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Directors' Report to the Shareholders

The Directors of the Company are pleased to submit the first quarter report along with the condensed interim financial information of the company for the three months period ended March 31, 2017,

Pakistan's economy is showing positive trends with increasing per capita income, gradual improvement in economic growth, better law and order situation, easing energy crisis, political stability, and ongoing CPEC-inspired activity in power sector and infrastructure, which tends to open new vistas of growth for food and other industries. However, we are still operating in an uncertain environment which can result in disruption to the business.

We are pleased to report the following results, delivering good top line growth and improved profitability.

The financial performance for the three months period is summarized below:

	Jan – Mar 2017 PKR Million	Jan – Mar 2016 PKR Million	Change
Sales	30,417	26,733	+ 13.8%
Gross Profit	11,420	9,725	+17.4%
% of sales	37.5%	36.4%	
Operating Profit	6,269	5,545	+ 13.1%
% of sales	20.6%	20.7%	
Net Profit after tax	4,100	3,442	+ 19.1%
% of sales	13.5%	12.9%	
Earnings per share	90.42	75.89	+ 19.1%

Sales:

The sales revenue grew by PKR 3.7 billion, yielding a growth of +13.8% largely driven by volume. Our export sales during the period stood at PKR 1.0 billion, largely impacted by the volatile security situation and border management issues with Afghanistan.

Gross Profit:

We delivered a Gross Margin of 37.5% (+117bps) on the back of favorable input costs and optimization of the value chain through Nestlé Continuous Excellence (NCE) initiatives.

Operating Profit:

We delivered an Operating Profit of 20.6% (-13bps). The change is largely owing to increased investment (+44bps) behind our brands in line with our priorities, change in product mix and increase in fuel prices, resulting in higher distribution costs (+27bps).

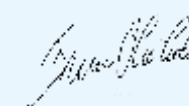
Net Profit after tax:

Our Net Profit After Tax stood at PKR 4.1 billion, registering a strong growth of 19.1%.

Future Outlook:

We continue to have a positive outlook for the business and our focus remains "A better and healthier future for all Pakistanis" and we will continue to drive sustainable profitable growth on the back of strong brands, I&R capabilities and operational excellence with NCE mindset.

For and on behalf
of the Board of Directors



BRUNO BORIS OLIERHOEK
Chief Executive

Lahore: April 18, 2017



Condensed Interim Balance Sheet As at March 31, 2017 (Un-audited)

	Note	(Un-audited) Mar. 31, 2017	(Audited) Dec. 31, 2016
Non-current assets			
Property, plant and equipment	4	28,178,999	28,046,124
Capital work-in-progress		2,101,709	2,765,730
Intangible assets		29,583	31,600
Long term loans and advances		328,508	338,449
Long term deposits and prepayments		32,578	32,046
		30,671,377	31,213,949
Current assets			
Stores and spares		1,353,077	1,308,329
Stock in trade		15,557,423	11,207,230
Trade debts - unsecured		1,960,111	564,460
Current portion of long term loans and advances		136,135	98,565
Sales tax refundable - net		5,085,176	5,374,745
Advances, deposits, prepayments and other receivables		2,176,204	661,325
Cash and bank balances		251,430	353,167
		26,519,556	19,567,821
Current liabilities			
Short term borrowings - secured		5,345,157	4,345,157
Short term running finance under mark-up arrangements - secured		3,125,369	2,013,120
Customer security deposits - interest free		242,920	240,843
Income tax - net		1,671,463	1,458,740
Trade and other payables		24,470,101	24,920,599
Interest and mark-up accrued		57,116	48,888
		34,912,126	33,027,347
Net working capital		(8,392,570)	(13,459,526)
Total capital employed		22,278,807	17,754,423
Long term and deferred liabilities			
Long term finances - secured		6,021,527	5,637,473
Deferred taxation		1,942,267	1,943,343
Retirement benefits		1,392,780	1,361,555
		9,356,574	8,942,371
Contingencies and commitments	5		
Net assets		12,922,233	8,812,052

Financed by: Share capital and reserves

	(Un-audited) Mar. 31, 2017	(Audited) Dec. 31, 2016
Authorized capital 75,000,000 (December 31, 2016: 75,000,000) ordinary shares of Rs 10 each	750,000	750,000
Issued, subscribed and paid-up capital	453,496	453,496
Share premium	249,527	249,527
General reserve	280,000	280,000
Hedging reserve	(212)	(10,092)
Accumulated profit	11,939,422	7,839,121
	12,922,233	8,812,052

The annexed notes 1 to 13 form an integral part of this condensed interim financial information.

JOHN MICHAEL DAVIS
Head of Finance & Control

BRUNO BORIS OLIERHOEK
Chief Executive

SYED YAWAR ALI
Chairman

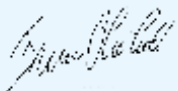


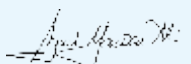
Condensed Interim Profit and Loss Account For the three months period ended March 31, 2017 (Un-audited)

	<u>Three months ended</u>	
	Mar. 31, 2017	Mar. 31, 2016
	(Rupees in thousand)	
Sales - net	30,416,937	26,733,304
Cost of goods sold	(18,996,562)	(17,008,647)
Gross profit	11,420,375	9,724,657
Distribution and selling expenses	(4,384,518)	(3,510,922)
Administration expenses	(766,741)	(668,890)
	(5,151,259)	(4,179,812)
Operating profit	6,269,116	5,544,845
Finance cost	(195,391)	(257,977)
Other operating expenses	(468,229)	(446,587)
	(663,620)	(704,564)
Other income	45,169	52,330
Profit before taxation	5,650,665	4,892,611
Taxation	(1,550,364)	(1,450,852)
Profit after taxation	4,100,301	3,441,759
Earnings per share – basic and diluted (Rupees)	90.42	75.89

The annexed notes 1 to 13 form an integral part of this condensed interim financial information.


JOHN MICHAEL DAVIS
Head of Finance & Control


BRUNO BORIS OLIERHOEK
Chief Executive


SYED YAWAR ALI
Chairman



Condensed Interim Statement of Comprehensive Income For the three months period ended March 31, 2017 (Un-audited)

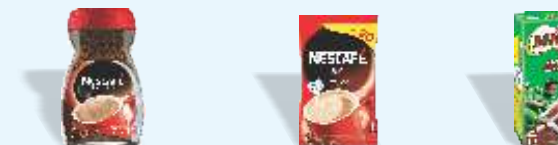
	<u>Three months ended</u>	
	Mar. 31, 2017	Mar. 31, 2016
	(Rupees in thousand)	
Profit after taxation	4,100,301	3,441,759
Other comprehensive income / (loss) :		
<i>Items that are or may be classified subsequently to profit or loss:</i>		
Cash flow hedges - effective portion of changes in fair value	13,720	(6,958)
Related tax	(3,840)	2,157
	9,880	(4,801)
Total comprehensive income for the period	4,110,181	3,436,958

The annexed notes 1 to 13 form an integral part of this condensed interim financial information.


JOHN MICHAEL DAVIS
Head of Finance & Control


BRUNO BORIS OLIERHOEK
Chief Executive


SYED YAWAR ALI
Chairman



Condensed Interim Cash Flow Statement For the three months period ended March 31, 2017 (Un-audited)

	Note	Three months ended	
		Mar. 31, 2017	Mar. 31, 2016
(Rupees in thousand)			
Cash flow from operating activities			
Cash (used in) / generated from operations	6	(932,942)	932,324
Increase in long term loans and advances (Increase) / decrease in long term deposits and prepayments		(27,629)	(20,951)
		(532)	1,777
Increase in customer security deposits - interest free		2,077	1,386
Sales tax refundable - net		289,569	(241,320)
Retirement and other benefits paid		(99,930)	(49,767)
Finance cost paid		(187,164)	(166,251)
Income taxes paid		(1,342,557)	(1,493,491)
Net cash (used in) operating activities		(2,299,108)	(1,036,293)
Cash flow from investing activities			
Fixed capital expenditure		(324,424)	(97,101)
Sale proceeds of property, plant and equipment		25,631	19,825
Net cash (used in) investing activities		(298,793)	(77,276)
Cash flow from financing activities			
Long term finances - net		384,054	(523,625)
Short term borrowings - net		1,000,000	2,550,000
Dividend paid		(139)	-
Net cash generated from financing activities		1,383,915	2,026,375
Net (decrease) / increase in cash and cash equivalents		(1,213,986)	912,806
Cash and cash equivalents at beginning of the period		(1,659,953)	(2,208,381)
Cash and cash equivalents at end of the period	7	(2,873,939)	(1,295,575)

The annexed notes 1 to 13 form an integral part of this condensed interim financial information.

JOHN MICHAEL DAVIS
Head of Finance & Control

BRUNO BORIS OLIERHOEK
Chief Executive

SYED YAWAR ALI
Chairman



Condensed Interim Statement of Changes in Equity For the three months period ended March 31, 2017 (Un-audited)

	Capital Reserves			Revenue Reserves		Total
	Share capital	Share premium	Hedging reserve	General reserve	Accumulated profits	
	(Rupees in thousand)					
Balance as at December 31, 2015 (audited)	453,496	249,527	2,728	280,000	11,652,011	12,637,762
Total comprehensive income for the period:	-	-	-	-	3,441,759	3,441,759
Profit after tax	-	-	(4,801)	-	-	(4,801)
Cashflow hedges - effective portion of changes in fair value - net	-	-	(4,801)	-	3,441,759	3,436,958
Balance as at March 31, 2016 (un-audited)	453,496	249,527	(2,073)	280,000	15,093,770	16,074,720
Final dividend for the year ended December 31, 2015 (Rs. 90 per share)	-	-	-	-	(4,081,463)	(4,081,463)
Interim dividend for the six months period ended June 30, 2016 (Rs. 70 per share)	-	-	-	-	(3,174,472)	(3,174,472)
Interim dividend for the nine months period ended September 30, 2016 (Rs. 185 per share)	-	-	-	-	(8,389,673)	(8,389,673)
	-	-	-	-	(15,645,608)	(15,645,608)

	Capital Reserves			Revenue Reserves		Total
	Share capital	Share premium	Hedging reserve	General reserve	Accumulated profits	
(Rupees in thousand)						
<i>Total comprehensive income for the period:</i>						
Profit after tax	-	-	-	-	8,405,214	8,405,214
Cashflow hedges - effective portion of changes in fair value - net	-	-	(8,109)	-	-	(8,109)
Remeasurement loss on employee retirement benefits	-	-	-	-	(14,255)	(14,255)
Balance as at December 31, 2016 (audited)	453,496	249,527	(10,092)	280,000	7,839,121	8,812,052
<i>Total comprehensive income for the period:</i>						
Profit after tax	-	-	-	-	4,100,301	4,100,301
Cashflow hedges - effective portion of changes in fair value - net	-	-	9,880	-	-	9,880
Balance as at March 31, 2017 (un-audited)	453,496	249,527	(212)	280,000	11,939,422	12,922,233

The annexed notes 1 to 13 form an integral part of this condensed interim financial information.

JOHN MICHAEL DAVIS
Head of Finance & Control

BRUNO BORIS OLIERHOECK
Chief Executive

SYED YAWAR ALI
Chairman

Notes to the Condensed Interim Financial Information

For the three months period ended March 31, 2017 (Un-audited)

1. Legal status and nature of business

Nestlé Pakistan Limited ("the Company") is a public limited company incorporated in Pakistan and its shares are quoted on the Pakistan Stock Exchange. The principal activity of the Company is manufacturing, purchase, processing and sale of food and beverages products including imported products (dairy, confectionery, culinary, coffee, beverages, infant nutrition and drinking water). Registered office of the Company is situated at Babar Ali Foundation Building, 308-Upper Mall, Lahore.

2. Basis of preparation

2.1 Statement of compliance

This condensed interim financial information is being submitted to the shareholders as required by section 245 of the Companies Ordinance, 1984 and is un-audited.

This condensed interim financial information of the Company for the three months period ended 31 March 2017 has been prepared in accordance with the requirement of the International Accounting Standard 34 - "Interim Financial Reporting" and provisions of and directives issued under the Companies Ordinance, 1984. In case where requirements differ, the provisions of or directives issued under the Companies Ordinance, 1984 have been followed.

This condensed interim financial information does not include all of the information required for annual financial statements and should be read in conjunction with the annual financial statements as at and for the year ended 31 December 2016. Selected explanatory notes are included to explain events and transactions that are significant to and understanding of the changes in the Company's financial position and performance since the last financial statements.

2.2 Judgments and estimates

The preparation of condensed interim financial information requires management to make judgments, estimates and assumptions for the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates. In preparing this condensed interim financial information, the significant judgments made by the management in applying accounting policies and key sources of estimation were the same as those that were applied to the financial statements as at and for the year ended 31 December 2016.

3. Significant accounting policies

- 3.1 The accounting policies and the methods of computation adopted in the preparation of this condensed interim financial information are same as those applied in the preparation of the financial statements for the year ended 31 December 2016 except for valuation method for goods purchased for resale which has been changed from FIFO to weighted average basis. The resulting impact is considered to be immaterial.
- 3.2 There is no significant impact of new standards and amendments to standards, including any consequential amendments to other standards, with a date of initial application of 01 January 2017, as mentioned in the financial statements for the year ended 31 December 2016.



(Un-audited) (Audited)
Mar. 31, Dec. 31,
2017 2016
(Rupees in thousand)

4. Property, plant and equipment

Note	(Un-audited) Mar. 31, 2017 (Rupees in thousand)	(Audited) Dec. 31, 2016 (Rupees in thousand)
Opening balance - net book value	28,046,124	29,996,095
Additions during the period / year	988,446	2,182,268
	29,034,570	32,178,363
Book value of property, plant and equipment disposed / scrapped during the period / year	(19,388)	(428,019)
Depreciation charged during the period / year	(836,183)	(3,495,831)
Impairment reversed during the period / year	-	68,546
Assets charged off during the period / year	-	(276,935)
Closing balance - net book value	28,178,999	28,046,124

5. Contingencies and commitments

5.1 There is no material contingency as at balance sheet date.

(Un-audited) (Audited)
Mar. 31, Dec. 31,
2017 2016
(Rupees in thousand)

Note	(Un-audited) Mar. 31, 2017 (Rupees in thousand)	(Audited) Dec. 31, 2016 (Rupees in thousand)
5.2 Guarantees		
Outstanding guarantees	256,242	263,486
Un-utilized portion of limits with banks	621,758	296,514

5.3 Commitments

5.3.1 The amount of future payments under Ijarah and the period in which these payments will become due are as follows:

(Un-audited) (Audited)
Mar. 31, Dec. 31,
2017 2016
(Rupees in thousand)

Note	(Un-audited) Mar. 31, 2017 (Rupees in thousand)	(Audited) Dec. 31, 2016 (Rupees in thousand)
Not later than one year	40,720	41,925
Later than one year but not later than five years	3,277	13,164
	43,997	55,089
5.3.2 Commitments in respect of capital expenditure	2,596,550	275,704
5.4 Letters of credit		
Outstanding letters of credit	3,353,670	2,480,350
Un-utilized portion of limits with banks	7,506,730	7,111,680



(Un-audited) (Un-audited)
Mar. 31, Mar. 31,
2017 2016
(Rupees in thousand)

6. Cash generated from operations

Profit before taxation	5,650,665	4,892,611
Adjustment for non-cash items:		
Depreciation on property, plant and equipment	836,183	881,395
Assets charged off	-	276,935
Amortization of intangible assets	2,017	2,017
Provision for stock in trade	(7,819)	27,123
Provision for obsolete stores and spares	81,955	95,106
Provision for workers' profit participation fund	303,184	263,203
Provision for workers' welfare fund	109,840	108,236
Gain on disposal of property, plant and equipment	(6,244)	(7,218)
Unrealised exchange loss	19,705	22,883
Unrealised exchange loss on foreign currency loan from associated company	-	(476)
Retirement and other benefits	131,155	88,911
Finance cost	195,392	270,090
Profit before working capital changes	7,316,033	6,920,816
Effect on cash flow due to working capital changes:		
Increase in current assets:		
Stores and spares	(126,703)	(68,924)
Stock in trade	(4,342,374)	(5,917,564)
Trade debts	(1,395,651)	(525,646)
Advances, deposits, prepayments and other receivables	(1,522,113)	(718,865)
(Decrease) / increase in current liabilities:		
Trade and other payables	(862,134)	1,242,507
	(8,248,975)	(5,988,492)
	(932,942)	932,324

7. Cash and cash equivalents

Cash and bank balances	251,430	643,578
Short term running finances - secured	(3,125,369)	(1,939,153)
	(2,873,939)	(1,295,575)

8. Transactions with related parties

Related parties comprise of Nestlé S.A (holding company), its subsidiaries and associates, and other companies with common directors that of Nestlé Pakistan Limited, employees retirement benefit funds and key management personnel. Significant transactions with related parties are summarized as follows:



(Un-audited) (Un-audited)
Mar. 31, Mar. 31,
2017 2016
(Rupees in thousand)

Associated companies:

Royalty and technical assistance fee	924,391	749,079
Purchase of assets, goods, services and rental	4,375,784	4,189,233
Interest on foreign currency loan	-	5,913
Repayment of foreign currency loan	-	524,100
Insurance claims received	5,149	7,306
Sales of goods	14,314	12,136

Other related parties

Contribution to staff retirement benefit plan	175,937	155,706
Remuneration to key management personnel	1,274,607	1,021,836

All transactions with related parties have been carried out on commercial terms and conditions except for donations.

9. Segment reporting

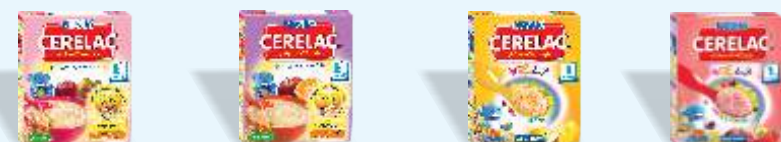
Segment information is presented in respect of the Company's business. The primary format, business segment, is based on the Company's management reporting structure.

Segment results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. Unallocated assets and liabilities include short term and long term borrowings, employees retirement benefits and other operating liabilities.

Segment capital expenditure is the total cost incurred during the period to acquire segment assets that are expected to be used for more than one year.

The Company's operations comprise of the following main business segments and product categories:

- i) Milk and nutrition products
Milk based products and cereals
- ii) Beverages
Juices & water



9.1 Segment analysis for the three months ended 31 March 2017 (Un-audited)

	Milk & Nutrition Products	Beverages	Other Operations	Total
	(Rupees in thousand)			
Sales				
External sales	23,881,909	6,304,498	230,530	30,416,937
Inter-segment sales	-	-	-	-
Total revenue	23,881,909	6,304,498	230,530	30,416,937
Depreciation and amortization	591,602	228,055	18,543	838,200
Operating profit before tax and before unallocated expenses	5,312,407	1,051,761	(95,052)	6,269,116
Unallocated expenses:				
Finance cost				(195,391)
Other operating expenses				(468,229)
Other income				45,169
Taxation				(1,550,364)
Profit after taxation				4,100,301

Segment analysis for the three months ended 31 March 2016 (Un-audited)

	Milk & Nutrition Products	Beverages	Other Operations	Total
	(Rupees in thousand)			
Sales				
External sales	21,467,091	5,092,280	173,933	26,733,304
Inter-segment sales	-	-	-	-
Total revenue	21,467,091	5,092,280	173,933	26,733,304
Depreciation and amortization	626,317	238,074	19,021	883,412
Operating profit before tax and before unallocated expenses	4,939,609	706,330	(101,094)	5,544,845
Unallocated expenses:				
Finance cost				(257,977)
Other operating expenses				(446,587)
Other income				52,330
Taxation				(1,450,852)
Profit after taxation				3,441,759



Reportable segment assets and liabilities

	Milk & Nutrition Products	Beverages	Other Operations	Total
	(Rupees in thousand)			
As at March 31, 2017 (Un-audited)				
Segment assets	38,105,222	10,712,048	363,632	49,180,902
Unallocated assets				8,010,031
Total assets				57,190,933
Segment liabilities	19,212,741	5,314,821	185,459	24,713,021
Unallocated liabilities				19,555,679
Total liabilities				44,268,700
As at December 31, 2016 (Audited)				
Segment assets	31,513,706	11,927,256	482,510	43,923,472
Unallocated assets				6,858,298
Total assets				50,781,770
Segment liabilities	19,640,343	5,360,924	160,175	25,161,442
Unallocated liabilities				16,808,276
Total liabilities				41,969,718

(Un-audited) (Un-audited)
Mar. 31, Mar. 31,
2017 2016
(Rupees in thousand)

9.2 Geographical segments

Sales are made by the Company in following countries:

Pakistan	29,408,222	25,746,131
Afghanistan	991,285	980,133
Other foreign countries	17,430	7,040
	30,416,937	26,733,304

-The company manages and operates manufacturing facilities and sales offices in Pakistan only.

10. **Financial risk management**

The Company's financial risk management objective and policies are consistent with that disclosed in the audited financial statements of the Company for the year ended 31 December 2016.

There is no change in the nature and corresponding hierarchies of fair valuation levels of financial instruments from those as disclosed in the audited financial statements of the Company for the year ended 31 December 2016.

11. **Date of authorization for issue**

This un-audited condensed interim financial information was authorized for issue on April 18, 2017 by the Board of Directors.

12. **Dividend**

The Board of Directors in their meeting held on April 18, 2017 have proposed an interim cash dividend for the three months ended 31 March 2017 of Rs. Nil (31 March 2016: Rs. Nil) per share, amounting to Rs. Nil (31 March 2016 : Rs. Nil). This condensed interim financial information does not reflect this dividend.

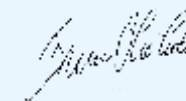
13. **General**

This condensed interim financial information is presented in Pakistan rupees which is the Company's functional currency and the figures have been rounded off to the nearest thousand of rupee.


Corresponding figures have been re-arranged and re-classified, wherever necessary, for the purposes of comparison and better presentation as per reporting framework, however no material reclassification has been made.



JOHN MICHAEL DAVIS
Head of Finance & Control



BRUNO BORIS OLIERHOEK
Chief Executive



SYED YAWAR ALI
Chairman

COMPANY INFORMATION

Board of Directors	Syed Yawar Ali	Chairman	
	Bruno Boris Olierhoek	Chief Executive / Managing Director	
	Syed Babar Ali	Director	
	Syed Hyder Ali	Director	
	Osman Khalid Waheed	Director	
	John Michael Davis	Director	
	Juan Jose Aranols Campillo	Director	
Company Secretary	Naveed Ahmad Khan	Director	
	John Martin Miller	Director	
	Ali Sadozai	General Counsel	
	Management	Abdullah Jawaid Ahmad	Business Executive Officer - Chilled Dairy
		Akmal Saeed	Head of Human Resources
		Ali Sadozai	Head of Legal Affairs & Company Secretary
		Arsalan Ul Haq Khan	Head of Sales
Asim Rifat		Business Executive Officer - Infant Nutrition	
Babar Hussain Khan		Business Executive Officer - Juices	
Bruno Boris Olierhoek		Managing Director	
Fuad Saqib Ghazanfar		Business Executive Officer - Food, Coffee, CPW	
Haseeb Aslam		Business Executive Officer - Family Dairy	
Humaira Ashar		Market Innovation Lead	
John Michael Davis		Head of Finance and Controls	
Khurram Zia		Business Executive Officer - Nestlé Waters Pakistan	
Muhammad Nauman Khan		Business Executive Officer - Nestlé Professional	
Naveed Ahmad Khan		Head of Technical	
Rustem Oguz		Head of Supply Chain	
Samra Maqbool		Head of Communication and Marketing Services	
Sheikh Waqar Ahmad	Head of Corporate Affairs		
Syeda Nausheen Iqbal Jaffery	Market Business Excellence Manager		
Usman Iqbal Bhatti	Business Executive Officer - Dairy Nutrition Solution		

Registered & Corporate Office
308 – Upper Mall, Lahore – 54000, Pakistan.
PABX : (042) 111 637 853
Fax : (042) 35789303 - 4

Corporate Office Annex
304 – Upper Mall, Lahore – 54000, Pakistan.
309 – Upper Mall, Lahore – 54000, Pakistan.
309-A – Upper Mall, Lahore – 54000, Pakistan.



Factories

Sheikhupura

29 Kilometer, Lahore – Sheikhupura Road
Sheikhupura, Punjab, Pakistan.
Phone: (056) 3406615 - 25

Kabirwala

10 Kilometer, Khanewal - Kabirwala Road, Kabirwala
District Khanewal, Punjab, Pakistan.
Phone: (065) 111 637 853 Fax: (065) 2411432

Karachi

Plot No. A – 23, North Western Industrial Zone,
Port Qasim, Karachi, Pakistan.
Phone: (021) 34720151-4

Islamabad

Plot No. 32, Sector (I-10/3), Industrial Area,
Islamabad, Pakistan.
Phone: (051) 4445997

Auditors

KPMG Taseer Hadi & Co. (Chartered Accountants)

Share Registrar / Transfer Agent

Share Registrar Department
Central Depository Company of Pakistan Limited
CDC-House, 99-B, Block-B, SMCHS, Main Shahra – e- Faisal

Karachi-74400, Tel: Customer Support Services
(Toll Free) 0800-CDCPL(23275)
Fax: (92-21) 34326053 E-mail: info@cdcpak.com
website: www.cdcpakistan.com

Public dealings: : Monday to Friday: 09:00 am to 07:00 pm
Saturday: 09:00 am to 01:00 pm

Legal Advisor

Chima & Ibrahim
Advocates Corporate Counsel

Bankers

Conventional banking relations

Allied Bank Limited
Citibank N.A
Deutsche Bank A.G.
Habib Bank Limited
MCB Bank Limited
Meezan Bank Limited
National Bank of Pakistan Limited
Standard Chartered Bank (Pakistan) Limited
United Bank Limited
Tameer Microfinance Bank Limited

Islamic banking relations

Meezan Bank Limited
Standard Chartered Bank (Pakistan) Limited
Habib Bank Limited