	<b>SAADI TOWN BRANCH</b> Plot No.C-33 (Commercial), Block-II, Saadi Town, Scheme-33, Gulzar-e-Hijri, Malir Cantt, Karachi
88	0388	<b>SAMANABAD / GULBERG BRANCH</b> Plot No.R-323, Block-18, Scheme No.16, F.B. Area, Samanabad, Gulberg, Karachi
89	0313	<b>TARIQ ROAD BRANCH</b> Plot No.55-C, 56-C, Central Commercial Area, Block-2, PECHS, Karachi
90	0315	<b>TIMBER MARKET BRANCH</b> Plot Survey # 22 (Old Survey # E-5/3-14), Lawrence Quarter, Siddique Wahab Road, Timber Market, Karachi
91	0331	<b>UNIVERSITY ROAD BRANCH, GULSHAN-E-IQBAL</b> Shop # 2 & 3 Bearing Plot # SB-13, Ground Floor, Gulshan Centre, Block-13-C, Scheme-24, Gulshan-e-Iqbal, Karachi
92	0320	<b>WATER PUMP BRANCH</b> Plot # 9, Block-16, Scheme # 16, Federal "B" Area, Karachi
93	0346	<b>WEST WHARF BRANCH</b> Plot No. 20, Warehouse Area, West Wharf Road, Karachi

#### **INTERIOR SINDH BRANCHS**

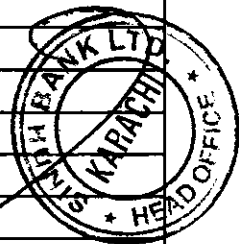
1	0149	<b>AHMED PUR BRANCH</b> Jiryan No.309, Survey No.625, Ahmed Pur, Taluka Kingri, District Khairpur
2	0401	<b>AUTOBHAN ROAD BRANCH, HYDERABAD</b> Wali Arcade, Plot No.M-577, Autobhan Road, Latifabad, Hyderabad
3	0144	<b>ANAJ MANDI LARKANA BRANCH</b> Survey No.3830/1831 & 1981/1, Ward-A, Mohallah Shewa Mandi, Main Road Larkana
4	0124	<b>BADAH BRANCH</b>

**THE DYNAMICS**  
RESEARCH CONSULTANTS

		Juryan No.87, Main Badah Road, Badah, Tehsil Dokri, District Larkana
5	0409	<b>BADIN BRANCH</b> Plot / Survey No.157, Main Bus Stop, Hyderabad Badin Road, Badin
6	4091	<b>BAWANI SUGAR MILLS – SUB-BRANCH</b> Ahmed Nagar, Talhar Distt. Badin
7	0423	<b>BHAN SAEEDABAD BRANCH</b> Jaryan No.698, Main Bhan Saeedabad Road, District Jamshoro
8	0435	<b>BERANI BRANCH</b> Survey No.45(1-2-3) & 46, Deh Berani, Taluka Jam Nawaz Ali District Sanghar
9	0441	<b>BANDHI DISTT. SHAHEED BENAZIRABAD BRANCH</b> Plot No.13 & 14 Farooque Town Bandhi, Deh 64, Nasrat Bandhi, Taluka Daur, Distt. Shaheed Benazirabad
10	0148	<b>BUXAPUR, DISTRICT KASHMORE BRANCH</b> Jiryen No.06, Buxapur Town, Main Buxapur Market District Kashmore
11	0445	<b>BULARI SHAH KARIM BRANCH</b> Revenue Survey No.55, Main Bulari Shah Market Road, Deh & Tappo Bulari, Taluka Bulari Shah Karim, District Tando Muhammad Khan
12	0427	<b>CITIZEN COLONY, HYDERABAD BRANCH</b> Shop No.3-7, Royal City Project, Citizen Colony, Jamshoro Road, Hyderabad
13	0439	<b>CHACHRO DISTT. THARPARKAR</b> Plot No.2, Jaryan No. 294, Deh Chachro, Taluke Chachro, District Tharparkar
14	0146	<b>CHUNDKO DISTRICT KHAIRPUR BRANCH</b> Jiryen No.40, Main Road Chundko, Taluka Nara, District Khairpur
15	0106	<b>DADU BRANCH</b> Plot No.54, RS No.987, Opposite Degree College, Dadu City, District Dadu
16	1061	<b>DADU SUGAR MILLS – SUB BRANCH</b> Pyaro Goth, Distt. Dadu

**THE DYNAMICS**  
RESEARCH CONSULTANTS

17	0115	<b>DAHARKI BRANCH</b> Survey No.446, Main Daharki Road, Taluka Daharki, District Ghotki
18	0428	<b>DIGRI BRANCH</b> Plot No. 118, Deh, 178, Mirwah Road, Digri
19	0137	<b>DOKERI, DISTT. LARKANA BRANCH</b> Shop No.3&4 Dokro Moen-Jo-Daro Road, Dokeri
20	0121	<b>GAMBAT BRANCH</b> Plot No.2153-A, Near Sui Gas Office, Main Gambat Road, District Khairpur
21	0429	<b>GHARO BRANCH</b> Jaryan No.197, Main National Highway Road, Taluka Gharo, District Thatta
22	0110	<b>GHOTKI BRANCH</b> Plot/City Survey No.890, Ward-B, Main Deviri Sahib Road, Ghotki
23	0128	<b>GHOUSPUR BRANCH</b> Shop No.1 & 2, Shahi Bazar, Near Shah Hussain Masjid Ghouspur, Taluka Kandhkot, District Kashmore-Kandhkot
24	0432	<b>GHARI KHATA BRANCH</b> Shop No.CSF/C/1075,20, Qazi Qayoom Road, Hyderabad
25	0142	<b>GARHI YASIN, DISTRICT SHIKARPUR</b> City Survey No.430, Main Bazar Garhi Yasin , District Shikarpur
26	0145	<b>GHARI KHAIRO DISTT. JAOBABAD BRANCH</b> Shop No.13, VF-II, Jiryan No.13, Main Road Town Ghari Khairo, District Jacobabad
27	0443	<b>GOLARCHI DISTRICT BADIN BRANCH</b> Plot No.A-1, Jiryan No.618, Main Golarchi Road, Deh Bharo Dari, Tappo Golarchi, District Badin
28	0402	<b>HALA BRANCH</b> Survey No. 1397/88, Ward B, Gulshan Fahim Colony, Hala, District Matari



29	0430	<b>ISLAMKOT BRANCH</b>
		Plot No.17, 18 & 20, Near Jamia Masjid
		Taluka Islamkot, District Tharparkar
30	0119	<b>JACOBABAD BRANCH</b>
		Property No.232, Ward-6,
		Main Quetta Road, Jacobabad.
31	0431	<b>JAMSHORO BRANCH</b>
		Plot No.A-133, Sindh University Employees Co-operative
		Housing Society, Phase-I, Taluka Kotri, District Jamshoro
32	0433	<b>JOURNALIST SOCIETY BRANCH</b>
		Plot No.9, Journalist Co-operative Housing Society,
		Near Center Jail, Hyderabad
33	0440	<b>JATI DISTT. SUJAWAL BRANCH</b>
		Revenue No.789/766,
		Memon Shopping Mall Jati District Sujawal
34	0442	<b>JHUDDO DISTT. MIRPURKHAS</b>
		City Survey No.444, Usman Complex-II
		Ward No.8, Main Jhuddo Tando Bago Road,
		Jhuddo, District Mirpurkhas
35	0136	<b>KHANPUR MAHAR, DISTT. GHOTKI BRANCH</b>
		Plot No.115-II, Khanpur Mahar,
		Taluka Khan Gharh, District Ghotki
36	0104	<b>KANDHKOT BRANCH</b>
		S.No.167, opposite Shams petroleum Services
		Deh Akhero Kandhkot

District Kashmore Kandhkot

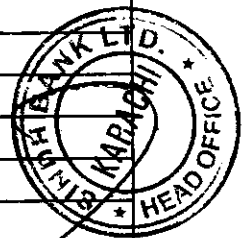
37	0129	<b>KANDIARO BRANCH</b>
		Jaryan No.1588, Opposite Zarai Taraqati Bank Ltd.
		Hospital Road, Taluka Kandiarno, District Naushero Feroze

38	0118	<b>KASHMORE BRANCH</b>
		Jaryan No.874, Main Kashmore Kandhkot Road,
		Kashmore District Kandhkot.
39	0102	<b>KHAIRPUR BRANCH</b>
		Ground Floor, Syed Ramzan Ali Shah
		Trade Centre, Khairpurmirs

40	0126	<b>KHAIRPUR NATHAN SHAH BRANCH</b>
		Shop No.C/407-A,
		Taluka Khairpur Nathan Shah, District Dadu

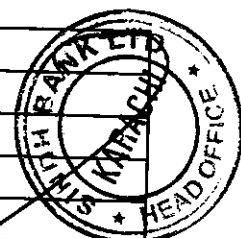
**THE DYNAMICS**  
RESEARCH CONSULTANTS

41	<u>4092</u>	<b>KHOSKI SUGAR MILLS – SUB BRANCH</b> Khoski Sugar Mills Ltd. Khoski, District Badin
42	<u>0403</u>	<b>KOTRI BRANCH</b> City Survey No.290, Ward-A, Shop No.8-10, Plot No.1, River Point Kotri, District Jamshoro
43	<u>0417</u>	<b>KUNRI BRANCH</b> Plot No. 10, Survey No.263/4, Block-6 Deh Garaho, Main Station Road, Kunri, District Umerkot.
44	<u>0434</u>	<b>KHIPRO BRANCH</b> Plot No.Z-437, Khipro Town, Main Sanghar Khipro Road, Taluka Khipro, District Sanghar
45	<u>0138</u>	<b>KOT BANGLOW DISTT. KHAIRPUR</b> City Survey No.300, Deh Tando Shah, Tapo Kotdiji Distt Khairpur
46	<u>0107</u>	<b>LARKANA BRANCH</b> Ground Floor, City Survey No. 799, Raza Shah Mohalla, VIP Road, Larkana
47	<u>0418</u>	<b>LATIFABAD HYDERABAD BRANCH</b> Plot No. 06, Block-D, Unit No. VII, Latifabad, Hyderabad
48	<u>0426</u>	<b>MARKET AREA, HYDERABAD BRANCH</b> Shop No.A/1194, Ward-A, Market Road, Hyderabad
49	<u>0415</u>	<b>MATIARI BRANCH</b> Plot # 125, Situated Ward-A Town Opposite NADRA Office, Matari
50	<u>0122</u>	<b>MEHAR BRANCH</b> Shop No.1086, Ward-A, Mehar, District Dadu
51	<u>0127</u>	<b>MILITARY ROAD SUKKUR BRANCH</b> Survey No.717, Main Military Road, Sukkur
52	<u>0116</u>	<b>MIRPUR MATHELO BRANCH</b> Plot No.24(2-01) Deh, Tapo Mirpur, Main Mirpur Mathelo Road, District Ghotki
53	<u>0404</u>	<b>MIRPURKHAS BRANCH</b>



**THE DYNAMICS**  
RESEARCH CONSULTANTS

		Plot No. RCN-18, Survey No.864/6, Main Umerkot Road, Mirpurkhas
54	<b>0410</b>	<b>MITHI BRANCH</b> Plot/Jaryan No.50, Opposite Hyderi Hotel, Mithi
55	<b>0421</b>	<b>MORO BRANCH</b> Plot No.14, Main Road Moro, District Noshhero Feroze
56	<b>0132</b>	<b>MEHRABPUR BRANCH</b> PTD No.III-A-43, Ward-16, Thari Road, Mehrabpur, Taluka Mehrabpur, District Naushahrofroze
57	<b>0437</b>	<b>MATLI DISTRICT BADIN</b> Plot No.381/1, Unit-II, Category II, Noor Hamd Nodakari Colony, Taluka Matli, District Badin
58	<b>0438</b>	<b>MIRPUR BATHORO</b> Survey No.381/A, Ward-A, Main Road Sujawal to Mirpur Bathoro, Taluka Mirpur Bathoro, District Sujawal
59	<b>0140</b>	<b>MUHALLA LUQMAN, KHAIRPUR</b> Plot No.7,8,9,10,33,34,35 & 36 CS Nos.169,170 & 171 Arisha Colony Opp. Mill Colony Civil Hospital Road, Distt. Khairpur.
60	<b>0141</b>	<b>MIROKHAN, DISTT. QAMBER SHAHDADKOT</b> Jiryan No.105, Deh Shah Ali Tunia, Tappo & Taluka Mero Khan, District Qamber Shahdadkot
61	<b>0147</b>	<b>MADEJI, DISTRICT SHIKARPUR BRANCH</b> City Survey No.22, Deh Hafeez Dero, Madeji Taluka Ghari Yaseen, District Shikarpur
62	<b>0444</b>	<b>MIRPUR SAKRO BRANCH</b> Jiryan No.500/499, Main Road Mirpur Sakro Deh Mirpur Sakro, Tappo & Taluka Mirpur Sakro, District Thatta
63	<b>0101</b>	<b>NAUDERO BRANCH</b> Naudero Sugar Mills, Main Larkana Road, District Larkana
64	<b>0105</b>	<b>NAUSHAHRO FEROZ BRANCH</b> Property Jaryan No. 185/28-5-2005, Deh Survey No.137, Main Naushahro Feroz Road



		Plot No.4-4A & 5, Survey No.272/1, Al Habib Plaza, Main Tando Allahyar Hyderabad Road, Tando Allahyar
89	<b>0408</b>	<b>Tando Muhammad Khan</b> Plot. Survey No.34, Jaryan No.13/10-7-08, Tando Muhammad Khan
90	<b>0412</b>	<b>THATTA BRANCH</b> Survey No.115, near Badshahi Masjid, Thatta Sijawal Road, Thatta
91	<b>0117</b>	<b>THUL BRANCH</b> Property No.484, Kandhkot Road, Thul, District Jacobabad
92	<b>4121</b>	<b>THATTA CEMENT – SUB-BRANCH</b> Thatta Cement Company Limited, Makli Ghulamullah Road, Thatta
93	<b>4071</b>	<b>TANDO ALLAHYAR SUGAR MILLS – SUB BRANCH</b> Tando Allahyar Sugar Mills, Deh Kanidar, UC Sanjar Chang, Taluke Chamber, District Tando Allahyar.
94	<b>0139</b>	<b>THARI MIRWAH, DISTT. KHAIRPUR</b> Near Police Station Thari Mirwah, Taluka Mirwah Distt. Khairpur.
95	<b>0446</b>	<b>TANDO JAM BRANCH</b> Jiryan No.399, Mir Mohallah Main Road Tando Jam, Taluka & Distt. Hyderabad
96	<b>0419</b>	<b>UMERKOT BRANCH</b> Plot No.52, Survey No.111, Umerkot Nagori Society, Tehsil & District Umerkot
97	<b>0131</b>	<b>UBARO BRANCH</b> Survey No.714 & 722, Main Ubaro Road, Taluka Ubaro, District Ghotki

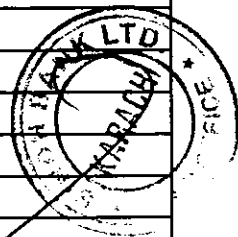
#### **CENTRAL REGION BRANCHES**

		<b>GROUP BUSINESS HEAD – CENTRAL REGION</b> Plot No.159, Sector Y, Commercial Area, Defence Housing Authority, Lahore Cantt
1	<b>0658</b>	<b>ALI PUR CHATHA BRANCH</b> Khewat No.979, Khatooni No.1414, Khasra No.3620/1683, Gujranwala Road, Ali Pur Chatha, Tehsil Wazirabad, District Gujrawanwala

**THE DYNAMICS**  
RESEARCH CONSULTANTS



2	<b>0613</b>	<b>ALLAMA IQBAL TOWN BRANCH, LAHORE</b> 503-Karim Block (Commercial) Allama Iqbal Town, Lahore
3	<b>0610</b>	<b>ASHRAFABAD BRANCH, DISTRICT BAHAWALPUR</b> Ashrafabad Sugar Mill, Village Ashrafabad, District Bahawalpur
4	<b>0668</b>	<b>ALI WALA BRANCH</b> Khewat No.403, 414, 507, Village Ali Wala, Tehsil & District Muzaffargarh
5	<b>0697</b>	<b>ADDA UTTARY MOUZA GITH BARABAR BRANCH</b> Khewat No.105/105, Khatoni No.137 to 140, 165 to 167, Adda Uttary Mouza Gith Barabar, Tehsil & District Multan
6	<b>0605</b>	<b>BAHRIA TOWN LAHORE BRANCH</b> Shop No.1, 2 & 3, Ground Floor, D Plaza, Commercial Area, Bahria Town, Lahore
7	<b>0601</b>	<b>BLUE AREA ISLAMABAD BRANCH</b> Shop No. 1-5 & Mezzanine 1, Sohrab Plaza, Jinnah Avenue, Blue Area, Islamabad
8	<b>0602</b>	<b>BANK ROAD RAWALPINDI BRANCH</b> Kichlew Building, Bank Road, Saddar, Rawalpindi
9	<b>0623</b>	<b>BURKI BRANCH</b> Khasra # 1523, Khewat # 50, Khatoni # 82, Village Burki, Lahore
10	<b>0682</b>	<b>BANK SQUARE MODEL TOWN LAHORE</b> Shop No. 34-A, Bank Square Market Model Town, Lahore.
11	<b>0686</b>	<b>BAND ROAD LAHORE</b> Khewat No.15, Khatooni # 84, Khasra # 546/115/16, Mohallah Sanda, Bhatianwala, Bund Road Gulshan-e-Ravi, Lahore
12	<b>0694</b>	<b>BHALWAL, DISTT. SARGODHA BRANCH</b> Khewat # 579, Khatoni # 589, Khasra # 890/2, Mandi Bhalwal, Block # 3, Post Office Road, Tehsil Bhalwal, District Sargodha
13	<b>0695</b>	<b>BAHAWALNAGAR BRANCH</b> Khata No.2222, Khatoni No.2310, Al-Fazal Market, Oasbia Minchanabad Road, Tehsil & District Bahawalnagar
14	<b>0607</b>	<b>CHAK GHANIAN, DISTRICT GUJRAT</b>

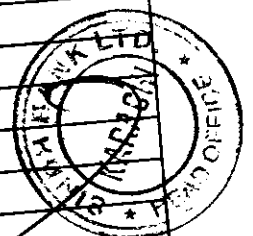


**THE DYNAMICS**  
RESEARCH CONSULTANTS

		Village & PO Chak Ghanian, Tehsil Sarai Alamgir, District Gujrat
15	0650	<b>CHICHAWATNI BRANCH</b> Plot No.376, Main Bazar Chichawatni, District Sahiwal
16	0657	<b>CHINIOT BRANCH</b> Khewat No.3133/3117, Khasra No.13557/9602, Chah Karian Wala, Faisalabad Road, Chiniot
17	0621	<b>CIRCULAR ROAD BRANCH, LAHORE</b> Shop No.1, SE-38-R-55/D, Opposite Akbari Mandi Circular Road, Lahore
18	0611	<b>DALWAL, CHAKWAL BRANCH</b> Village & Post Office Dalwal, Tehsil Choa Saidan Shah, District Chakwal
19	0663	<b>EGERTON ROAD BRANCH, LAHORE</b> Al-Deen Chambers, Plot Vide No.SE-27-R-3, Venus Plaza, Egerton Road, Lahore
20	0631	<b>DERA GHAZI KHAN BRANCH</b> Opposite Medical Collge, Jampur Road, Dera Ghazi Khan
21	0603	<b>DHA BRANCH, LAHORE</b> Plot No.159, Sector Y, Commercial Area, Defence Housing Authority, Lahore Cantt
22	0684	<b>DHA PHASE-IV LAHORE</b> 145 CCA, Sector DD, Phase-IV, DHA, Lahore Cantt.
23	0652	<b>DHA PHASE-V, LAHORE BRANCH</b> Plot No.CCA-39, Phase 5-C, Defence Housing Authority, Lahore
24	0648	<b>DHA PHASE-VI LAHORE</b> 15-C, Main Boulevard DHA Phase-VI, Lahore
25	0673	<b>DEPALPUR, DISTRICT OKARA</b> Khewat No.35-36, Grains Market, Main Bazar Depalpur, District Okara
26	0680	<b>DAROGHAWALA, LAHORE</b> Khasr No.449/289, Khewat No.289, Khtoni No.639,

**THE DYNAMICS**  
RESEARCH & CONSULTANTS

		Main G.T. Road, Hadbast Masoodpura Daroghawala, Lahore
27	0617	<b>E-11 BRANCH, ISLAMABAD</b> Plot No.1, Sector E-11/3, M.P.C.H.S, Islamabad
28	5607	<b>EIDGAH ROAD, BAHAWALPUR (ISLAMIC BR)</b> Khata No.62/119, Moza Bahawalpur, Milad Chowk, Eidgah Road, Bahawalpur
29	0636	<b>FAISALABAD BRANCH</b> 7-D, Commercial Area, People Colony No.1, Faisalabad
30	0654	<b>FEROZEPUR ROAD BRANCH</b> Plot # S-86-R-79, 79/2, Main Ferozepur Road, Ichra Lahore
31	0671	<b>FAISAL TOWN BRANCH</b> Plot No.25, Block A, Near Faisal Hospital, Faisal Town, Lahore
32	0675	<b>FATEH JANG, DISTT. ATTOCK</b> Shop No.1-5, Ward No.6, Moza Fateh Jang, District Attock
33	0674	<b>F-11 MARKAZ, ISLAMABAD BRANCH</b> Plot No.39, Shops No.3, 4, 5, 18, & 19, Near Rahat Bakery, F-11, Markaz, Islamabad
34	0604	<b>G.T. ROAD GUJRANWALA BRANCH</b> Property No. B-XII-7S-60/A, Bhatia Nagar. G.T.Road, Gujranwala
35	0660	<b>GAGGO MANDI BRANCH</b> Khewat No.58, Chak No.187/E.B. Opposite Police Station, Main Multan Road, Gaggo Mandi, Tehsil Burewala, District Vehari
36	0606	<b>GHURKI BRANCH, LAHORE</b> Khewat No. 8, Khatooni No.576/568, Khata No. 156/702, Ghurki Union Council, District Lahore
37	0662	<b>GHARI SHAHU BRANCH</b> Property No.SE-6R-107/B, Ground Floor, Allama Iqbal Road, Ghari Shahu, Lahore



**THE DYNAMICS**  
RESEARCH CONSULTANTS

38	5602	<b>GHORI TOWN PHASE IV – RAWALPINDI ISLAMIC BANKING</b>
		Plot No.MC-16, Ghorl Town
		Phase 4-A, Rawalpindi
39	5606	<b>GHALLA MANDI, SHEIKHUPURA (ISLAMIC)</b>
		Shop No.V-4, S112, Ghalla Mandi,
		Sheikhupura
40	0634	<b>HARAPPA BRANCH</b>
		Main G.T. Road,
		Near Harappa Railway Station,
		Harappa, District Sahiwal
41	0672	<b>HAROONABAD DISTRICT BAHAWALNAGAR</b>
		Plot No.1/7, Bangla Road, Opposite Grain Market,
		Haroonabad, District Bahawalnagar.
42	0679	<b>HAVELI LAKHA, DISTRICT OKARA BRANCH</b>
		Khewat No.410/410, Khatoni No.526 to 542,
		Khasra No.35, Pakpatan Road,
		Haverli Lakha, Tehsil Depalpur, District Okara
43	0692	<b>HEIR VILLAGE BRANCH BEDIAN ROAD</b>
		Khewat # 236, Khatooni # 360-366, Khasra # 2940,
		Mouza Heir, Tehsil Cantt, Lahore
44	0693	<b>HAFIZABAD BRANCH</b>
		Khewat # 504, Khatoni # 1465, Khasra # 2,
		Gujranwala Road, Near Nadra Office, Tehsil & District Hafizabad
45	0635	<b>JEHLUM BRANCH</b>
		Property No. 17, Kohinoor Plaza,
		Old G.T. Road, Jehlum

46	0632	<b>JANDIALA DHABWALA BRANCH</b>
		Khewat No.216, Khatoni No.512-514,
		G.T. Road, Jandiala Dhabwala,
		Near Motorway Police Office, District Gujranwala

47	0614	<b>JOHAR TOWN BRANCH, LAHORE</b>
		Plot No. 7, Block-B, Near Allah Hoo Chowk
		Johar Town, Lahore
48	0678	<b>ADDA JANPUR, DISTT. RAHIM YAR KHAN</b>
		KLP Road, Adda Janpur,
		Tehsil Liaqatpur, Distt. Rahim Yar Khan
49	0639	<b>KALRA KHASA BRANCH</b>
		Khewat No.91, Khatoni No.140, Khasra No.648,
		G.T. Road, Near Vita Fan, Shabnum Colony,
		Kalra Khasa, Tehsil & District Gujrat
		<b>THE DYNAMICS</b>
		RESEARCH CONSULTANTS



50	0341	<b>KUNJAH BRANCH</b> Plot No. 5-A/15, Ward No.3, Kunjah, Tehsil & District Gujrat.
51	0665	<b>KASUR BRANCH</b> B-2/13, R-1/D, Haji Farid Road, Kasur
52	0664	<b>KHANEWAL BRANCH</b> Plot No.1743, Ground Floor, Sir Syed Road, Khanewal
53	5605	<b>KACHEHRI ROAD, GUJRAT (ISLAMIC)</b> Khewat No.562-565, Khatooni No.651-654, Khasra No.2199/490, 2205/492, 2201/490, Nanwan Shah Pur, Kacheheri Road, Gujrat
54	0688	<b>KHUDDIAN BRANCH KASUR</b> Khewat # 3218, Khasra # 6671, Khuddian, District Kasur
55	0616	<b>LALAMUSA BRANCH</b> Plot No.1/123 Tehsil Kharian, Lalamusa, District Gujrat
56	0622	<b>LIDHAR BRANCH</b> Village Lidhar, Wagha Town, Lahore
57	0608	<b>LILA BRANCH, DISTRICT JEHLUM</b> Post Office Lilla Town, Tehsil Pind Daden Khan, District Jehlum
58	5603	<b>LIAQUAT ROAD SAHIWAL – ISLAMIC BANKING BR</b> Khewat No.142, Khatoni No.161, Liaquat Road, Sahiwal
59	0638	<b>MULTAN BRANCH</b> 64-Abdali Road, Multan
60	0643	<b>MANAWALA BRANCH DISTRICT SHEIKHUPURA</b> Main Bazar Village Manawala, Sheikhupura
61	0647	<b>MIAN CHANNU BRANCH</b> Khewat No.635, Khatooni No.647, Khasra No.1671 & 1672, Lakar Mandi, Mian Channu, District Khanewal
62	0669	<b>MAIN BOULEVARD DHA LAHORE BRANCH</b> Shop No. 4, Mujtaba Plaza,



**THE DYNAMICS**  
RESEARCH CONSULTANTS

		Main Boulevard, DHA, Lahore Cantt.
63	0620	<b>MURREE ROAD BRANCH, RAWALPINDI</b> K-583, Ch. Mouladad Khan Road, Main Murree Road, Rawalpindi
64	0612	<b>MAIN BOULEVARD GULBERG BRANCH, LAHORE</b> 61-Main Boulevard, Gulberg Lahore
65	0645	<b>MOHLANWAL BRANCH</b> Khewat No.126, Khatoni No.524 to 527, Main Defence Road, Village Mohlanwal, Lahore
66	0642	<b>MORR AIMANABAD BRANCH</b> Khasra No.1215/1 & 2, Khewat No.968, Khatoni No.1126 Main G.T. Road, Morr Aminabad, District Gujranwala
67	0653	<b>MUGHAL PURA BRANCH</b> Plot No.13, Street No.17, Near Lalpul, Mughal Pura, Lahore
68	5601	<b>MALL ROAD LAHORE – ISLAMIC BANKING BRANCH</b> Plot No.S.19-R-30, Shop # 30, 30/A, 1 <sup>st</sup> and 2 <sup>nd</sup> Floor, Commercial Building Shahrah-e-Quaid-e-Azam, Mall Road, Lahore.
69	0666	<b>MOUZA GOJRA BRANCH</b> Khasra No.237, Khewat No.64/65, Khatoni No.435 to 452, Mouza Gojra, Tehsil Malakwal, District Mandi Bahauddin
70	0677	<b>VILLAGE MINHALA LAHORE</b> Village Minhala, Main Road, Near Govt. Higher Secondary School, Tehsil Shalamar, District Lahore
71	0687	<b>MUSTAFAABAD (LALYANI) BRANCH</b> Khewat No.39 & 40, Khatooni # 44 & 45, Transfer # 6753, Khasra # 1177/3, Main Ferozepur Road Lalyani (Mustafaabad) Kasur
72	0696	<b>MURREE BRANCH</b> Property No.161-A/1, Rich Villah, Cart Road, Murree, Tehsil Murree, District Rawalpindi
73	0649	<b>NANKANA SAHIB BRANCH</b> Khewat No.309, Khatoni No.521 Khasra No.1503 & 1504, Ghala Mandi, Tehsil & District Nankana Sahib

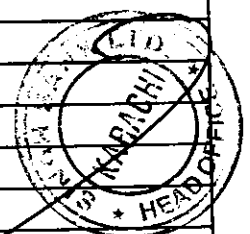


**THE DYNAMICS**  
RESEARCH CONSULTANTS

74	0644	<b>OKARA BRANCH</b>
		Khasra # 52/12/1, Khewat # 428, Khatoni No.1085,
		Mian Colony, M.A. Jinnah Road,
		Okara
75	0641	<b>PECO ROAD BRANCH LAHORE</b>
		Plot No.1-C/P-II, Phase-III,
		Main Peco Road, Lahore
76	0646	<b>PESHAWAR ROAD RAWLPINDI</b>
		Plot No.1211, Chur Harpal,
		Near Govt. College for Women,
		Peshawar Road, Rawalpindi
77	0609	<b>PINDI BAHAUDDIN BRANCH</b>
		Village Pindi Bahauddin, Rasool Road,
		Tehsil & District Mandi Bahauddin
78	0627	<b>PWD HOUSING SOCIETY ISLAMABAD</b>
		3-Civic Center, Block-A
		PWD Employees Cooperative Housing Society
		Islamabad
79	0698	<b>PEER FATEH DARYA BRANCH</b>
		Khewat No.368/355, Khatoni No.160, Kela No.16,
		Mouza Pir Fateh Darya, Jamaludin Wali Road,
		Tehsil Sadiqabad, District Rahim Yar Khan
80	0630	<b>RAHIM YAR KHAN BRANCH</b>
		24 Model Town
		Rahim Yar Khan

81	0655	<b>RAIWIND BRANCH LAHORE</b>
		Plot 4-A, Mouza Niaz Baig,
		Main Raiwind Road, Lahore

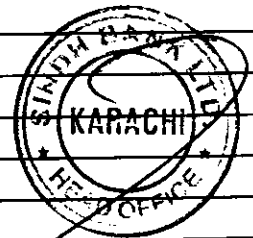
82	0619	<b>RAJA BAZAR BRANCH, RAWALPINDI</b>
		Shop No.U/1328, Dingi Khuee,
		Raja Bazar, Rawalpindi
83	0615	<b>SARGODHA BRANCH</b>
		Prince Cinema Market,
		Railway Road, Sargodha
84	0633	<b>SATGARAH DISTRICT OKARA</b>
		Adda Chow, Sat Garah,
		Tehsil and District Okara
85	0637	<b>SIALKOT BRANCH</b>
		Khasra No.834/2, Khatooni # 39, Khewat No.29,
		Shahab Pura Road, Near Masjid Tajdar-e-Madina
		Sialkot



**THE DYNAMICS**  
RESEARCH CONSULTANTS

86	0628	<b>SHAHRAH-E-FATIMA JINNAH BRANCH</b>
		G-4, G-12 & 13, Queens Center,
		33-Shahrah-e-Fatima Jinnah (Queens Road), Lahore
87	5604	<b>SAMANABAD, LAHORE (ISLAMIC BRANCH)</b>
		Plot No.91, Main Road Samanabad,
		Lahore
88	0681	<b>SHAHDARA LAHORE</b>
		Shop No. 1 & 2, Malik Market,
		Bus Stop Yousaf Park, Sheikhpura Road,
		Shahdara Lahore.
89	0685	<b>SABZAZAR SCHEME BRANCH LAHORE</b>
		Plot No. 308, Block-B,
		Sabzazar Scheme, Lahore
90	0689	<b>SHEIKHUPURA ROAD GUJRANWALA</b>
		Sr. No.11273, Khata # 122 \$ 128, 754/183,
		Had # 76, Tehsil Khiali,
		Shahpur Town, Gujranwala
91	0625	<b>TARAMARI BRANCH ISLAMABAD</b>
		Khewat No.18, Khatoni No.19, Khasra No.197/139,
		Taramari, Tehsil & District Islamabad

92	0659	<b>TOBA TEK SINGH BRANCH</b>
		Khewat No.7/7, Khatoni No.7,
		Allama Iqbal Road, Mohalla Janj Ghar,
		Toba Tek Singh
93	0676	<b>TALAGANG ROAD, CHAKWAL</b>
		Khasra No.6150/2284, Khewat No.68,
		Khatooni No.143, Talagang Road, Chakwal
94	0691	<b>TARA GARH BRANCH DISTT. KASUR</b>
		Khewat # 155, Khatooni No.499 & 505,
		tara Garh Chowk, Tara Garh
		District Kasur
95	0629	<b>VILLAGE KAHNA BRANCH</b>
		Hakim Ghulam Hussain Colony,
		Mozoa Gajomata, Kahna
		Distt. Lahore
96	0683	<b>VILLAGE HUJRA SHAH MUQEEM</b>
		Khasra No.362/354, Khewat No.859,
		Hujra Road, Near Gillani Marriage Hall,
		Hujra Shah Muqem, Tehsil Depalpur, District Okara
97	0626	<b>VILLAGE MANGA MANDI</b>



**THE DYNAMICS**  
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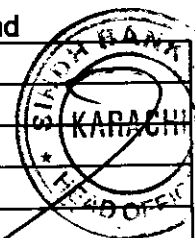


		Near Javed High School, Multan Road, Manga Mandi, Tehsil & District Lahore.
98	0690	<b>VILLAGE QILA DEEDAR SINGH</b> Khewat No.459, Khatooni # 539, Khasra # 4311/2716/2437, Hafizabad Road, (South) Mouza Qila Deedar Singh, District Gujranwala
99	0651	<b>WAH CANTT RAWALPINDI BRANCH</b> 82-A, Minar Road, Lala Rukh, Wah Cantt.

100	0624	<b>WALTON ROAD LAHORE</b> House No.E/48, Khasra No.2328/280, Kheot No.1, Khatoni No.537, Super Town, Walton Road, Lahore
101	0670	<b>WAPDA TOWN LAHORE BRANCH</b> Plaza No.12, Block-A-1, PECHS, Valencia (Commercial Area), Wapda Town, Lahore

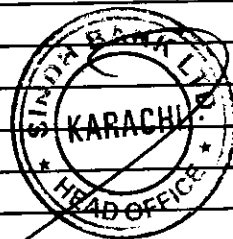
#### **NORTH REGION BRANCHES**

		<b>GROUP BUSINESS HEAD – NORTHERN REGION</b> Shop No. 4, Ground floor, Jasmine Arcade, 1-Bashir lane, Fakhar-e-Alam Road, Peshawar
1	0804	<b>ABBOTTABAD BRANCH</b> Opposite Radio Pakistan, Mansehra Road, Abbottabad
2	5801	<b>ASHRAF ROAD PESHAWAR – ISLAMIC BANKING BR</b> Haji Darwesh Plaza, New Rampura Gate, Ashraf Road, Peshawar
3	0814	<b>BATKHELA, DISTRICT MALAKAND BRANCH</b> Shops No.1 to 4, Bahadur Khan Plaza, Main Bazar, Batkhela, Tehsil Batkhela, District Malakand
4	5901	<b>DADYAL, AJK BRANCH (ISLAMIC BR)</b> Commercial Plots No.108 & 109, Dadyal Hamlet, District Mirpur Azad Kashmir.
5	0813	<b>DERA ISMAIL KHAN BRANCH</b> Shop No.1 & 2, Sharjah Market, North Circular Road, Dera Ismail Khan Tehsil & District Dera Ismail Khan
6	0815	<b>DARRA-E-ADAM KHAIL BRANCH</b> Shop No.1 to 7, Nawab Shah Plaza, Darra Bazar Muhammad Khel, Gargan Khel, Darra Adam Khel, Tehsil Darra Adam Khel, Distt. F.R. Kohat



**THE DYNAMICS**  
RESEARCH CONSULTANTS

7	0905	<b>DANYORE, GILGIT BRANCH</b> Khasra No.959, Village Shanot, Tehsil Danyore, District Gilgit
8	0802	<b>G.T. ROAD PESHAWAR BRANCH</b> Shop No.1 & 2 Jibran Adeel Plaza Bilal Town, G.T. Road, Peshawar
9	0903	<b>GILGIT BRANCH</b> Khasra No.104/5093-5339, Khewat No.185/185, Z.S. Plasa, Main Shahrah-e-Quaid-Azam, Gilgit
10	0806	<b>HAYATABAD, PESHAWAR BRANCH</b> Unit No.13, Sector D-1, Phase-1, Bilal Commercial Market, Hayatabad, Peshawar
11	0805	<b>KARKHANO MARKET BRANCH, PESHAWAR</b> C-Block, Palace Plaza, Karkhano Market, Regi Lalma, Peshawar
12	0808	<b>KOHAT BRANCH</b> Shop No.889 to 896, Syed Saadullah Shah Building Kacher Chowk, Bank Square, Hangu Road, Kohat
13	0901	<b>MIRPUR AZAD KASHMIR BRANCH</b> Ground Floor, Portion No.2, Younus Plaza, Allama Iqbal Road, Mirpur, Azad Jammu & Kashmir
14	0902	<b>MUZAFFARABAD BRANCH</b> Khasra No.1845/1314, Bank Road, Muzaffarabad
15	0807	<b>MERAN BRANCH</b> Village Mehran Tehsil Parva (Tandianwala Sugar Mills Ltd) Dera Ismail Khan
16	5802	<b>MARDAN BRANCH (ISLAMIC BR)</b> Shop No. C-959/C, Survey No.127/4, Bank Road, Mardan Cantt.
17	0810	<b>MINGORA DISTRICT SWAT</b> Khata # 1495, Khatooni # 1688, Khasra # 809, Shahdra, Watkey, Opposite Sabzi Mandi, Mingora, Tehsil Babuzai, District Swat.
18	0811	<b>PABBI DISTT. NOWSHEHRA</b> Sr. No.9015, Khasra # 1244 & 1245, Main G.T. Road, Pabbi, District Nowshehra



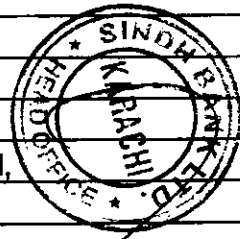
**THE DYNAMICS**  
RESEARCH CONSULTANTS

19	0801	<b>PESHAWAR BRANCH</b> Shop No. 4, Ground floor, Jasmine Arcade, 1-Bashir lane, Fakhar-e-Alam Road, Peshawar
20	0904	<b>RAWALAKOT, AJK BRANCH</b> Plot No.D-20, Housing Scheme, Rawalakot, AJK.
21	0809	<b>RING ROAD PESHAWAR BRANCH</b> Shop No.1-7, Block-C, Noor Decoration Plaza, Main Ring Road, Near Namkeen Restaurant, Mouza Achesni Yaban, Had Bast # 228, Distt. Peshawar
22	0812	<b>SHAHKAS BRANCH, KHYBER AGENCY</b> Muqaddas Market, Wazir Dhand, Shahkas, Khyber Agency
23	0803	<b>UNIVERSITY ROAD PESHAWAR BRANCH</b> Khata No.179/661 & 662 New Khata Jamabandi No.193/738, University Road, Peshawar
<b>BALUCHISTAN</b>		
1	5701	<b>AIRPORT ROAD QUETTA (ISLAMIC)</b> Khasra No.1246/140, Ground Floor, Pak Red Crescent Balochistan Almo Chowk, Airport Road, Quetta
2	0703	<b>CHAMAN BRANCH</b> Khasra No.1311 & 1312, Dularam Road, Chaman
3	0705	<b>DERA MURAD JAMALI BRANCH</b> Khatoni # 3014, Block # 84, National Highway Main Bazar, Dera Murad Jamali, District Naseerabad
4	0714	<b>DERA ALLAHYAR BRANCH</b> Shop No.36 & 37, Near Sohbat Pur Chowk, Quetta Road, Dera Allah Yar, Balochistan
5	0706	<b>GAWADAR BRANCH</b> The Coast Medical Building Airport Road, Moza Thani Ward, Gawadar.
6	0707	<b>HUB BRANCH</b> Shop No.1 & 2, International Shopping Mall 7 Hotel Mouza Baroot, Tehsil Hub, District Lasbella



**DYNAMICS**  
CONSULTANTS

7	<b>0701</b>	<b>JINNAH ROAD QUETTA BRANCH</b>
		Shop# 20-21, Ward # 18, Main M.A. Jinnah Road, Quetta
8	<b>0711</b>	<b>KHUZDAR BRANCH</b>
		Shop No.B-39, to B-42, Agha Abdul Zahir Market Rabia Khusdari Road, Khuzdar, Balochistan
9	<b>0715</b>	<b>KASI ROAD QUETTA BRANCH</b>
		Intiqal No.433, Kitta No.2, Kashi Road, Quetta
10	<b>0702</b>	<b>LIAQAT BAZAR QUEETA</b>
		Property Bearing Khasra No.75, 76, 77 & 79, Ward-22, Halqa Arban No.1, Tehsil City Quetta
11	<b>0710</b>	<b>LORALAI BRANCH</b>
		Shop No.1011-995, Bhagi Bazar Loralai, Balochistan
12	<b>0708</b>	<b>SIRKI ROAD QUETTA BRANCH</b>
		Commercial Plot # C-48-A, Small Industrial Estate, Sirki Road, Quetta
13	<b>0713</b>	<b>SIBI BRANCH</b>
		shop No.3-1/1, 3-1/2 & 3-1/2-1, Jinnah Road, Saqi Chowk, Sibi, Balochistan
14	<b>0712</b>	<b>SARANAN BRANCH</b>
		shop No.3/3, Qita-2, Sikni Bazar, Battay Zai, Shabo Kanal, Tehsil Saranan, Distt. Pishin, Balochistan
15	<b>0709</b>	<b>USTA MUHAMMAD BRANCH</b>
		Shop No.494/14-3-1 & Shop No.494/14-4, Jinnah Road, Usta Muhammad, Balochistan
16	<b>0704</b>	<b>ZHOB BRANCH</b>
		House # H/176-A, Shop # H/148, Tehsil Road, Zhob



**THE DYNAMICS**  
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		Opposite National Savings Centre Taluka Naushahro Feroz
65	0134	<b>NASIRABAD BRANCH</b> Shop No.1-8, Madina Shopping Center, Mohallah Kathia Bazar, Badah Road, Nasirabad, District Kambar Shahdadkot
66	0103	<b>PANO AQIL BRANCH</b> Property Survey No.436, Main Pano Aqil Sukkur Road, Taluka Pano Aqil, District Sukkur.
67	0125	<b>PIR JO GOTH BRANCH</b> Shop No.2180, Anaj Mandi, Pir Jo Goth, Taluka Kingri, District Khairpur
68	0123	<b>QAMBAR BRANCH</b> City Survey No.121 & 122, Ward-B, Near Shahi Bazar Station Road, Qambar, Shahdadkot
69	0405	<b>QASIMABAD, HYDERABAD BRANCH</b> Plot No.11, Rs No.274/1, Faraz Villas, Qasimabad, Hyderabad
70	0130	<b>QAZI AHMED BRANCH</b> Survey No.313, Main Qazi Ahmed Road, Taluka Qazi Ahmed, District Shaheed Benazirabad
71	0111	<b>RATODERO BRANCH</b> City Survey No.795/5, Ward B, Ratodero Bus Stand, Ratodero Larkana

72	0120	<b>ROHRI BRANCH</b> City Survey No.2181/9, Ward-B, Mohallah Kot Janullah Shah, G.T. Road, Rohri, District Sukkur
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73	0425	<b>SAEEDABAD BRANCH</b> Shop No.53/2-36, Main Saeedabad Road, Taluka Saeedabad, District Matari
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74	0424	<b>SAKRAND BRANCH</b> Shop No.355/1-4, 356, 357, 367, Main Sakrand Road, Taluka Sakrand, District Shaheed Benazirabad
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75	0413	<b>SANGHAR BRANCH</b> Plot No. A-B, City Survey No.124/A-B Cooperative Housing Society, Sanghar
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**THE DYNAMICS**  
RESEARCH CONSULTANTS

76	<u>0422</u>	<b>SAJAWAL BRANCH</b>
		Plot No.CS-239/2 & 239/3, Mohalla Ward, Near UBL,
		Sajawal, District Thatta
77	<u>0109</u>	<b>SEHWAN BRANCH</b>
		Plot No./Survey No.20/49/1951,
		Alam Channa Mohalla, Sehwan, District Jamshoro
78	<u>0113</u>	<b>SHAH DADKOT BRANCH</b>
		Building Survey No.652, Ward C,
		Main Kotoo Motoo Chowk, Shahdadkot
79	<u>0114</u>	<b>SHIKARPUR BRANCH</b>
		Survey No.34/3, Ward No.23, Station Road,
		opposite Library, Shikarpur

80	<u>0108</u>	<b>SUKKUR BRANCH</b>
		Plot No. C-550/17, Shalimar, Minara Road,
		Sukkur

81	<u>0416</u>	<b>SHAH DADPUR BRANCH</b>
		City Survey No.543, 548 Muhaga Land
		Station Road, Shahdadpur
		District Sanghar

82	<u>0411</u>	<b>SHAHEED BENAZIRABAD BRANCH</b>
		Plot No.2481/13, VIP Road, near Doctor's Colony,
		Nawabshah, District Shaheed Benazirabad

83	<u>1141</u>	<b>SHIKARPUR RICE MILLS – SUB BRANCH</b>
		Shikarpur Rice Mills, Main Jacobabad Road,
		Village Lodhra, District Shikarpur

84	<u>0436</u>	<b>SULTANABAD BRANCH</b>
		Sabzi Mandi, Sultanabad,
		Deh Salki Tapo Kamaro,
		Taluka & District Tando Allahyar

85	<u>0135</u>	<b>STATION ROAD LARKANA BRANCH</b>
		Plot No.03, Near Al-Abbas Chowk,
		Station Road, Larkana

86	<u>0143</u>	<b>SALEHPAT DISTT. SUKKUR BRANCH</b>
		Shop No.1,2,3 & 4 Plot No.135 to 156
		Deh Chak No.5, Salehpat, Distt. Sukkur

87	<u>0406</u>	<b>TANDO ADAM BRANCH</b>
		Shop No.1,2,3, Prime Tower, Hogani Colony,
		Hyderabad Road, Tando Adam, District Sanghar

88	<u>0407</u>	<b>TANDO ALLAHYAR BRANCH</b>
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**THE DYNAMICS**  
RESEARCH CONSULTANTS