



**Escorts  
Investment  
Bank**

# **CORPORATE BRIEFING SESSION**

FINANCIAL YEAR 2024- 2025

# CONTENTS



- 1) Brief introduction
- 2) Company Timelines
- 3) Board of Directors
- 4) Branch Network
- 5) Credit Rating
- 6) Financial Highlights
- 7) Questions / Answer Session

# 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

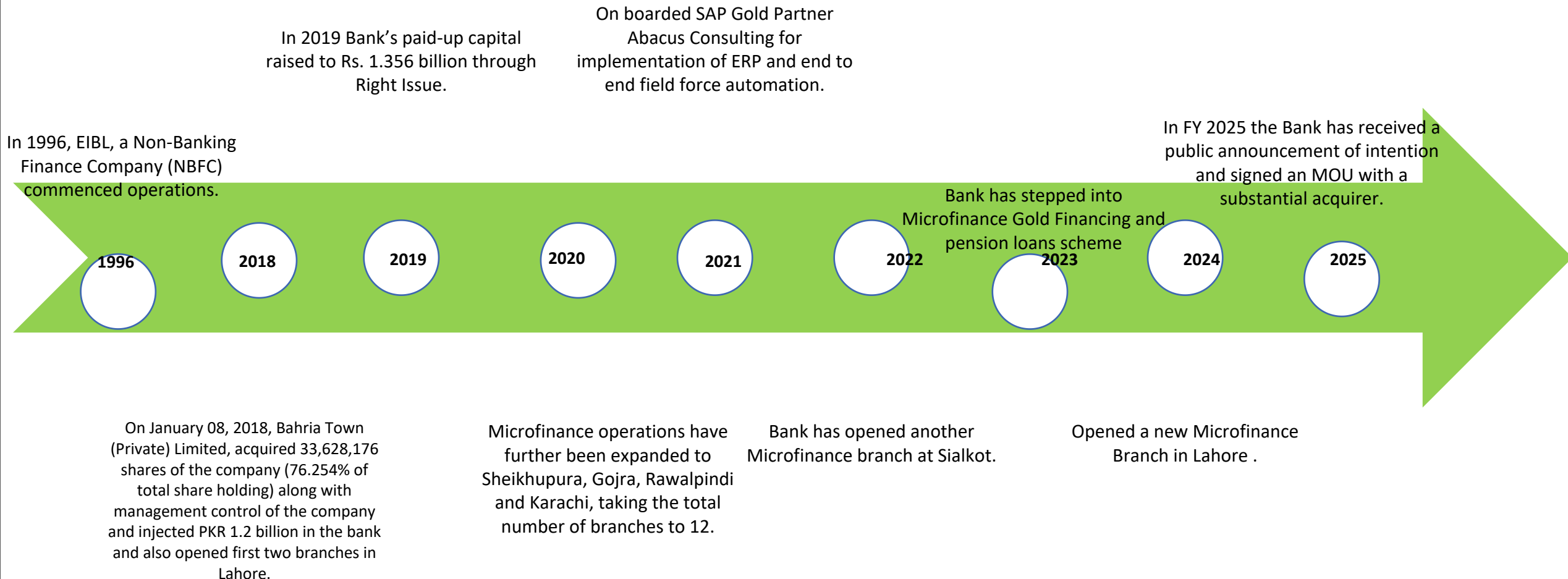
- Escorts Investment Bank Limited (EIBL) is a Non-Banking Financial Institution with deposit taking IFS license.\* It was registered and incorporated in Pakistan on 15th May 1995 and is listed on Pakistan Stock Exchange Limited.
- In the year 2018, sponsorship and management control was taken over by 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



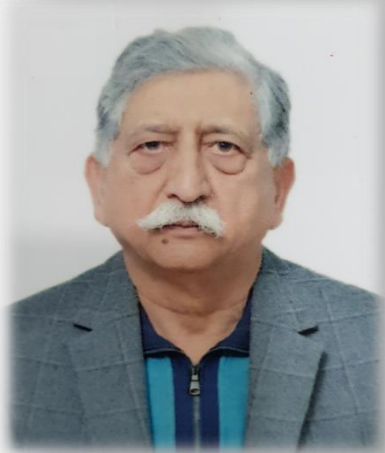


# 2. Company Timeline

## Accomplishing More in Less Time



### 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, Bord 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

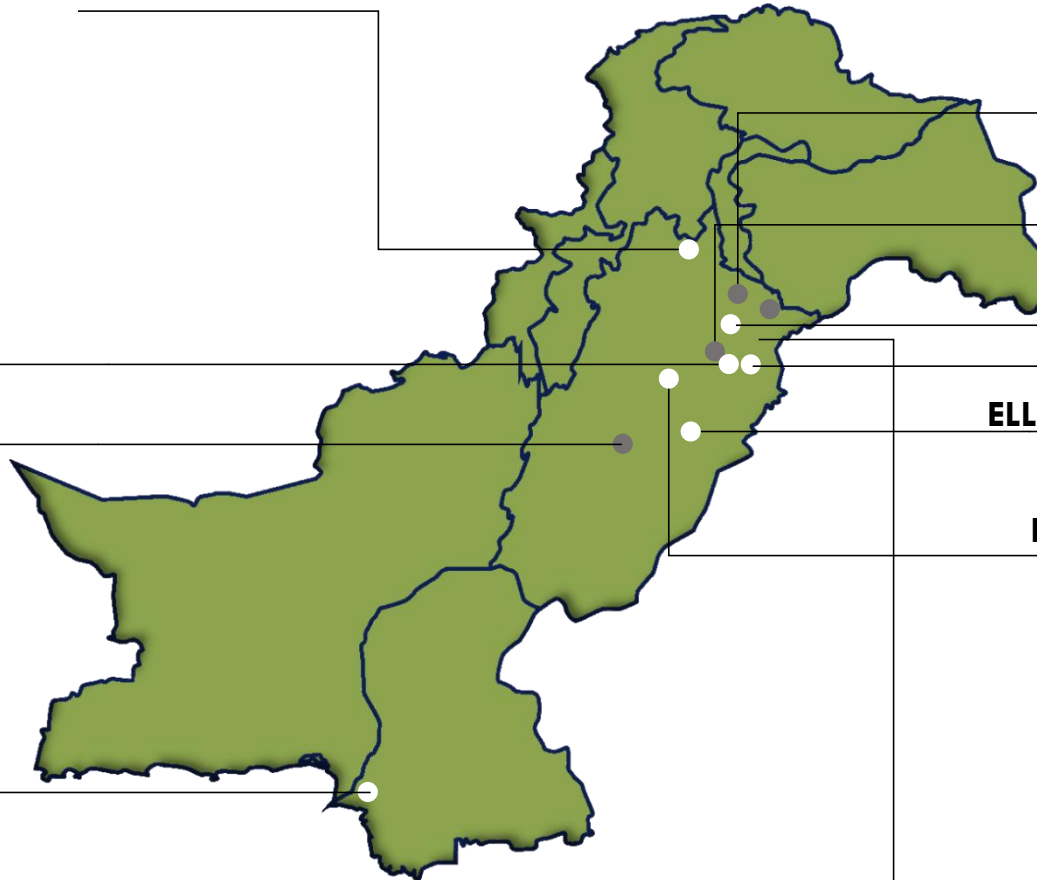
ELLAHABAD BRANCH

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.

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## Long Term Rating is BBB-

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

The ratings denote an adequate capacity of timely payment of financial commitments made by Escorts Investment Bank.



# 6. Financial Highlights

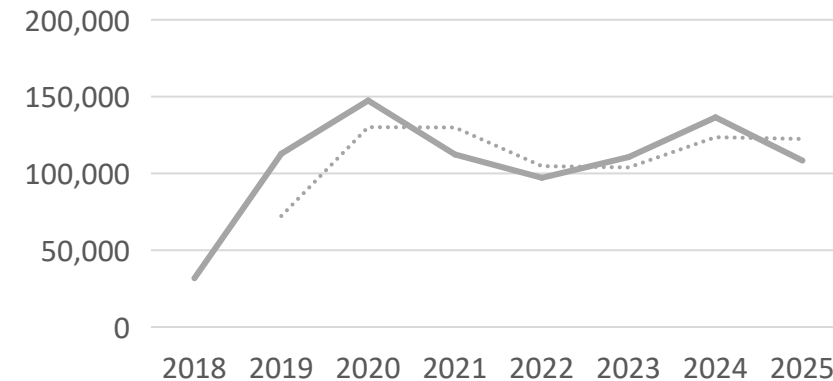


## REVENUE AND EXPENDITURE ANALYSIS

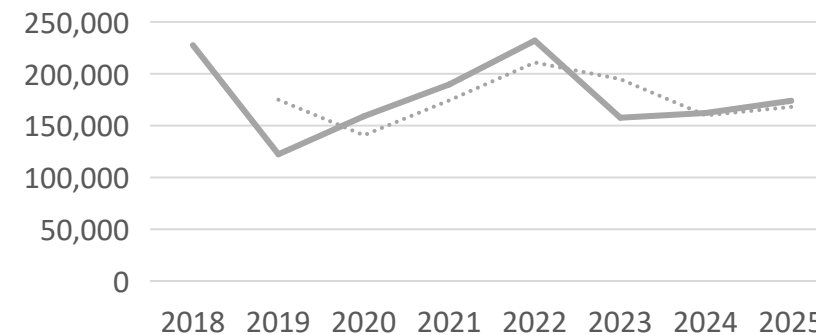
The Company generated revenue of Rs.108.38M, reflecting consistent business activity despite a challenging economic environment, compared to last year's income of Rs.136.49M. The higher loss of Rs.68.40M, against Rs.23.10M in FY24, was primarily driven by prudent provisioning of Rs.9.70 million (FY24: 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

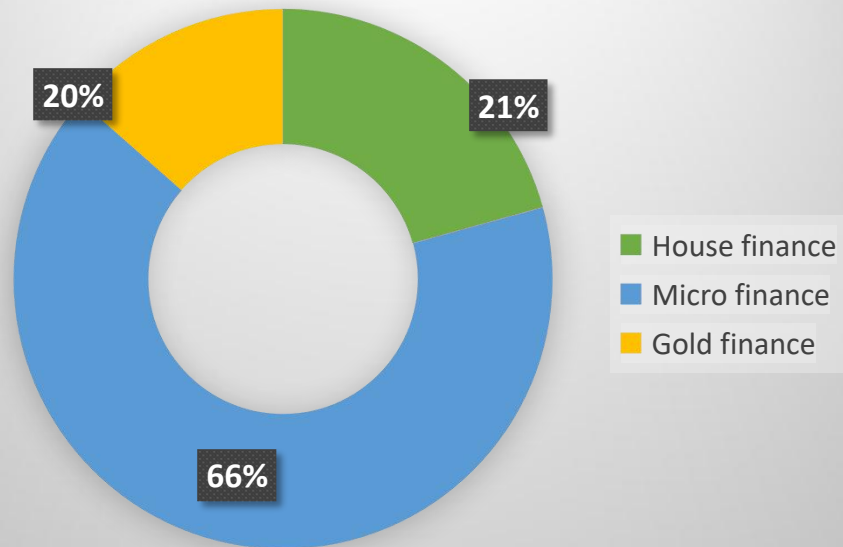


# Financial Highlights



## COMPOSITION OF FINANCE PORTFOLIO

Finance Portfolio 30 June 2024



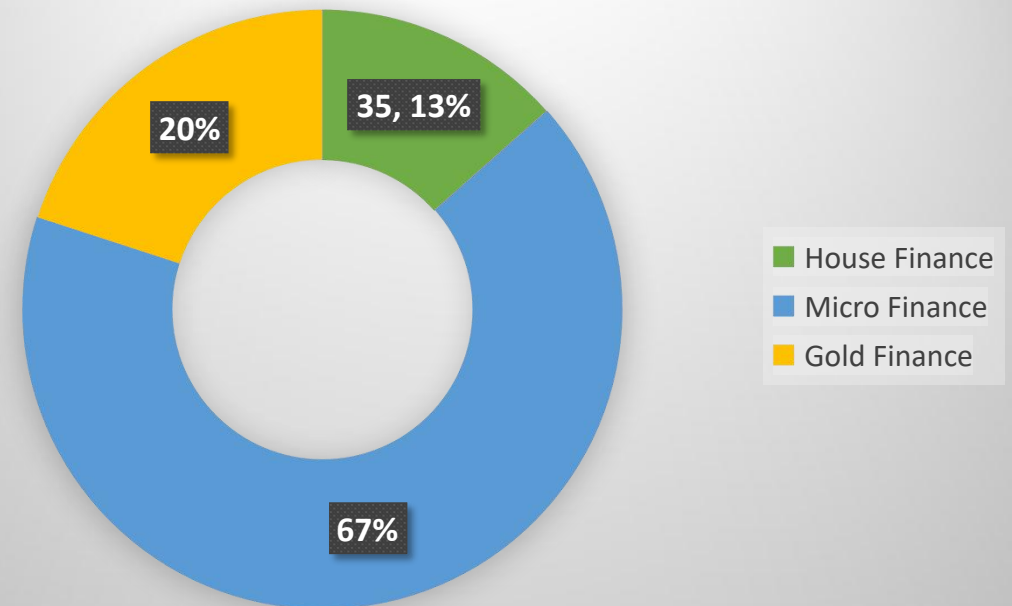
Portfolio Composition of 222 million:

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

### ASSETS

#### NON-CURRENT ASSETS

Property and equipment  
Intangible assets  
Long term investments  
Long term finances  
Long term deposits  
Deferred tax asset – net

#### CURRENT ASSETS

Current portion of non-current assets  
Short term investments  
Short term finances  
Short term advances  
Prepayments  
Interest receivables  
Other receivables  
Tax refunds due from the government  
Cash and bank balances

### TOTAL ASSETS

30-Jun-25	30-Jun-24
Rupees	Rupees
126,725,685	144,410,534
5,423,167	5,406,270
24,546,125	24,546,125
59,645,990	36,256,539
8,505,674	8,476,274
121,004,001	122,597,618
<b>345,850,642</b>	<b>341,693,360</b>
63,490,068	39,012,851
13,583,423	8,660,157
100,059,308	116,866,350
2,646,080	2,547,539
3,901,440	2,673,314
18,698,125	14,115,324
7,326,839	7,173,911
81,402,514	68,344,410
23,839,925	124,969,042
<b>314,947,722</b>	<b>384,362,898</b>
<b>660,798,364</b>	<b>726,056,258</b>

# 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



### Income

Profit on financing  
Return on investments  
Income from fee and commission  
Profit on bank deposits  
Other income

### Expenses

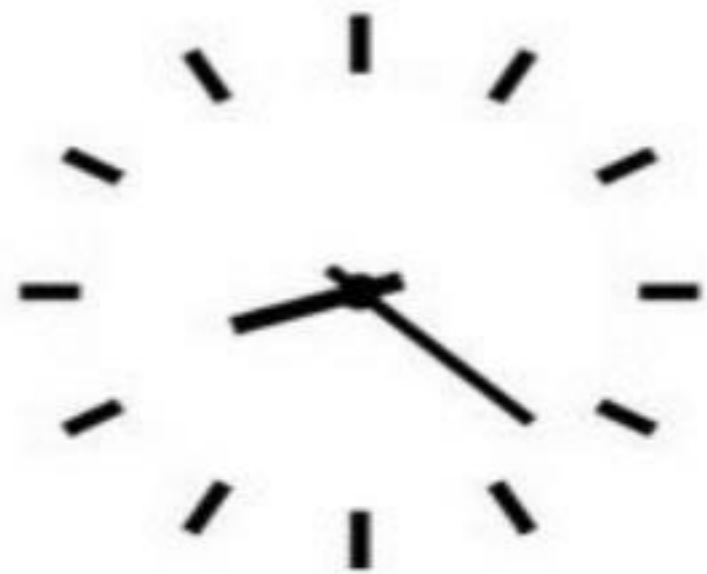
Administrative expenses  
Finance cost  
  
Operating loss before provisions and taxation  
Other operating expenses  
Reversal of provision for doubtful finances

### Loss before Taxation

Taxation – net

### Net Loss for the Year

30-Jun-25 Rupees	30-Jun-24 Rupees
84,410,523	71,111,210
4,229,290	20,835,151
8,580,592	8,378,955
7,714,158	18,593,500
3,443,007	17,573,860
<b>108,377,570</b>	136,492,676
159,085,434	151,673,049
5,200,657	6,551,876
<b>164,286,091</b>	158,224,925
(55,908,521)	(21,732,249)
(9,697,081)	(3,973,753)
-	-
<b>(65,605,602)</b>	(25,706,002)
(2,798,000)	2,608,094
<b>(68,403,602)</b>	(23,097,908)



Q & A time





*Thank You*