



**Escorts
Investment
Bank**

CORPORATE BRIEFING SESSION

FINANCIAL YEAR 2024- 2025

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1. Brief Introduction

EIBL is a premier institution offering innovative financial solution to corporate, financial and individual investor through wide range of products and services

- Escorts Investment Bank Limited (EIBL) is a Non-Banking Financial Institution with deposit taking IFS license.* It was registered and incorporated in Pakistan on 15th May 1995 and is listed on Pakistan Stock Exchange Limited.
- In the year 2018, sponsorship and management control was taken over by BTPL from the outgoing sponsors.
- EIBL focuses primarily on lending business including Housing Finance, Corporate Finance & Micro Finance and it is the first NBFC in Pakistan to offer Housing Finance.
- * The Company's IFS license is in the process of renewal with SECP and the Company is required to maintain Minimum Equity Requirement (MER) of Rs. 750 Million for maintaining deposit taking Investment Finance Services (IFS) license. Resultantly the Company is in non-compliance of MER



2. Company Timeline

Accomplishing More in Less Time



In 1996, EIBL, a Non-Banking Finance Company (NBFC) commenced operations.

In 2019 Bank's paid-up capital raised to Rs. 1.356 billion through Right Issue.

On boarded SAP Gold Partner Abacus Consulting for implementation of ERP and end to end field force automation.

Bank has stepped into Microfinance Gold Financing and pension loans scheme

In FY 2025 the Bank has received a public announcement of intention and signed an MOU with a substantial acquirer.

1996

2018

2019

2020

2021

2022

2023

2024

2025

On January 08, 2018, Bahria Town (Private) Limited, acquired 33,628,176 shares of the company (76.254% of total share holding) along with management control of the company and injected PKR 1.2 billion in the bank and also opened first two branches in Lahore.

Microfinance operations have further been expanded to Sheikhpura, Gojra, Rawalpindi and Karachi, taking the total number of branches to 12.

Bank has opened another Microfinance branch at Sialkot.

Opened a new Microfinance Branch in Lahore .

3. Directors



Syed Tahir Nawazish
Chairman/ Director

Mr. Tahir Nawazish is currently serving as Chairman, Board of Directors at Central Power Generation Company, Guddu (GENCO II) and as Director for GENCO Holding Private Limited, since 2016. He has also remained Chairman, Board of Directors at First Fidelity Leasing Modaraba for the past 13 years. He also served as Senior Industry Consultant for Teradata Corporation Limited for the period 2010-2018. He is currently serving as Chairman/Director at Escorts Investment Bank Limited



Mr. Basit R. Malik
CEO/ Director

Mr. Basit Rahman Malik is seasoned banker with over three decades of experience with multiple commercial local and international banks. He served as Country Head of Standard Chartered Bank and has been looking after the SME division. He is a graduate from Boston University with majors in banking and finance. During his tenure, his contribution for developing growth strategies were well acclaimed and appraised.

ESCORTS INVESTMENT BANK – BOARD OF DIRECTORS

EIBL's board (BOD) comprises two Executive, three Non-Executive and two Independent Directors



Mr. M. Omar Farooqi

Executive Director

Mr. Muhammad Omar Farooqi is a seasoned banking professional with over 25 years of diverse experience in commercial and investment banking, administration, and legal management. Currently serving as Head of Administration and Legal at Escorts Investment Bank, he oversees regulatory compliance, budgeting, and operational efficiency across the branch network. Previously, he held senior management roles at Silk Bank, HSBC Bank Middle East, and Standard Chartered Bank.



Ms. Madiha Arooj

Female Director

Ms. Madiha Arooj is a result-oriented and dynamic Corporate Affairs leader with extensive management and liaison experience in Pakistan's highly competitive real estate industry with proven track record of spearheading and coordinating national and international business ventures on behalf of Bahria Town (Pvt.) Limited.



Mr. Shahid Hosain Kazi

Independent Director

Mr. Shahid Hosain Kazi is presently serving as CEO of ROZEE.PK and he is seasoned C-Level Executive with over 29 years of banking and corporate experience in different institutions, departments, territories & jurisdictions and in various capacities.
* The company has duly filed their related documents with SECP for seeking final approval.



Ms. Sadia Khan

Non-Executive Director

Ms. Sadia Khan has over 21 years of industry experience as COO, CEO and board level roles. Recently she was CEO of Autosoft Dynamics, a company providing global system migrations to commercial banks. She is on the board of directors of Faysal Bank, The Kashf Foundation, YPO and Rozee.pk
* The company has duly filed their related documents with SECP for seeking final approval.



Ms. Hifsa Saad Khan

Independent Director

Ms. Hifsa Saad Khan is the group CEO of Infinity Ventures and has served as Head of Retail Banking and Head of Private Banking Unit in Emirates Bank Int. She is a gold medalist in Bachelor of Arts at Kinnaird College and also holds a Master in Economics degree from renowned university
* The company has duly filed their related documents with SECP for seeking final approval.

4. Branch Network



HEAD OFFICE

Ground Floor,
26-Davis Road,
Lahore

RAWALPINDI

SAMBRIAL BRANCH

SHEIKHUPURA BRANCH

HAFIZABAD BRANCH

GOJRA BRANCH

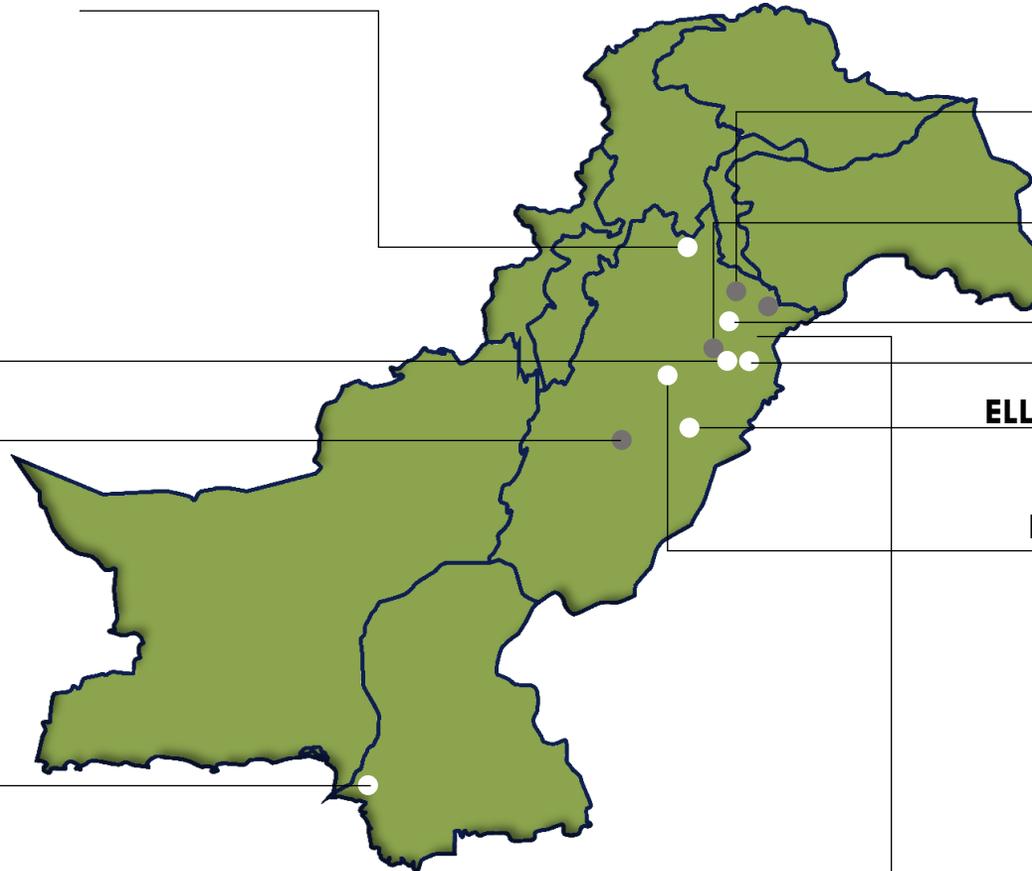
ELLAHABAD BRANCH

ORCHARD BRANCH

NANKANA BRANCH

KARACHI BRANCH

LAHORE DAROGAWALA BRANCH



5. Credit Rating by PACRA



Short Term Rating is A3

An adequate capacity for timely repayment.
Such capacity is susceptible to adverse changes in business, economic, or financial conditions.



Long Term Rating is BBB-

Good credit quality.
Low expectation of credit risk.
The capacity for timely payment of financial commitments is considered adequate.

6. Financial Highlights

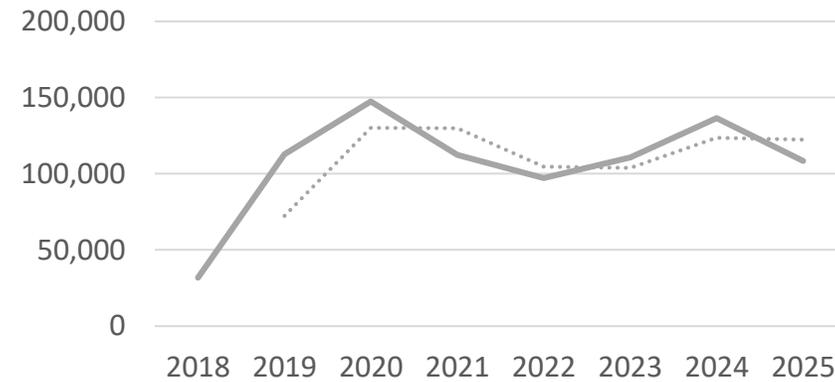


REVENUE AND EXPENDITURE ANALYSIS

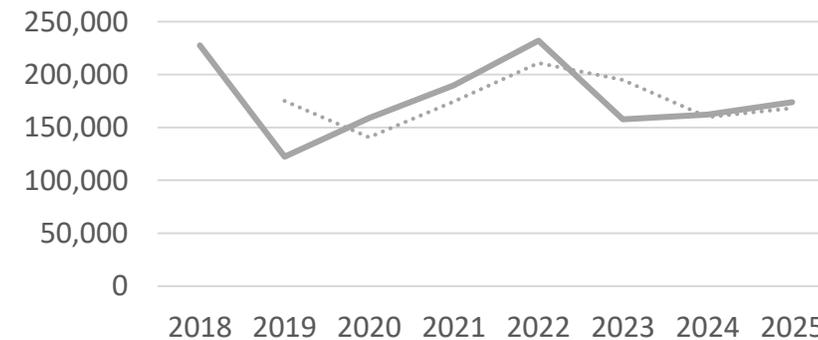
The Company generated revenue of Rs.108.38M, reflecting consistent business activity despite a challenging economic environment, compared to last year's income of Rs.136.49M. The higher loss of Rs.68.40M, against Rs.23.10M in FY24, was primarily driven by prudent provisioning of Rs.9.70 million (FY24: Rs.3.97M) and taxation impact, which demonstrates the Company's proactive risk management and compliance discipline.

The Operating cost during the year was Rs. 173.983M as compared to Rs. 163.199M for the year 2024. Despite of high inflation management has been able to keep it almost at the same level. During FY25, the Company continued its focus on cost rationalization by exercising strict discipline over administrative and personnel expenses.

Total Revenue



Operating Expense

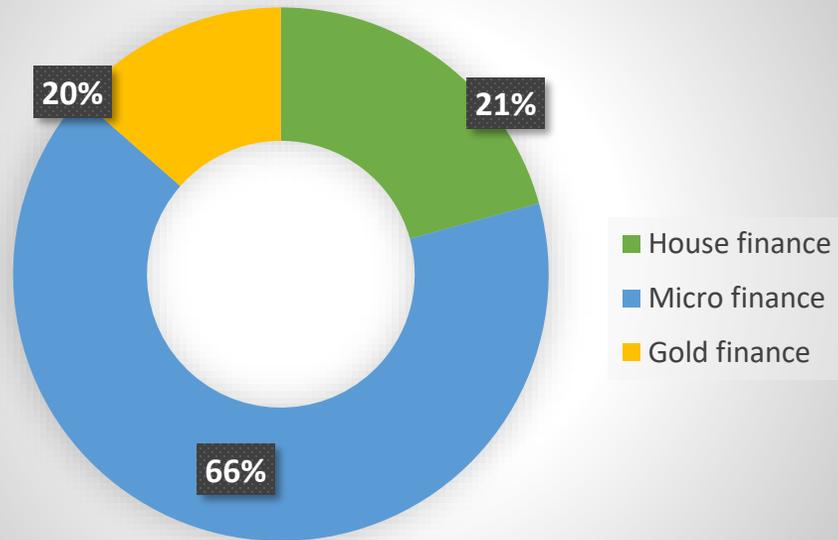


Financial Highlights



COMPOSITION OF FINANCE PORTFOLIO

Finance Portfolio 30 June 2024



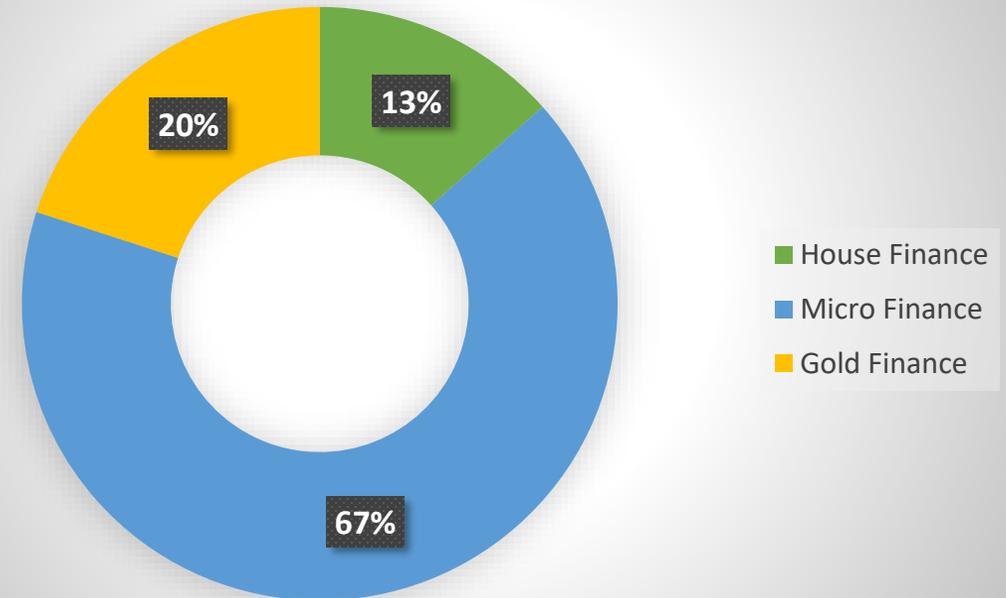
Portfolio Composition of 222 million:

HF : 46M

MF: 146M

GF: 30M

Finance Portfolio 30 June 2025



Portfolio Composition of 260 million:

HF: 35M

MF: 173M

GF: 52M

Financial Highlights



STATEMENT OF FINANCIAL POSITION

	30-Jun-25	30-Jun-24
	Rupees	Rupees
ASSETS		
NON-CURRENT ASSETS		
Property and equipment	126,725,685	144,410,534
Intangible assets	5,423,167	5,406,270
Long term investments	24,546,125	24,546,125
Long term finances	59,645,990	36,256,539
Long term deposits	8,505,674	8,476,274
Deferred tax asset – net	121,004,001	122,597,618
	345,850,642	341,693,360
CURRENT ASSETS		
Current portion of non-current assets	63,490,068	39,012,851
Short term investments	13,583,423	8,660,157
Short term finances	100,059,308	116,866,350
Short term advances	2,646,080	2,547,539
Prepayments	3,901,440	2,673,314
Interest receivables	18,698,125	14,115,324
Other receivables	7,326,839	7,173,911
Tax refunds due from the government	81,402,514	68,344,410
Cash and bank balances	23,839,925	124,969,042
	314,947,722	384,362,898
TOTAL ASSETS	660,798,364	726,056,258

Financial Highlights

STATEMENT OF FINANCIAL POSITION



SHARE CAPITAL AND RESERVES

Authorized share capital

300,000,000 (2024: 300,000,000) ordinary shares of Rs. 10 each

Issued, subscribed and paid up capital

Capital reserves

Revenue reserve

Revaluation surplus on property and equipment

LIABILITIES

NON-CURRENT LIABILITIES

Lease liabilities

CURRENT LIABILITIES

Current portion of non-current liabilities

Trade and other payables

Unclaimed dividend

Provision for taxation

TOTAL EQUITY AND LIABILITIES

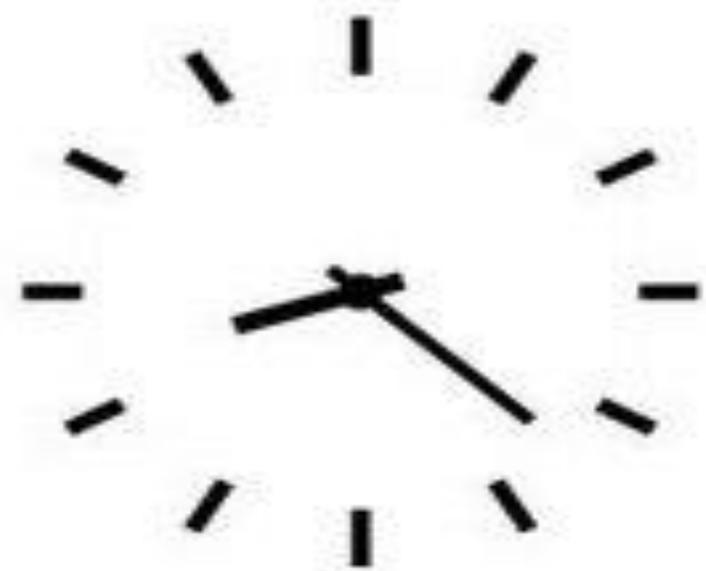
30-June -25	30-June -24
Rupees	Rupees
3,000,000,000	3,000,000,000
1,356,000,000	1,356,000,000
158,042,871	158,042,871
(1,027,549,311)	(959,992,575)
16,090,452	16,937,318
502,584,012	570,987,614
27,222,097	35,298,792
27,222,097	35,298,792
10,365,145	9,338,951
117,037,073	107,003,743
2,385,654	2,385,654
1,204,383	1,041,504
130,992,255	119,769,852
660,798,364	726,056,258

Financial Highlights

STATEMENT OF PROFIT OR LOSS



	30-Jun-25 Rupees	30-Jun-24 Rupees
Income		
Profit on financing	84,410,523	71,111,210
Return on investments	4,229,290	20,835,151
Income from fee and commission	8,580,592	8,378,955
Profit on bank deposits	7,714,158	18,593,500
Other income	3,443,007	17,573,860
	108,377,570	136,492,676
Expenses		
Administrative expenses	159,085,434	151,673,049
Finance cost	5,200,657	6,551,876
	164,286,091	158,224,925
Operating loss before provisions and taxation	(55,908,521)	(21,732,249)
Other operating expenses	(9,697,081)	(3,973,753)
Reversal of provision for doubtful finances	-	-
Loss before Taxation	(65,605,602)	(25,706,002)
Taxation – net	(2,798,000)	2,608,094
Net Loss for the Year	(68,403,602)	(23,097,908)



Q & A time





Thank You