

BIBOJEE GROUP



Quarterly Accounts September 30, 2025 (Un-Audited)



GAMMON PAKISTAN LIMITED

COMPANY INFORMATION

Chairman

Lt Gen Ali Kuli Khan Khattak (Retd) Chairman

Board of Directors

Mr. Khalid Kuli Khan Khattak	Director
Mrs. Ayesha Alamzeb Durrani	Director
Mr. Muhammad Kuli Khan Khattak	Director
Mr. Sikandar Kuli Khan Khattak	Director
Mr. Kamal Abdullah Malik	Independent Director
Brig Humayun Malik (Retd)	Independent Director

Chief Executive Officer

Mr. Khalid Kuli Khan Khattak

Audit Committee

Mr. Kamal Abdullah Malik	Chairman
Mr. Muhammad Kuli Khan Khattak	Member
Mr. Sikandar Kuli Khan Khattak	Member

HR Committee

Brig Humayun Malik (Retd)	Chairman
Mrs. Ayesha Alamzeb Durrani	Member
Mr. Sikandar Kuli Khan Khattak	Member

Company Secretary

Officiating

Chief Financial Officer

Mr. Ghulam Murtaza Khurshid

Internal Auditor

Mr. Salman Khan ACA

External Auditor

M/S Rizwan & Co.
Chartered Accountants Islamabad

Legal Advisor

Chanda Law Associates
Rawalpindi Advocates

Stock Exchange

The Gammon Pakistan Limited
is a listed Company and
Its shares are traded on
Pakistan Stock Exchange Limited

Bankers

Askari Bank Limited
Bank Alfalah Limited
Bank of Punjab
Habib Bank Limited
Allied Bank Limited
Silk Bank Limited
National Bank of Pakistan

Registered Office

Gammon House
400/2, Peshawar Road, Rawalpindi
Tel: 051-5477326-7
Fax: 051-5477511
E-mail: (i) gammon1@dsl.net.pk
(ii) Info@gammonpakistan.com

Share Registrar

Vision Consulting Limited
5-C, 2nd Floor, LDA Flats,
Lawrence Road, Lahore
Tel: +92-42-36283096-97
Email: shares@vcl.com.pk
Web: www.vcl.com.pk

DIRECTORS REPORT

The Directors of your Company have pleasure in presenting their report, together with Un-Audited Financial Statements for the first Quarter ended September 30, 2025.

PERFORMANCE REVIEW

The principal activity of the Company is all type of construction specially Buildings and Bridges. The highlights of the Company's financial results as compared to the preceding period are as follows:

Particulars (Q1 – 2026)	July – Sep 2025 (Rupees)	July – Sep 2024 (Rupees)
Contract Income	-	-
Contract Expenditure	(218,070)	(196,996)
Net contract Loss	(218,070)	(196,996)
Profit/(Loss) before taxation	(5,549,083)	1,607,133
Taxation	(100,000)	(273,213)
Profit/(Loss) after tax	(5,649,083)	1,333,920

During the first quarter, the Company did not record any contract revenue. The overall economic environment in Pakistan continued to remain difficult for the construction sector, mainly due to inflationary pressures, rising cost of materials and utilities, and limited development spending by the Government. The continued uncertainty in the political and business climate has slowed down private and public investment in infrastructure, making project acquisition extremely challenging. Despite these circumstances, the management is maintaining close follow up on available opportunities and remains committed to improving operational efficiency.

Concerning long outstanding issues with Maritime Technologies Complex (MTC) project, the Company succeeded in recovering a part of its long outstanding receivables from the Maritime Technologies Complex (MTC) project, and further follow up is being made for settlement of remaining dues. The management is also actively pursuing recovery and final billing for the Old Bannu Road (OBR) Structure and Bridges Project, which is in process with the concerned authorities. Efforts continue to realize the remaining claims and retention money from these completed projects in order to improve the liquidity position of the Company.

FUTURE PROSPECTS

The management remains hopeful for a gradual revival of business activity in the country, as the Government has shown concern over the prolonged economic slowdown and declining tax revenues resulting from reduced business activity. The Company continues to focus on identifying and securing viable projects as opportunities emerge. Despite financial constraints and cash flow challenges, the management is confident that with consistent efforts and resolution of long outstanding matters, the Company will be able to strengthen its position and move toward sustained recovery.

ACKNOWLEDGMENT

The Board acknowledges with appreciation the continued efforts, dedication, and commitment of the Company's management, engineers, and employees during the period under review. We also extend our sincere gratitude to our bankers, clients, and suppliers for their cooperation, support, and confidence in the Company.

For and on behalf of Board of Directors



Khalid Kuli Khan Khattak
(Chief Executive Officer)



Director

ڈائریکٹرز کی رپورٹ

آپ کی کمپنی کے ڈائریکٹرز کو خوشی ہے کہ وہ پہلی سہ ماہی جو 30 ستمبر 2025 کو ختم ہوئی، کی غیر آڈٹ شدہ مالیاتی بیانات کے ساتھ اپنی رپورٹ پیش کر رہے ہیں۔

کارکردگی کا جائزہ

کمپنی کی بنیادی سرگرمی ہر قسم کی تعمیرات ہے، بالخصوص عمارتوں اور پلوں کی تعمیر۔ کمپنی کے مالی نتائج کی نمایاں خصوصیات گزشتہ مدت کے مقابلے میں درج ذیل ہیں :-

تفصیلات (Q1 – 2026)	جولائی – ستمبر 2025 (روپے)	جولائی – ستمبر 2024 (روپے)
کنٹریکٹ آمدنی	-	-
کنٹریکٹ اخراجات	(218,070)	(196,996)
خالص کنٹریکٹ نقصان	(218,070)	(196,996)
ٹیکس سے قبل منافع / (نقصان)	(5,549,083)	1,607,133
ٹیکسیشن (محصولات)	(100,000)	(273,213)
ٹیکس کے بعد منافع / (نقصان)	(5,649,083)	1,333,920

پہلی سہ ماہی کے دوران کمپنی نے کوئی کنٹریکٹ ریونیو ریکارڈ نہیں کیا۔ پاکستان میں مجموعی معاشی حالات تعمیراتی شعبے کے لیے بدستور مشکل رہے، جس کی بنیادی وجوہات مہنگائی کا دباؤ، تعمیراتی مواد اور یوٹیلیٹی اخراجات میں اضافہ، اور حکومت کی جانب سے ترقیاتی اخراجات میں کمی ہیں۔ سیاسی اور کاروباری ماحول میں مسلسل غیر یقینی صورتحال کے باعث نجی اور سرکاری دونوں سطحوں پر انفراسٹرکچر میں سرمایہ کاری سست روی کا شکار رہی ہے، جس سے نئے منصوبے حاصل کرنا خاصا مشکل ہو گیا ہے۔ ان حالات کے باوجود، کمپنی کی مینجمنٹ دستیاب مواقع پر قریبی نظر رکھے ہوئے ہے اور آپریشنل کارکردگی میں بہتری کے لیے پرعزم ہے۔

کے ساتھ طویل عرصے سے زیر التواء معاملات کے حوالے سے، کمپنی نے (MTC) بحریہ ٹیکنالوجیز کمپلیکس اپنے کچھ واجب الادا واجبات کی جزوی وصولی میں کامیابی حاصل کی ہے، جبکہ باقی رقم کے تصفیے کے لیے اسٹرکچر اور برج پروجیکٹ کے حتمی بل کی (OBR) بھی کوششیں جاری ہیں۔ مینجمنٹ پرانے بنوں روڈ وصولی کے لیے بھی فعال طور پر کام کر رہی ہے، جو متعلقہ حکام کے ساتھ زیر عمل ہے۔ کمپنی اپنی لیکویڈیٹی کی صورتحال کو بہتر بنانے کے لیے مکمل شدہ منصوبوں سے باقی ماندہ کلیمز اور ریٹینشن مئی کی وصولی کے لیے کوششیں جاری رکھے ہوئے ہے۔

مستقبل کے امکانات

مینجمنٹ کو ملک میں کاروباری سرگرمیوں کی بتدریج بحالی کی امید ہے کیونکہ حکومت نے طویل معاشی سست روی اور کاروباری سرگرمیوں میں کمی کے نتیجے میں کم ہونے والی ٹیکس آمدنی پر تشویش ظاہر کی ہے۔ کمپنی دستیاب مواقع کے مطابق قابل عمل منصوبوں کی نشاندہی اور حصول پر اپنی توجہ مرکوز رکھے ہوئے ہے۔ مالی مشکلات اور کیش فلو کے چیلنجز کے باوجود، مینجمنٹ پر اعتماد ہے کہ مسلسل کوششوں اور طویل عرصے سے زیر التواء معاملات کے حل کے ذریعے کمپنی اپنی پوزیشن مضبوط کرے گی اور پائیدار بحالی کی جانب پیش رفت کرے گی۔

اظہار تشکر

بورڈ کمپنی کی مینجمنٹ، انجینئرز اور ملازمین کی اس عرصے کے دوران مسلسل محنت، لگن اور عزم کی تعریف کے ساتھ انہیں خراج تحسین پیش کرتا ہے۔ ہم اپنے بینکروں، کلائنٹس اور سپلائرز کے تعاون حمایت اور کمپنی پر اعتماد کے لیے دلی شکریہ ادا کرتے ہیں۔

برائے اور از جانب بورڈ آف ڈائریکٹرز

خالد گلی خان خٹک
(چیف ایگزیکٹو آفیسر)

ڈائریکٹر

**GAMMON PAKISTAN LIMITED
FINANCIAL STATEMENTS
FOR THE QUARTER ENDED
SEPTEMBER 30, 2025**

GAMMON PAKISTAN LIMITED
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION (UN-AUDITED)
AS AT SEPTEMBER 30, 2025

		Un-audited September 30, 2025	Audited June 30, 2025
ASSETS			
NON CURRENT ASSETS	NOTE	Rupees	
Property, plant and equipment			
Operating fixed assets	5	127,094,734	126,881,653
Investment property		365,339,500	365,339,500
Long term investments		189,340,000	189,340,000
Long term security deposits		1,350,600	1,350,600
		<u>683,124,834</u>	<u>682,911,753</u>
CURRENT ASSETS			
Stores, spares and loose tools		12,361,104	12,354,604
Contract receivables		37,487,263	44,457,835
Contract asset		65,049,779	65,049,779
Loans and advances		79,983,063	84,637,299
Other receivables		8,213,859	2,597,489
Tax refunds due from Government		94,762,203	94,600,838
Taxation - net		8,304,681	8,304,681
Cash and bank balances		1,835,851	1,946,260
		<u>307,997,803</u>	<u>313,948,785</u>
TOTAL ASSETS		<u>991,122,637</u>	<u>996,860,538</u>
EQUITY AND LIABILITIES			
SHARE CAPITAL AND RESERVES			
Share capital	6	282,662,310	282,662,310
Capital reserves			
Share premium reserve		15,380,330	15,380,330
Revaluation surplus on property, plant and equipment		110,828,713	111,066,181
		<u>126,209,043</u>	<u>126,446,511</u>
Revenue reserve			
Accumulated profit		370,629,012	376,040,627
		<u>779,500,365</u>	<u>785,149,448</u>
NON-CURRENT LIABILITIES			
Deferred liability		4,562,604	4,642,963
Deferred taxation		9,599,887	9,599,887
		<u>14,162,491</u>	<u>14,242,850</u>
CURRENT LIABILITIES			
Trade and other payables	7	165,958,009	165,966,468
Unclaimed dividends		1,442,230	1,442,230
Joint venture partner's advances		30,059,542	30,059,542
		<u>197,459,781</u>	<u>197,468,240</u>
TOTAL EQUITY AND LIABILITIES		<u>991,122,637</u>	<u>996,860,538</u>
CONTINGENCIES AND COMMITMENTS	9	-	-

The annexed notes form integral part of these condensed interim financial statements.


CHIEF EXECUTIVE


CHIEF FINANCIAL OFFICER


DIRECTOR

GAMMON PAKISTAN LIMITED
CONDENSED INTERIM PROFIT OR LOSS STATEMENT ((UN-AUDITED))
FOR THE QUARTER ENDED SEPTEMBER 30, 2025

		July - Sept, 2025	July - Sept, 2024
	NOTE	Rupees	
Contract Income		-	-
Contracts Expenditure		(218,070)	(196,996)
Net contract loss		(218,070)	(196,996)
Operating expenses			
General and administrative expenses		(12,316,333)	(7,101,255)
Other income		6,988,456	8,908,284
		(5,327,877)	1,807,029
Operating (Loss)/Profit		(5,545,947)	1,610,033
Bank Charges		(3,136)	(2,900)
(Loss)/Profit before final tax		(5,549,083)	1,607,133
Final tax		-	-
(Loss)/Profit before taxation		(5,549,083)	1,607,133
Taxation	8	(100,000)	(273,213)
(Loss)/Profit after tax		(5,649,083)	1,333,920
Earning per share - basic and diluted (Rupees)		(0.20)	0.05

The annexed notes form integral part of these condensed interim financial statements.


CHIEF EXECUTIVE


CHIEF FINANCIAL OFFICER


DIRECTOR

GAMMON PAKISTAN LIMITED
STATEMENT OF COMPREHENSIVE INCOME
FOR THE QUARTER ENDED SEPTEMBER 30, 2025

	July - Sept, 2025	July - Sept, 2024
NOTE	Rupees	
(Loss)/Profit after taxation	(5,649,083)	1,333,920
Other comprehensive income		
Item that will not be reclassified to profit and loss:		
Revaluation surplus on property, plant and equipment	-	-
Related deferred tax impact	-	-
Gain on remeasurement of defined benefit liability	-	-
Total other comprehensive income for the period	-	-
Total comprehensive (loss)/income for the period	<u>(5,649,083)</u>	<u>1,333,920</u>

The annexed notes form integral part of these condensed interim financial statements.


CHIEF EXECUTIVE



CHIEF FINANCIAL OFFICER


DIRECTOR

GAMMON PAKISTAN LIMITED
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2025

NOTE	Share capital		Reserves		Total
			Capital	Revenue	
	Issued, subscribed and paid-up capital	Share premium reserve	Revaluation surplus on property, plant and equipment	Accumulated profit	
	Rupees				
	282,662,310	15,380,330	382,426,284	167,280,714	847,749,638
	-	-	-	1,333,920	1,333,920
	-	-	-	-	-
	-	-	-	1,333,920	1,333,920
	-	-	(326,533)	326,533	-
	282,662,310	15,380,330	382,099,751	168,941,167	849,083,558
	282,662,310	15,380,330	111,066,181	376,040,627	785,149,448
	-	-	-	(5,649,083)	(5,649,083)
	-	-	-	-	-
	-	-	-	(5,649,083)	(5,649,083)
	-	-	(237,468)	237,468	-
	282,662,310	15,380,330	110,828,713	370,629,012	779,500,365

The annexed notes form integral part of these condensed interim financial statements.



CHIEF EXECUTIVE



CHIEF FINANCIAL OFFICER



DIRECTOR

GAMMON PAKISTAN LIMITED
CONDENSED INTERIM CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDED SEPTEMBER 30, 2025

	NOTE	Three months ended September 30,	
		2025	2024
		Rupees	
(Loss)/Profit for the period-before taxation		(5,549,083)	1,607,133
CASH FLOWS FROM OPERATING ACTIVITIES:			
Adjustment for non-cash charges and other items:			
Depreciation	5	458,720	369,012
Finance cost		3,136	2,900
		<u>461,856</u>	<u>371,912</u>
(Loss)/Profit before working capital changes		(5,087,227)	1,979,045
(Increase)/Decrease in current assets:			
Stocks of materials, stores and spares		(6,500)	(11,000)
Contract receivables		6,970,572	-
Loans and advances		4,654,236	(2,151,290)
Other receivables		(5,616,370)	(1,184,330)
Increase/(Decrease) in current liabilities			
Trade and other payables		(8,459)	2,350,133
		<u>5,993,479</u>	<u>(996,487)</u>
Net cash inflow from operating activities		906,252	982,558
Finance cost		(3,136)	(2,900)
Gratuity paid		(80,359)	(219,800)
Income tax paid		(261,365)	(1,275,240)
		<u>(344,860)</u>	<u>(1,497,940)</u>
Net cash inflow/(outflow) from operating activities		561,392	(515,382)
CASH FLOW FROM INVESTING ACTIVITIES			
Acquisition of fixed operating assets	5	(671,801)	(26,003)
Net cash (outflow) from investing activities		(671,801)	(26,003)
CASH FLOW FROM FINANCING ACTIVITIES			
		-	-
Net (Decrease) in cash and cash equivalent		(110,409)	(541,385)
Cash and cash equivalents at the beginning of the quarter		<u>1,946,260</u>	<u>3,101,414</u>
Cash and cash equivalents at the end of the quarter		<u><u>1,835,851</u></u>	<u><u>2,560,029</u></u>

The annexed notes form integral part of these condensed interim financial statements.


CHIEF EXECUTIVE


CHIEF FINANCIAL OFFICER


DIRECTOR

GAMMON PAKISTAN LIMITED
NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS
FOR THE QUARTER ENDED SEPTEMBER 30, 2025 (UN-AUDITED)

1. Legal status and nature of business

Gammon Pakistan Limited (the Company) was incorporated under the Companies Act, 1913 (now the Companies Act, 2017) on August 12, 1947 as a Public Company Limited by shares. Its shares are quoted on Pakistan Stock Exchange Limited. The Company is principally engaged in the execution of civil construction works. The registered office of the Company is situated at Gammon House, 400/2 Peshawar Road, Rawalpindi. The Company is a subsidiary of Bibojee Services (Private) Limited.

2. Basis of Preparation

2.1 Statement of compliance

These condensed interim financial statement have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting. The accounting and reporting standards as applicable in Pakistan for interim financial reporting comprise of :

-international Accounting Standard (IAS) 34, interim Financial Reporting, issued by the international Accounting standard Board (IASB) as notified under the Companies Act 2017; and

- Provision of and directives issued under the Companies Act, 2017

Where provisions of and directives issued under the Companies Act, 2017 differ with the requirements of IAS 34, the provisions of and directives issued under the Companies Act, 2017 have been followed.

2.2 These condensed interim financial statements do not include all the information required for complete financial statements and should be read in conjunction with the audited annual financial statements of the company for the year ended 30 June, 2025.

2.3 The comparative condensed interim statements of financial position presented in these condensed interim financial statements have been extracted from the audited financial statements of the Company for the year ended June 30, 2025, whereas the comparative condensed interim statement of profit or loss & other comprehensive income, condensed interim statement of changes in equity and condensed interim statement of cashflows have been extracted from un-audited condensed interim statements for the period ended September 30, 2024.

2.4 These condensed interim financial statements are un- audited and are being submitted to the shareholders as required by listing Regulations of Pakistan Stock Exchange Ltd. vide section 237 of the companies Act 2017

3. Significant Accounting Policies

The accounting policies and methods of computation adopted in preparation of these condensed interim financial information are the same as those applied in the preparation of preceding annual financial statements of the Company for the year ended June 30, 2025.

4. Accounting Estimates, Judgments and Financial Risk Management

The preparation of condensed interim financial information in conformity with approved accounting standards requires management to make estimates, assumptions and use judgments that affect the application of policies and reported amounts of assets and liabilities and income and expenses. Estimates, assumptions and judgments are continually evaluated and are based on historical experience and other factors, including reasonable expectations of future events. Revisions to accounting estimates are recognized prospectively commencing from the period of revision.

Judgments and estimates made by the management in the preparation of this condensed interim financial information are the same as those that were applied to the financial statements as at and for the year ended June 30, 2025.

The Company's financial risk management objectives and policies are consistent with those disclosed in the financial statements as at and for the year ended June 30, 2025.

5. OPERATING FIXED ASSETS

	Un-audited 30 Sept, 2025	Audited 30 June, 2025
	Rupees	
Opening written down value	126,881,653	264,259,416
Add: Additions during the period / year	671,801	55,506,294
Add: Revaluation Surplus	-	1,499,765
Less: Deletions - NBV	-	(192,922,000)
	127,553,454	128,343,475
Less: Depreciation charged during the period / year	(458,720)	(1,461,822)
	127,094,734	126,881,653

6. ISSUED, SUBSCRIBED AND PAID-UP CAPITAL

22,627,320 (30 June, 2025: 22,627,320) ordinary shares of Rs.10 each fully paid in cash	226,273,200	226,273,200
2,562,845 (30 June, 2025: 2,562,845) ordinary shares of Rs.10 each issued as fully paid bonus shares	25,628,450	25,628,450
3,076,066 (30 June, 2025: 3,076,066) ordinary shares of Rs.10 each issued by conversion of the directors' loans	30,760,660	30,760,660
	<u>282,662,310</u>	<u>282,662,310</u>

6.1. This includes shares held by related parties as follows:

Bibojee Services (Private) Limited - Parent of Holding Company

20,369,056 (2025: 20,369,056) ordinary shares of Rs 10 each	203,690,560	203,690,560
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Directors and their spouses / minor children

95,855 (2025: 95,855) ordinary shares of Rs 10 each	958,550	958,550
	<u>204,649,110</u>	<u>204,649,110</u>

The parent of holding company Bibojee Services (Private) Limited held 72.06% shares (2025: 72.06% shares) in Gammon Pakistan Limited as at June 30, 2025.

All ordinary shareholders have same rights regarding voting, board selection, right of first refusal and block voting.

7. TRADE AND OTHER PAYABLES

		(Un-Audited) 30 Sep., 2025	(Audited) 30 June, 2025
	NOTE	Rupees	
Directors current accounts		26,577,114	26,577,114
Sundry creditors		36,773,033	37,248,580
Advance rent		2,539,864	2,539,864
Due to sub-contractors		16,999,998	16,999,998
Accrued expenses		36,158,083	36,190,143
Due to employees and others		6,439,973	6,444,973
Taxes payable		3,726,728	3,222,579
Joint venture partners' share of profit		1,620,715	1,620,716
Workers welfare fund payable		1	1
Other provisions	7.1	35,122,500	35,122,500
		165,958,009	165,966,468

- 7.1. This represent provision made for the potential liability, in respect of borrowings of Saudi Riyals 2.5 million and Saudi Riyals 5 million during the year 1986 for the Saudi Operations of the Company. The Company may have to bear this amount as a result for settlement of overseas dues of National Bank of Pakistan in accordance with the incentive Scheme under the State Bank of Pakistan's Circular No.19 of 05 June, 1997 .

8. TAXATION

- 8.1. The Provision for taxation for the quarter ended September 30, 2025 represents tax on rental income under section 155 of the income Tax Ordinance, 2001.
- 8.2. There has been no significant change in the status of tax litigations as reported in the preceding annual financial statements of the Company for the year ended June 30, 2025.

9. CONTINGENCIES AND COMMITMENTS

There has been no significant change in the status of contingencies and commitments since the date of preceding published financial statements of the Company for the year ended 30 June, 2025.

10. SIGNIFICANT TRANSACTIONS WITH RELATED PARTIES

SIGNIFICANT TRANSACTIONS WITH RELATED PARTIES			(Un-Audited) 30 Sep., 2025	(Un-Audited) 30 Sep 2024
Name of the Related Party	Relationship	Transaction during the period	Rupees	
Subsidiary				
Gammon Pakistan Precast (Private) Limited	Common Directorship	Rental income	7,194,000	4,068,985
		Rental received during the period	(11,764,939)	(2,049,068)
Associated Companies				
Ghandhara Automobiles Limited	Common Directorship	Rental income	1,328,673	1,207,884
		Rental received during the period	(1,328,673)	(1,207,884)
Ghandhara Industries Limited	Common Directorship	Rental income	1,328,673	1,207,884
		Rental received during the period	-	(1,207,884)
Bannu Woollen Mills	Common Directorship	Rental income	1,842,330	1,674,846
		Rental received during the period	-	(1,674,846)

The status of outstanding balances of related parties as at September 30, 2025 are included in "other receivable" and "trade and other payables" (note 7).

11. DATE OF AUTHORIZATION FOR ISSUE

These financial statements were authorised for issue by the Board of Directors of the Company in its Meeting held on 28 Oct 2025

12. GENERAL

Figures in the financial statements have been rounded-off to the nearest Rupee except when stated otherwise. Corresponding figures have been re-arranged or re-classified wherever necessary in these financial



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