



ZARAI TARAQIATI BANK LIMITED

HEAD OFFICE, 1-FAISAL AVENUE, ISLAMABAD

OPERATIONS DIVISION (BRANCH OPERATIONS DEPARTMENT)

Circular Letter No. OD/5/2026

Dated: 02.04.2026

All Regional Business Heads/Branch Managers,
Zarai Taraqiati Bank Limited

Subject: **RATIONALIZATION OF SATURDAY OPERATIONS**

Please refer to Operations Division Circular Letters No. OD/06/2025 dated 12.06.2025, OD/07/2024 dated 15.08.2024 and OD/01/2024 dated 03.01.2024, wherein a total of 460 Agri-Lending ZTBL branches were operating on Saturdays primarily for recovery purposes, excluding 35 Islamic Banking Branches (IBBs), 02 Model Branches and 04 recently converted ex-DTBs to conventional branches.

2. In line with the prevailing austerity measures of the Government of Pakistan and directions of the Monitoring Committee for Austerity Measures (OM No. HRPD/37(1)/2010/43 dated 31.03.2026), Saturday operations have been rationalized to 230 branches from 460, based on GM recommendations, business volume, loan portfolio size, transaction activity and staff productivity, ensuring an optimal balance between cost efficiency and continuity of essential banking services.

3. Based on the above evaluation, the management has approved that, w.e.f **04.04.2026**, only **230 selected ZTBL branches (as per attached list) shall remain operational on Saturdays until further orders**. This rationalization aims to ensure continuity of essential banking services including recovery functions and customer facilitation while achieving cost efficiency.

4. The **office timings** on Saturdays for the designated branches shall be **9:00 AM to 1:30 PM** (without break). A notice showing Bank timings on Saturday may properly be displayed in the Branch at a prominent place. All other terms & conditions of aforementioned Circular letters shall remain unchanged.

5. **Branches not included in the attached list shall remain closed on Saturdays**. Regional Management is advised to closely monitor implementation of these instructions and ensure timely opening of Branches under their administrative control on each Saturday.

Encl: **(List of 230 branches)**


(Mian Muhammad Amir Naseer)
EVP/Group Head (Operations)

Copy for information and necessary action to: -

- 1 PS to President, ZTBL, HO, Islamabad.
- 2 All Group Heads/CFO/CRO/CIA/CIO/CCO/Company Secretary, ZTBL HO, Islamabad.
- 3 All Divisional/Departmental Heads, ZTBL, Head Office, Islamabad.
- 4 All General Managers (GMs) in the Field.
- 5 All Incharges of Audit Zones/HO Units in the field.
- 6 M.D, Kissan Support Services (Pvt) Limited, Head Office, Islamabad.
- 7 Web Management Unit, DCED, DBD, ZTBL HO, Islamabad for uploading on ENB.
- 8 File No.BOD/1(262)/2026.


(Syed Naeem Mumtaz)

SVP/Head (Branch Operations Department)

**LIST OF 230 ZTBL BRANCHES TO BE OPENED ON EACH SATURDAY
W.E.F 04.04.2026 ONWARDS TILL FURTHER ORDERS**

Sr.No	Name of Region	Name of Branch	Branch Code	District	Tehsil
1	Abbottabad	Mansehra	30910	Mansehra	Mansehra
2	Abbottabad	Abbottabad	30901	Abbottabad	Abbottabad
3	Abbottabad	Shinkiari	30920	Mansehra	Mansehra
4	Bahawalnagar	Bakhshan Khan	22336	Bahawalnagar	Chishtian
5	Bahawalnagar	Bahawalnagar	22304	Bahawalnagar	Bahawalnagar
6	Bahawalnagar	Ahmedpur Mclood Gunj	22330	Bahawalnagar	Minchinabad
7	Bahawalnagar	Donga Bonga	22329	Bahawalnagar	Bahawalnagar
8	Bahawalnagar	Chishtian	22305	Bahawalnagar	Chishtian
9	Bahawalnagar	Haroonabad	22312	Bahawalnagar	Haroonabad
10	Bahawalnagar	Mandi Sadiq Gunj	22349	Bahawalnagar	Minchinabad
11	Bahawalnagar	Khichiwala	22344	Bahawalnagar	Forte Abbass
12	Bahawalnagar	Bahawalnagar City	22353	Bahawalnagar	Bahawalnagar
13	Bahawalnagar	Faqir Wali	22332	Bahawalnagar	Haroonabad
14	Bahawalnagar	Dahranwala	22331	Bahawalnagar	Chishtian
15	Bahawalpur	Bahawalpur	22301	Bahawalpur	Bahawalpur
16	Bahawalpur	Uch Sharif	22322	Bahawalpur	Ahmadpur East
17	Bahawalpur	Ahmed Pur East	22302	Bahawalpur	Ahmedpur East
18	Bahawalpur	Mubarikpur	22333	Bahawalpur	Ahmadpur East
19	Bahawalpur	Lal Sohanra	22339	Bahawalpur	K.P.Tamewali
20	Bahawalpur	Noorpur Nauranga	22323	Bahawalpur	Bahawalpur
21	Bahawalpur	Khanqah Sharif	22341	Bahawalpur	Bahawalpur
22	Bahawalpur	Chani Goth	22350	Bahawalpur	Ahmedpur East
23	D.G.Khan	D.G. Khan	20210	D.G.Khan	D.G.Khan
24	D.G.Khan	Rojhan	20228	D.G. Khan	Rojhan
25	D.G.Khan	Tibi Qaisrani	20290	D.G.Khan	Taunsa Sharif
26	D.G.Khan	Fazilpur	20280	Rajanpur	Rajanpur
27	D.G.Khan	Rajanpur	20211	Rajanpur	Rajanpur
28	D.G.Khan	Taunsa	20216	D.G.Khan	Taunsa Sharif
29	D.I.Khan	Bhakkar	23362	Bhakkar	Bhakkar
30	D.I.Khan	D.I. Khan	30801	D.I. Khan	D.I. Khan
31	D.I.Khan	Mankera	23369	Bhakkar	Mankera
32	D.I.Khan	Hyderabad Thal	23396	Bhakkar	Mankera
33	D.I.Khan	Dulley Wala	23406	Bhakkar	Darya Khan
34	D.M.Jamali	D.M. Jamali	40830	Naseerabad	D.M. Jamali
35	D.M.Jamali	Sohbatpur	40836	Sohbatpur	Sohbatpur
36	D.M.Jamali	Jhatpat	40831	Jaffarabad	Jhatpat
37	D.M.Jamali	Usta Muhammad	40832	Jaffarabad	Usta Muhammad
38	Faisalabad	Gojra (T.T.Singh)	23375	T.T.Singh	Gojra
39	Faisalabad	Chak Jhumra	23387	Faisalabad	Chak Jhumra

Sr.No	Name of Region	Name of Branch	Branch Code	District	Tehsil
40	Faisalabad	Faisalabad	23356	Faisalabad	Faisalabad
41	Faisalabad	Pir Mahal	23378	T.T.Singh	Pirmahal
42	Faisalabad	Samundri	23364	Faisalabad	Samundari
43	Faisalabad	Tandlianwala	23365	Faisalabad	Tandlianwala
44	Faisalabad	Pul Pira	23407	Faisalabad	Tandlianwala
45	Faisalabad	Mamun Kanjan	23388	Faisalabad	Tandlianwala
46	Faisalabad	Kanjwani	23399	Faisalabad	Tandlianwala
47	Faisalabad	Rajana Town	23389	T.T.Singh	T.T. Singh
48	Faisalabad	Khurianwala	23391	Faisalabad	Jaranwala
49	Faisalabad	Nawan Lahore	23390	T.T.Singh	Gojra
50	Gilgit	Danyore	30942	Gilgit	Danyor
51	Gilgit	Gilgit	30930	Gilgit	Gilgit
52	Gilgit	Ghulmat	30945	Nagar	Sikandarabad Nagar
53	Gujranwala	Gujranwala	21255	Gujranwala	Gujranwala
54	Gujranwala	Wahndo	21280	Gujranwala	Kamoke
55	Gujranwala	Tatlay Aali	24446	Gujranwala	Nowshera Virkan
56	Gujranwala	Kaulo Tarar	24453	Hafizabad	Hafizabad
57	Gujranwala	Sukheki Mandi	24441	Hafizabaz	Pindi Bhattian
58	Gujranwala	Ahmad Nagar	24447	Gujranwala	Wazirabad
59	Gujranwala	Kaleki Mandi	24442	Hafizabaz	Hafizabad
60	Gujranwala	Vaniki Tarar	21286	Hafizabaz	Hafizabad
61	Gujranwala	Jalalpur Bhattian	24444	Hafizabaz	Pindi Bhattian
62	Gujranwala	Mandiala Tega	24443	Gujranwala	Gujranwala
63	Gujranwala	Noshera Virkan	21274	Gujranwala	Nowshera Virkan
64	Gujranwala	Hafizabad	21257	Hafizabad	Hafizabad
65	Gujranwala	Nokhar	24454	Gujranwala	Nowshera Virkan
66	Gujranwala	Alipur Chatha	21291	Gujranwala	Wazirabad
67	Hyderabad	Tando M.Khan	11038	T.M.Khan	T.M.Khan
68	Hyderabad	Talhar	11039	Badin	Talhar
69	Hyderabad	Matiari	11064	Matiari	Matiari
70	Hyderabad	Tando Allahyar	11037	T.A.Yar	T.A.Yar
71	Hyderabad	Golarchi	11046	Badin	Golarachi
72	Hyderabad	Hyderabad	11031	Hyderabad	Hyderabad
73	Hyderabad	Badin	10007	Badin	Badin
74	Islamabad	IBB,Blue Area,Islamabad	90004	Islamabad	Islamabad
75	Jhang	Lalian	23398	Chiniot	Lallian
76	Jhang	Shorkot	23358	Jhang	Shorkot
77	Jhang	Bhawana Town	23374	Chiniot	Bhawana
78	Jhang	Jhang	23357	Jhang	Jhang
79	Jhang	Garh Maharaja	23367	Jhang	Ahmadpur Sial
80	Jhang	Rodu Sultan	23400	Jhang	Athara Hazari
81	Jhang	Ahmed Pur Sial	23397	Jhang	Ahmadpur Sial
82	Jhang	Chund Bharwana	23395	Jhang	Jhang

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83	Jhang	Chiniot	23359	Chiniot	Chiniot
84	Jhang	Athara Hazari	23341	Jhang	Athara Hazari
85	Jhang	Khewa	23402	Jhang	Jhang
86	Jhang	Qaim Bharwana	23392	Jhang	Shorkot
87	Jhang	Gojra More	23394	Jhang	Jhang
88	Jhang	Akrian Wala	23409	Jhang	Jhang
89	Jhang	Jamia Abad	23346	Chiniot	Bhawana
90	Karachi	Mirpur Bathoro	10015	Sujawal	Mirpur Bathoro
91	Karachi	Jati	10012	Sujawal	Jati
92	Karachi	Model Branch Karachi	10009	Karachi East	Gulshan-e-Iqbal
93	Karachi	Sujawal	10003	Sujawal	Sujawal
94	Lahore	Model Branch Lahore	21271	Lahore	Lahore City
95	Lahore	Khudian	21288	Kasur	Kasur
96	Lahore	Halla	21293	Kasur	Pattoki
97	Lahore	Kasur	21254	Kasur	Kasur
98	Lahore	Chunian	21253	Kasur	Chunian
99	Lahore	Phoolnagar	21270	Kasur	Pattoki
100	Lahore	Kot Radha Kishan	21276	Kasur	K. R. Kishan
101	Larkana	Dokri	12060	Larkana	Dokri
102	Larkana	Larkana	12068	Larkana	Larkana
103	Larkana	Khanpur	12076	Shikarpur	Khanpur
104	Larkana	Kamber	12070	Shadad Kot	Kamber
105	Larkana	Warah	12074	Shahdad Kot	Warah
106	Larkana	Garhi Yasin	12079	Shikarpur	Garhi Yasin
107	Larkana	Miro Khan	12085	Shadad Kot	Miro Khan
108	Larkana	Jacobabad	12062	Jacobabad	Jacobabad
109	Larkana	Kiandkot	12063	Kashmore	Kandh Kot
110	Larkana	Thul	12082	Jacobabad	Thul
111	Larkana	Kashmore	12080	Kashmore	Kashmore
112	Larkana	Shikarpur	12078	Shikarpur	Shikarpur
113	Mingora	IBB, Mingora	90026	Swat	Kabal
114	Mingora	Booni	30744	Chitral	Mastuj
115	Mingora	Matta	30754	Swat	Matta
116	Mingora	Darosh	30746	Lower Chitral	Chitral
117	Mingora	Alpurai	30751	Shangla	Alpuri
118	Mingora	Warijoon	30741	Chitral	Mastuj
119	Mirpur Khas	Shahdadpur	11041	Sanghar	Shahdadpur
120	Mirpur Khas	Tando Adam	11049	Sanghar	Tando Adam
121	Mirpur Khas	Sinjhoro	11048	Sanghar	Sinjhoro
122	Mirpur Khas	Mirpurkhas	11032	Mirpur Khas	Mirpur Khas
123	Mirpur Khas	Digri	11033	Mirpur Khas	Digri
124	Multan	Galleywal	20300	Lodhran	Lodhran
125	Multan	Jalalpur Pirwala	20227	Multan	Jalalpur Pirwala

Sr.No	Name of Region	Name of Branch	Branch Code	District	Tehsil
126	Multan	Shujabad	20206	Multan	Shujabad
127	Multan	Multan	20201	Multan	Multan
128	Multan	Karor Pacca	20222	Lodhran	Karor Pacca
129	Multan	Sui Wala	20278	Lodhran	Lodhran
130	Multan	Lodhran	20204	Lodhran	Lodhran
131	Multan	Dhanot	20279	Lodhran	Kehror Pacca
132	Muzaffarabad	Muzaffarabad	24415	Muzaffarabad	Muzaffarabad
133	Muzaffargarh	Chowk Azam	20293	Layyah	Layyah
134	Muzaffargarh	Muzaffargarh	20207	Muzaffargarh	Muzaffargarh
135	Muzaffargarh	Alipur	20213	Muzaffargarh	Alipur
136	Muzaffargarh	Chowk Sarwar Shaheed (Ex-Chowk Munda)	20240	Kot Addu	Chowk Sarwar Shaheed
137	Muzaffargarh	Sanawan	20257	Muzaffargarh	Kot Adu
138	Muzaffargarh	Rafique Abad	20307	Layyah	Choubara
139	Muzaffargarh	Seet Pur	20287	Muzaffargarh	Alipur
140	Muzaffargarh	Chobara	20239	Layyah	Choubara
141	Okara	Jandraka	20302	Okara	Okara
142	Okara	Okara	20220	Okara	Okara
143	Okara	Renala Khurd	20256	Okara	Renala Khurd
144	Okara	Sukhpur	20291	Okara	Depalpur
145	Okara	Haveli Lakha	20225	Okara	Depalpur
146	Okara	Hujra Shah Muqeem	20270	Okara	Depalpur
147	Okara	Mandi Ahmad Abad	20273	Okara	Depalpur
148	Okara	Gogera Town	20235	Okara	Okara
149	Okara	Depalpur	20219	Okara	Depalpur
150	Okara	Jassoki Sheller	20306	Okara	Depalpur
151	Okara	Bharpura	20303	Okara	Depalpur
152	Okara	Head Sulemanki	20283	Okara	Depalpur
153	Okara	Churasta Mian Khan	20305	Okara	Depalpur
154	Okara	Basirpur	20234	Okara	Depalpur
155	Okara	Rajowal Town	20292	Okara	Depalpur
156	Peshawar	Charsadda	30703	Charsada	Charsada
157	Peshawar	Takht Bhai	30713	Mardan	Takht Bhai
158	Peshawar	Mandani	30832	Charsadda	Tangi
159	Peshawar	Shergarh	30705	Mardan	Takht Bhai
160	Peshawar	Lahore Chota	30712	Swabi	Lahore Chotta
161	Peshawar	Peshawar	30701	Peshawar	Peshawar
162	Quetta	Uthal	40930	Lasbella	Uthal
163	Quetta	Barkhan	40892	Barkhan	Barkhan
164	Quetta	Duki	40821	Loralai	Duki
165	Quetta	Pishin	40850	Pishin	Pishin
166	Quetta	Quetta	40801	Quatta	Quetta
167	Quetta	Khuzdar	40870	Khuzdar	Khuzdar

Sr.No	Name of Region	Name of Branch	Branch Code	District	Tehsil
168	Quetta	Turbat	40901	Kech (Turbat)	Turbat
169	Quetta	Loralai	40820	Loralai	Loralai
170	Quetta	Pasni	40921	Gawadar	Pasni
171	R.Y.Khan	Zahir Pir	22327	R.Y. Khan	Khanpur
172	R.Y.Khan	Khan Bela	22334	R.Y. Khan	Liaquatpur
173	R.Y.Khan	Rahim Yar Khan	22306	R.Y. Khan	R.Y. Khan
174	R.Y.Khan	Sadiqabad	22308	R.Y. Khan	Saddiqabad
175	R.Y.Khan	Iqbal Abad	22352	R.Y. Khan	R.Y. Khan
176	R.Y.Khan	Sanjarpur	22314	R.Y. Khan	Saddiqabad
177	R.Y.Khan	Mianwali Qureshian	22326	R.Y. Khan	R.Y. Khan
178	R.Y.Khan	Ahmed Pur Lama	22335	R.Y. Khan	Saddiqabad
179	R.Y.Khan	Chowk Bahadarpur	22351	R.Y. Khan	Saddiqabad
180	R.Y.Khan	Kot Samaba	22355	R.Y. Khan	R.Y. Khan
181	R.Y.Khan	Bagho Bahar	22342	R.Y. Khan	Khanpur
182	R.Y.Khan	Feroza	22354	R.Y. Khan	Liaquatpur
183	Sahiwal	Pakpattan	20218	Pakpattan	Pakpattan
184	Sahiwal	Noorpur Town	20238	Pakpattan	Pakpattan
185	Sahiwal	Qaboola Town	20247	Pakpattan	Arifwala
186	Sahiwal	Sahiwal	20217	Sahiwal	Sahiwal
187	Sahiwal	Arifwala	20224	Pakpattan	Arifwala
188	Sargodha	Sargodha	23351	Sargodha	Sargodha
189	Sargodha	Sillanwali	23377	Sargodha	Sillanwali
190	Sargodha	Nehang	24445	Sargodha	Sahiwal Town
191	Sargodha	Bhagtanwala	23371	Sargodha	Bhagtanwala
192	Sargodha	Kot Momin	23372	Sargodha	Kot Momin
193	Sargodha	Pindi Bhattian	21277	Hafizabad	Pindi Bhattian
194	Sargodha	Gojra (M.B.Din)	24435	Malakwal	Phalia
195	Shaheed Benazirabad	Sekrand	12081	Shaheed Benazir Abad	Sakrand
196	Shaheed Benazirabad	Shaheed Benazirabad	12071	Shaheed Benazir Abad	Nawabshah
197	Shaheed Benazirabad	Qazi Ahmad Town	12073	Shaheed Benazir Abad	Qazi Ahmed
198	Sheikhupura	More Khunda	21298	Nankana Sahib	Nankana Sahib
199	Sheikhupura	Mandi Farooq Abad	21301	Sheikhupura	Sheikhupura
200	Sheikhupura	Narang Mandi	21272	Sheikhupura	Muridkey
201	Sheikhupura	Nankana Sahib	21259	Nankana Sahib	Nankana Sahib
202	Sheikhupura	Khanqah Dogran	21283	Sheikhupura	Safdarabad
203	Sheikhupura	Ferozewala	21260	Sheikhupura	Ferozwala
204	Sheikhupura	Sheikhupura	21258	Sheikhupura	Sheikhupura
205	Sialkot	Sialkot	21261	Sialkot	Sialkot
206	Sialkot	Satrah	21285	Sialkot	Daska
207	Sialkot	Mundekey Goraya	22347	Sialkot	Daska
208	Sialkot	Shakar Garh	21264	Narowal	Shakargarh
209	Sukkur	Salehpat	12101	Sukkur	Saleh Pat
210	Sukkur	Kotdiji	12065	Khairpur	Kot Digi

Sr.No	Name of Region	Name of Branch	Branch Code	District	Tehsil
211	Sukkur	Chondko Nara	12090	Khairpur	Chandko Nara
212	Sukkur	Kingri	12058	Khairpur	Kingri
213	Sukkur	Ubauro	12091	Ghotki	Ubaro
214	Sukkur	Pano Akil	12083	Khairpur	Pano Aqil
215	Sukkur	Sukkur	12061	Sukkur	Sukkur
216	Sukkur	Pacca Chung	12089	Khairpur	Pacca Chang
217	Sukkur	Ghotki	12067	Ghotki	Ghotki
218	Sukkur	Khairpur Mirs	12064	Khairpur	Khairpur
219	Sukkur	Daharki	12096	Ghotki	Dharki
220	Sukkur	Mirpur Mathelo	12084	Ghotki	M.P.Methelo
221	Sukkur	Khanpur Mahar	12098	Ghotki	Khanpur Mahar
222	Sukkur	Thari Mirwah	12086	Khairpur	T.M.wah
223	Vehari	Vehari	20203	Vehari	Vehari
224	Vehari	Jahanian	20253	Khanewal	Jahanian
225	Vehari	Burewala	20223	Vehari	Burewala
226	Vehari	Karampur	20237	Vehari	Mailsi
227	Vehari	Ludden	20242	Vehari	Vehari
228	Vehari	Adda Machianwala	20297	Vehari	Vehari
229	Vehari	Gagoo Mandi	20276	Vehari	Burewala
230	Vehari	Garah More	20304	Vehari	Mailsi