

Government of Pakistan
Ministry of Religious Affairs and Interfaith Harmony

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No.F.2(4)2024-HGOs

Islamabad, the 14th March 2024.

The Director General,
Directorate of Hajj,
Jeddah, **KSA**.

Subject: **IBAN ACCOUNTS OF MUNAZZAM COMPANIES FOR FUNDS
TRANSFER TO KSA FOR HAJJ 2024.**

I am directed to refer to this Ministry's letter of even number dated 6th March 2024 on the subject noted above and to say that State Bank of Pakistan vide letter No.EPD/FCA-RDA&PRD/652150 dated 14th March 2024 (**Annex-I**) has intimated, interalia, that PKR account of the Munazzam Company shall be used as the base account (single IBAN) for making outward remittance to the specified bank account of OPAP.

2. In view of above, revised requisite information of IBAN Accounts in respect of 96 Munazzam Companies is attached herewith at **Annex-II**. The information regarding the remaining Munazzam Companies shall be forwarded shortly.

3. This Ministry's letter of even number dated 6th March 2024 may be treated as withdrawn.


(Azhar Iqbal Hashmi)
Deputy Secretary (HP)

Copy to:-

1. PS to Secretary
2. Chairman, HOAP.
3. AD(IT) – with the request to upload on the website of the Ministry.



No: EPD/ FCA-RDA&PRD/652150

March 14, 2024

The President/Chief Executives,
All Authorized Dealers (ADs) in Foreign Exchange

Dear Sir/Madam,

**Special Foreign Currency Accounts of HGOs/Munazzam Companies and
Outward remittances for Hajj 2024**

Please refer to SBP Letter No. EPD/FCA-RDA&PRD/590479 dated December 05, 2023 regarding Special Foreign Currency Accounts of Private Hajj Group Organizers (HGOs) for Hajj Sponsorships Scheme 2024 and instructions relating to outward remittances for Hajj under para 45A –Chapter 17 of the Foreign Exchange Manual.

2. In this regard, the Ministry of Religious Affairs and Interfaith Harmony (MORA&IH) has informed that the Saudi Hajj Authority has revised the existing procedure for registration and execution of Hajj related payments. As per the new provisions, HGOs with at least 500 persons are allowed to participate and each such HGO can remit funds from Pakistan through only a single IBAN. To operationalize these arrangements, existing 902 HGOs have been merged into 162 Munazzam companies by MORA&IH. Consequently, the registered Munazzam companies are required to use (register) only one IBAN for making remittances from Pakistan to the specified bank account of Pakistan's Hajj Mission in KSA i.e. Office of the Pilgrims Affairs of Pakistan (OPAP).

3. In order to facilitate the Hajj related payments as per the revised mechanism, Authorized Dealers have been granted the following special permissions:

(a). **Special FCY Accounts (SFCAs) of the Munazzam Companies**

ADs may open and maintain the SFCAs of the newly established Munazzam Companies as per instructions attached as Annexure - A.

(b). **Operations of SFCAs of HGOs**

Following sub-para has been added in the para 2(c) of the existing instructions on the subject issued vide letter No. EPD/FCA-RDA&PRD/590479 dated December 05, 2023:

iv. Transfer of funds to the SFCAs of its parent Munazzam company, as per the parent/shareholder list issued by MORA&IH.

(c). **Remittances to KSA on behalf of Munazzam Companies**

i. ADs are allowed to process the remittance up to USD 300,000/- per day, related to the Hajj 2024, in specified bank account of the Pakistan Hajj Mission in KSA i.e. Office of the Pilgrims Affairs of Pakistan (OPAP). This revised limit supersedes the existing limit of USD 100,000/- per day as prescribed in para 45-A(iii)(c) – Chapter 17 of the Foreign Exchange Manual.



4. In order to process the local transfers and foreign payments, ADs shall facilitate the transfer/consolidation of PKR and FCY funds from partner HGOs accounts to the PKR and FCY account of the respective parent Munazzam Company. The AD shall use the PKR account of the Munazzam Company as the base account (single IBAN) for making outward remittance to the specified bank account of OPAP (Account details provided in Annexure-B). At the time of remittance from SFCA of a Munazzam Company, however, the funds available therein would be converted and transferred to the base PKR account from where they would be remitted out, simultaneously, subject to compliance of revised limits and requisite due-diligence.

5. Further, the instructions issued vide above referred letter dated December 05, 2023 shall remain applicable on SFCAs of HGOs and ADs are advised to ensure meticulous compliance thereof.

Encl:

Annexure-A: Instructions for opening and operations in SFCAs of the Munazzam Company

Annexure-B: Overseas bank account details of Pakistan Hajj Mission in KSA

Sincerely,

(Kamran Hyder)
Joint Director

Copy to: Accounts Officer (PWF), Ministry of Religious Affairs & Interfaith Harmony, Government of Pakistan.



Annexure –A

Special Foreign Currency Accounts of Hajj Munazzam Companies

1. In order to facilitate the receipt/consolidation and Hajj 2024 related payments from SFCA of the Munazzam companies to overseas bank account of Pakistan Hajj Mission in KSA i.e. Office of the Pilgrims Affairs of Pakistan (OPAP), the Authorized Dealers are allowed to open and maintain the SFCAs of Munazzam Companies subject to the following terms and conditions:

(a). Account Opening

- i. ADs may open the SFCAs of the Munazzam Companies who possess valid Hajj Quota under the Hajj Sponsorship Scheme subject to compliance of required due diligence and other applicable rules and regulations.

(b). Credits to the SFCA

- i. SFCA shall only be fed with the remittances from SFCAs of the partner HGOs, as per the parent/shareholder list issued by MORA&IH.

(c). Debits to the SFCA

- i. Conversion and transfer of funds to PKR account of the same Munazzam Company.

(d). Actions required by ADs after completion of Hajj

- i. SFCA will become in-operative after the conclusion of the Hajj (maximum 60 days after the 10th Zil-Hajj) and the balance available in the SFCA (if any) shall be converted into PKR and credited in the PKR account of the Munazzam Company.

(e). Reactivation of SFCA for next Hajj season

- i. Re-activation/opening of the SFCA for the next Hajj season will be subject to instructions of SBP.

(f). Reporting requirement:

- i. ADs are advised to report the details and status of these SFCAs in the attached format (Annexure-A1) on policy.reports@sbp.org.pk within 15 days after completion of steps under sub-para (d) above.

2. ADs are advised to ensure meticulous compliance of the above instructions.



Annexure-A1

Name of Bank/ AD						
Special Foreign Currency Account for Munazzam Companies						
S #	Number of SFCAs opened	Total Credits	Total Debits	Closing Balance (if any)	Status of Accounts (Active / inoperative) With numbers	Remarks/Reasons if accounts are active
		Transfer from HGOs	Converted into PKR			
		(Equivalent USD)				
1	50	500	50	0	Active (5) Inoperative (45)	Reason

Annexure-B

Account / IBAN No.	SA412-000-000-1631596099940
Bank's Name and Branch Code	Riyad Bank, (Bank Al Riyad), Al-Aziziah, Branch Code 163, Makkah Mukarramah, Swift Code RIBLSARI
Bank's Address	PO Box 22622, Riyadh 11416, Kingdom of Saudi Arabia, Branch: Makkah, Al-Azizia Street, Al-Azizia Branch, Branch No.163
Beneficiary Name	Office of Pilgrims Affairs of Pakistan
Beneficiary Complete Address	Consulate General of Pakistan, Jeddah 41200, Jeddah, Saudi Arabia



Sr No.	Name of Company	Bank Name Pak Account	Account Title	IBAN	SWIFT Code
1	AL HAKEEM MUNAZZAM (PRIVATE)LIMITED	SAMBA BANK LTD	AL HAKEEM MUNAZZAM (PVT) LTD	PK61SAMB0000002001329707	SAMBPKKA
2	HASHIM MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK	HASHIM MUNAZZAM PVT LTD	PK22SAMB0000002001327499	SAMBPKKA
3	AL AZEEM MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL AZEEM MUNAZZAM PRIVATE LIMITED	PK42SAMB0000002001329564	SAMBPKKA
4	AL GHAFOR MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK	AL GHAFOR MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK58AIIN0000158640735034	AIINPKKA
5	AL QAYYOOM MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK	AL QAYYOOM MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK98AIIN0000158640682031	AIINPKKA
6	AL JAAMI MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK	AL JAAMI MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK38AIIN0000158640650034	AIINPKKA
7	AL QUDDUS MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK (PAKISTAN) LTD	AL QUDDUS MUNAZZAM PVT LTD - HAUJ	PK89AIIN0000158639058025	AIINPKKA
8	AL ADIL MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK (PAKISTAN) LTD	AL ADIL MUNAZZAM PVT LTD - HAUJ	PK55AIIN0000158639806022	AIINPKKA
9	HAAD MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	HAAD MUNAZZAM (PVT) LTD	PK21SAMB0000002001328778	SAMBPKKA
10	AL GHAYAS MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LTD	AL GHAYAS MUNAZZAM PVT LTD - HAUJ	PK77AIIN0000158639518021	AIINPKKA
11	AL BASHEER MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL BASHEER MUNAZZAM (PRIVATE) LIMITED	PK88SAMB0000002001324953	SAMBPKKAXXX
12	AL FATTAH MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL FATTAH MUNAZZAM (PRIVATE) LIMITED	PK97SAMB0000002001324888	SAMBPKKAXXX
13	AL-MUQEET MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK	AL-MUQEET MUNAZZAM PRIVATE LIMITED	PK03AIIN0000158639355035	AIINPKKA
14	AL MUBDI MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL MUBDI MUNAZZAM (PRIVATE) LIMITED	PK97SAMB0000002001324694	SAMBPKKAXXX
15	AL-RAQEEB MUNAZZAM (PRIVATE) LIMITED	MEEZAN BANK LIMITED	AL-RAQEEB MUNAZZAM PRIVATE LTD-HAUJ	PK93MEZN0002490109578595	MEZNPCKA
16	AL HAMEED MUNAZZAM PRIVATE LIMITED	AL BARAKA BANK (PAKISTAN) LIMITED	AL HAMEED MUNAZZAM PRIVATE LIMITED	PK65AIIN0000158640360039	AIINPKKAXXX
17	AL WAKEEL MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK PAKISTAN LIMITED	AL WAKEEL MUNAZZAM (PRIVATE) LIMITED-HAUJ	PK74AIIN0000158638821033	AIINPKKA
18	AL FALAR MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LIMITED	AL FALAR MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK34AIIN0000158640937032	AIINPKKA
19	AL QAWI MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK PAKISTAN LIMITED	AL QAWI MUNAZZAM (PRIVATE) LIMITED-HAUJ	PK82AIIN0000158638868031	AIINPKKA
20	AL MUHVEE MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK PAKISTAN LIMITED	AL MUHVEE MUNAZZAM (PRIVATE) LIMITED-HAUJ	PK57AIIN0000158638938030	AIINPKKA
21	AL-MUTAAU MUNAZZAM (PRIVATE) LIMITED	MEEZAN BANK LTD	AL-MUTAAU MUNAZZAM (PVT) LTD	PK93MEZN0001030109535406	MEZNPCKA
22	AL MAMOON MUNAZZAM(PRIVATE) LIMITED	MEEZAN BANK LTD	AL MAMOON MUNAZZAM (PVT) LTD	PK43MEZN0001030109535433	MEZNPCKA
23	AYUB MUNAZZAM (PRIVATE) LIMITED	MEEZAN BANK LIMITED	AYUB MUNAZZAM (PRIVATE) LIMITED HAUJ	PK78MEZN0002490109577604	MEZNPCKA
24	AL ALEEM MUNAZZAM (PRIVATE) LIMITED	BANK AL-HABIB LIMITED	AL ALEEM MUNAZZAM (PVT) LIMITED (HAUJ)	PK14BAHL1008098102510801	BAHLPKKA
25	AL MAJID MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK (PAKISTAN) LIMITED	AL MAJID MUNAZZAM PRIVATE LIMITED	PK80AIIN0000158640470022	AIINPKKA
26	AL BAYAN MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL BAYAN MUNAZZAM PRIVATE LIMITED	PK05SAMB0000002001325283	SAMBPKKA
27	AL MAIRAJ MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL MAIRAJ MUNAZZAM PRIVATE LIMITED	PK74SAMB0000002001322489	SAMBPKKA
28	AL HAMID MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL HAMID MUNAZZAM PRIVATE LIMITED	PK22SAMB0000002001324686	SAMBPKKA
29	YAQOOB MUNAZZAM PRIVATE LIMITED	SAMBA BANK LIMITED	YAQOOB MUNAZZAM (PVT) LTD	PK67SAMB0000002001329599	SAMBPKKA
30	AL KAFEEL MUNAZZAM (PRIVATE) LIMITED	UNITED BANK LIMITED	AL KAFEEL MUNAZZAM (PVT) LTD	PK13UNIL0109000307017396	UNILPKKA741
31	AL JALEEL MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL JALEEL MUNAZZAM PRIVATE LIMITED	NA	NA
32	AL GHANI MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LIMITED	AL GHANI MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK63AIIN0000158640816036	AIINPKKA
33	AL HAFEEZ MUNAZZAM PRIVATE LIMITED	AL BARAKA BANK PAKISTAN LIMITED	AL HAFEEZ MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK95AIIN0000158640894030	AIINPKKA
34	AL SAMAD MUNAZZAM (PRIVATE) LIMITED	BANK AL HABIB LTD	AL SAMAD MUNAZZAM (PRIVATE) LIMITED (HAUJ)	PK85BAHL0048008101079102	BAHLPKKAXXX

35	AL GHAFAR MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK LIMITED	AL GHAFAR MUNAZZAM (PRIVATE) LIMITED-HAUJ	PK84AIIN0000158640406027	AIINPKKA
36	AL MUQTADIR MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK LIMITED	AL MUQTADIR MUNAZZAM (PRIVATE) LIMITED-HAUJ	PK93AIIN0000158640200031	AIINPKKA
37	AL SHAMS MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LIMITED	AL SHAMS MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK63AIIN0000158640816036	AIINPKKA
38	AL-AZIZ MUNAZZAM PRIVATE LIMITED	MEEZAN BANK LIMITED	AL AZIZ MUNAZZAM PVT LTD-HAUJ	PK11MEZN0002860109574087	MEZNPCKA
39	MADANI MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK (PAKISTAN) LIMITED	MADANI MUNAZZAM PRIVATE LIMITE	PK83AIIN0000158640710032	AIINPKKA
40	AL WAASI MUNAZZAM PRIVATE LIMITED	ALBARAKA BANK LIMITED	AL WAASI MUNAZZAM PRIVATE LIMITED-HAUJ	PK07AIIN0000158640475022	AIINPKKA
41	AL HAQ MUNAZZAM (PRIVATE) LIMITED	THE BANK OF KHYBER	AL HAQ MUNAZZAM PRIVATE LIMITED	PK53KHYB0139003005040565	KHYBPCKA
42	HIDAYAT MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK PAKISTAN LTD	HIDAYAT MUNAZZAM PRIVATE LIMITED	PK32AIIN0000158640864027	AIINPKKA
43	IMAM MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LIMITED	IMAM MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK36AIIN0000158641036033	AIINPKKA
44	AL BASEER MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL BASEER MUNAZZAM PVT LTD	PK21SAMB0000002001328681	SAMBPKKA
45	AL MUJEEB MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK (PAKISTAN) LIMITED	AL MUJEEB MUNAZZAM (PRIVATE) LIMITED -HAUJ	PK72AIIN0000158639427028	AIINPKKA
46	AL MUQADDIM MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LIMITED	AL MUQADDIM MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK72AIIN0000158638266035	AIINPKKA
47	AL-SHAKOOR MUNAZZAM PRIVATELIMITED	SAMBA BANK LTD	AL SHAKOOR MUNAZZAM PVT LTD	PK67SAMB0000002001329987	SAMBPKKA
48	AL KABEER MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LIMITED	AL KABEER MUNAZZAM (PRIVATE) LIMITED-HAUJ	PK55AIIN0000158638425033	AIINPKKA
49	ESSA MUNAZZAM (PRIVATE) LIMITED	MEEZAN BANK	ESSA MUNAZZAM PRIVATE LIMITED-HAUJ	PK35MEZN0002490109578766	MEZNPCKA
50	AL AALI MUNAZZAM (PRIVATE) LIMITED	AL BA RKA BANK (PAKISTAN) LIMITED	AL AALI MUNAZZAM PVT LTD	PK41AIIN0000158638773030	AIINPKKA
51	AL KHALIL MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LIMITED	AL KHALIL MUNAZZAM (PRIVATE) LIMITED-HAUJ	PK96AIIN0000158638494038	AIINPKKA
52	AL HADI MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LTD	AL HADI MUNAZZAM PVT LTD	PK80SAMB0000002001329947	SAMBPKKA
53	AL-AMEEN MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK	AL-AMEEN MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK22AIIN0000158640899030	AIINPKKA
54	SHAHEER MUNAZZAM PRIVATE LIMITED	AL BARAKA BANK	SHAHEER MUNAZZAM (PRIVATE) LIMITED	PK23AIIN0000158641076037	AIINPKKA
55	AL MUJID MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK	AL MUJID MUNAZZAM PVT LTD - HAUJ	PK49AIIN0000158638002027	AIINPKKA
56	AL-BURQA MUNAZZAM SERVICES (PRIVATE) LIMITED	MEEZAN BANK	AL-BURQA MUNAZZAM SERVICES (PVT) LTD	PK32MEZN0003010109475101	MEZNPCKA
57	ISHAQ MUNAZZAM PRIVATE LIMITED	ALBARAKA BANK PAKISTAN LIMITED	ISHAQ MUNAZZAM PRIVATE LIMITED	PK78AIIN0000158640574042	AIINPKKA
58	SHOAIB MUNAZZAM PRIVATE LIMITED	MEEZAN BANK LIMITED	SHOAIB MUNAZZAM PRIVATE LIMITED (HAUJ)	PK83MEZN0002590109585463	MEZNPCKA
59	KALEEM MUNAZZAM (PRIVATE) LIMITED	DUBAI ISLAMIC BANK	KALEEM MUNAZZAM (PRIVATE) LIMITED	PK32DUIB0000000934129001	DUIBPCKA
60	ABU HURAIRA MUNAZZAM (PRIVATE) LIMITED	ALLIED BANK LTD	ABU HURAIRA MUNAZZAM PRIVATE LIMITED (HAUJ)	PK95ABPA00010125365300013	ABPA PKAXXX
61	AL-WADOOD MUNAZZAM (PRIVATE) LIMITED	MEEZAN BANK LTD	AL WADOOD MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK88MEZN0002490109580140	MEZNPCKA
62	ISMAL MUNAZZAM PRIVATE LIMITED	ALBARAKA BANK (PAKISTAN) LTD	ISMAL MUNAZZAM (PVT) LTD - HAUJ	PK81AIIN0000158640608035	AIINPKKA
63	AL-MASOOL MUNAZZAM (PRIVATE) LIMITED	AL-BARAKA BANK PAKISTAN LIMITED	AL-MOSOOL MUNAZZAM PRIVATE LIMITED	PK97AIIN0000102640944010	AIINPKKAXXX
64	AL-SHAHEED MUNAZZAM PRIVATE LIMITED	AL BARAKA BANK	AL-SHAHEED MUNAZZAM (PRIVATE) LIMITED - HAUJ	PK52AIIN0000158640939036	AIINPKKA
65	AL MALIK MUNAZZAM (PRIVATE) LIMITED	UNITED BANK LIMITED	AL MALIK MUNAZZAM PVT LTD FOR HAUJ	PK30UNIL0109000306872941	UNILPKKA741
66	LAHEED MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK	AL AHEED MUNAZZAM (PRIVATE) LIMITED	PK09SAMB0000002001328606	SAMBPKKA
67	KHUDIJA MUNAZZAM PRIVATE LIMITED	AL BARAKA BANK	KHUDIJA MUNAZZAM (PRIVATE) LIMITED	PK05AIIN0000158640799038	AIINPKKA

68	AR RAHEEM MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK	AR RAHEEM MUNAZZAM (PRIVATE) LIMITED	PK62SAMB00000002001330368	SAMBPKKA
69	AL QURAISH MUNAZZAM (PRIVATE) LIMITED	FAYSAL BANK LIMITED	AL QURAISH MUNAZZAM PRIVATE LIMITED (HAJ)	PK81FAYS3400301000018401	FAYSPKKA
70	AL-MOHAIMIN MUNAZZAM (PRIVATE) LIMITED	UNITED BANK LIMITED	AL MOHAIMIN MUNAZZAM (PRIVATE) LIMITED FOR HAJJ	PK62UNIL0109000307267252	UNILPKKA
71	SAFA MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK PAKISTAN LIMITED	SAFA MUNAZZAM PRIVATE LIMITED	PK52AIIN0000158641175037	AIINPKKA
72	ABU BAKKAR MUNAZZAM (PRIVATE) LIMITED	DUBAI ISLAMIC BANK	ABU BAKKAR MUNAZZAM PVT LTD	PK80DUIB0000000932781001	DUIBPKKA
73	AL MAJEED MUNAZZAM (PRIVATE) LIMITED	ALBARAKA BANK PAKISTAN LIMITED	AL MAJEED MUNAZZAM PRIVATE LIMITED-HAJJ	PK46AIIN0000158641211035	AIINPKKA
74	AL NAJAM MUNAZZAM (PRIVATE) LIMITED	DUBAI ISLAMIC BANK	AL NAJAM MUNAZZAM PVT LTD	PK67DUIB0000000935078001	DUIBPKKA
75	AL-AFUW MUNAZZAM (PRIVATE) LIMITED	MEEZAN BANK JINNAH AVENUE BRANCH ISLAMABAD	AL-AFUW MUNAZZAM (PRIVATE) LIMITED	PK25MEZN0003010109578435	MEZNPCKAGR
76	AL BADAR MUNAZZAM (PRIVATE) LIMITED	DUBAI ISLAMIC BANK	AL BADAR MUNAZZAM PVT LTD	PK89DUIB0000000934832001	DUIBPKKA
77	AL MOMIN MUNAZZAM (PRIVATE) LIMITED	THE BANK OF KHYBER	AL MOMIN MUNAZZAM (PRIVATE) LIMITED	PK87KHYB0103003005040492	KHYBPKKAXX
78	AL WAHAB MUNAZZAM (PRIVATE) LIMITED	THE BANK OF KHYBER	AL WAHAB MUNAZZAM PVT LTD	3005040387	KHYBPKKAXX
79	RIFAH MUNAZZAM PRIVATE LIMITED	AL BARAKA BANK LTD	RIFAH MUNAZZAM (PRIVATE) LIMITED	PK05AIIN0000102640805016	AIINPKKA
80	AL MASHKOOR MUNAZZAM (PRIVATE) LIMITED	MEEZAN BANK LIMITED	AL MASHKOOR MUNAZZAM (PVT) LTD HAJJ	PK18MEZN009190109572200	MEZNPCKKA
81	AL AQIB MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LTD	AL AQIB MUNAZZAM PRIVATE LIMITED	PK12SAMB00000002001330007	SAMBPKKA
82	AL KAAMIL MUNAZZAM(PRIVATE) LIMITED	THE BANK OF KHYBER	AL KAAMIL MUNAZZAM (PRIVATE) LIMITED	PK64KHYB0138003005040514	KHYBPKKAXX
83	AL WALI MUNAZZAM (PRIVATE) LIMITED	SAMABA BANK	AL WALI MUNAZZAM PVT LTD	PK25SAMB00000002001330937	SAMBPKKA
84	AL KAREEM MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LIMITED	AL KAREEM MUNAZZAM PVT LTD	PK18SAMB00000002001330481	SAMBPKKA
85	AL BARR MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LTD	AL BARR MUNAZZAM (PVT) LTD	PK81SAMB00000002001330608	SAMBPKKA
86	AL MANSOOR MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LTD	AL MANSOOR MUNAZZAM (PVT) LTD	PK84SAMB00000002001330651	SAMBPKKA
87	AR RAUF MUNAZZAM(PRIVATE) LIMITED	BANK AL HABIB LIMITED	AR RAUF MUNAZZAM PRIVATE LIMITED (HAJ)	PK68BAHL1032098102364002	BAHLPKKA
88	AL MUSTAFA MUNAZZAM (PRIVATE) LIMITED	FAYSAL BANK LIMITED	AL MUSAWWIR MUNAZZAM PVT LTD	PK25FAYS3566301000002961	FAYSPKKAXX
89	AL-MASHOOD MUNAZZAM PRIVATELIMITED	SAMBA BANK LTD	AL MASHOOD MUNAZZAM PVT LTD	PK36SAMB00000002001331418	SAMBPKKA
90	YOUNUS MUNAZZAM (PRIVATE) LIMITED	AL BARAKA BANK	YOUNUS MUNAZZAM PRIVATE LIMITED	PK09AIIN0000158640351020	AIINPKKA
91	AL BAASIT MUNAZZAM (PRIVATE) LIMITED	DUBAI ISLAMIC BANK	AL BAASIT MUNAZZAM PVT LTD	PK73DUIB0000000935152001	DUIBPKKA
92	AS SABOOR MUNAZZAM (PRIVATE) LIMITED	DUBAI ISLAMIC BANK	AS SABOOR MUNAZZAM (PVT) LTD	PK10DUIB0000000935151001	DUIBPKKA
93	IBRAHIM MUNAZZAM (PRIVATE) LIMITED	MEEZAN BANK LIMITED	IBRAHIM MUNAZZAM (PRIVATE) LIMITED	PK24MEZN0011380109580217	MEZNPCKAGR
94	SAEED BIN ZAID MUNAZZAM PRIVATE LIMITED	SAMBA BANK LTD	SAEED BIN ZAID MUNAZZAM PVT LTD	PK92SAMB00000002001329149	SAMBPKKA
95	WARIS MUNAZZAM PRIVATE LIMITED	SAMBA BANK LTD	AL WARIS MUNAZZAM PRIVATE LTD	PK80SAMB00000002001331305	SAMBPKKA
96	AL KHABEER MUNAZZAM (PRIVATE) LIMITED	SAMBA BANK LTD	AL KHABEER MUNAZZAM (PVT) LTD	PK47SAMB00000002001332255	SAMBPKKA