



**State Bank of Pakistan**

**SME Financing Products**

**Small and Medium Enterprises Department**

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## **PREFACE**

State Bank of Pakistan has been endeavoring for the improvement of development finance in the country with special focus towards SMEs. An increased flow of finance in SME sector coupled with enhanced credit exposure is a driving theme for the regulators to achieve the targeted inclusive growth. One of the major constraints hindering a smooth flow of finance to SME sector has been the non-availability of organized financial information with regard to the various products being offered by the banks. The publication of this booklet which offers all the required basic information about the sector specific products offered by different banks would allow the financial education of SMEs and also help them to make more informed decisions.

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## DEFINITIONS

**Term Financing:** This type of loan is availed by the borrower to acquire fixed assets (immovable properties i.e. land and buildings and vehicles for commercial use). The loan carries a predetermined length of time (tenure), with repayments done in installments.

**Lease Financing:** This type of facility helps the borrowers to acquire equipments and machineries for their businesses on lease. This type of finance is long Term in nature and as such, the repayment is made in installments.

**Overdraft (OD):** This is a short term facility which is granted to the borrower to enable him meeting his day to day funding needs; like payment of salaries, utilities and purchases of inventories etc. An agreed limit is sanctioned by the bank and the borrower is allowed to draw that amount through his current account.

**Revolving Credit:** This type of loan is also short-term in nature and is used to meet short-term funding requirements of the borrowers. This type of loan does not have a fixed number of payments, as in the case of installment loan. *Cash Finance* and *Running Finance* are types of revolving loans. Once the loan limit is approved, then the borrower is free to withdraw amounts to the extent of that limit. The borrower can withdraw and repay the amount as many times as he wishes to; but he has to pay mark-up on the amount which he has actually used.

**Letter of Credit (LC) or Documentary Credit (DC):** Letter of Credit is a written undertaking by a financial institution in favor of the supplier/seller to pay him the amount of imported/purchased goods, in case the actual importer/buyer fails to pay

the liability. It is a facility which enables a customer to import/purchase goods without making advance or immediate payment from his own resources; i.e. the payment is made by the importer only on receipt of documents and actual goods.

**Bills of Exchange Purchased (BEP):** A short term facility that is provided to exporters against purchase of export bills on discounted price.

**KIBOR:** It stands for Karachi Interbank Offered Rate. It is a daily reference rate based on the interest rates at which banks offer to lend to other banks in the money market (or interbank market).

**Finance against Imported Merchandize (FIM):** This is a short term facility which is granted by banks normally to the importers against the security of Trust Receipt (Letter of Trust). Through signing the Trust Receipt, the borrower undertakes to repay the loan as soon as the he sells the goods. It is noteworthy that the default by the borrower is treated as breach of the trust, and is considered as criminal offense under the law.

**Clean/unsecured financing:**

Unsecured/clean loans are those where the banks do not demand tangible securities such as land, building, fixed/current assets, tradable inventory etc. as security; whereas, in secured financing, the banks demand any of the security as mentioned above. Secured financing is also called collateralized financing.

**Demand Finance:** Demand Finance may either be short term or long term; however, its repayment is done normally through installments.

**The Right Product for the Right Purpose:**

In general, your business would require financing for asset acquisition, working capital and trade activities. There are, however different types of financing that you can select from. For example, in acquiring business equipment, fixtures and fittings, you can choose to finance the acquisitions through an industrial hire purchase, leasing or a term loan. The final choice is yours to make. However, you may need to find out more about the suitability of the products before making a decision on the type of financing for your business. The information provided is aimed to be a guide, and as such you should consult your respective bankers for further clarification and information

**WORKING CAPITAL FINANCING NEEDS**

In running day to day affairs of business, the primary financing needs arise for meeting the working capital finances. To meet working capital needs i.e. payment of salaries, purchases, utilities etc. a number of facilities can be obtained from a number of banks. The products offered by financial institutions for working capital purposes are listed as follows:

- **Running Finance**
- **Demand Finance**

- **Cash Finance**
- **Factoring**

**ASSET ACQUISITION / BUSINESS EXPANSION**

Your business requires assets in order to operate. These assets could be immovable properties such as factories, shop houses and buildings, or other assets such as vehicles, equipment, fixtures and machineries. Should you decide to purchase or lease these assets, the available financing products are listed

- **Term Loans**
- **Leasing**

**TRADE FINANCING**

If your are involved in import and export business, then in addition to the working capital financing and term financing , financial institutions also provide financing for SMEs that are involved in domestic and international trade, for instance import & export or local purchases of goods, materials or equipment. Some of the common trades financing facilities provided by banks are as follows.

- **Letter of Credit**
- **Export Credit Financing**
- **Bank Guarantee**
- **Bills of Exchange Purchased**
- **Trust Receipts**

## COMMERCIAL BANKS' FINANCING PRODUCTS

<b>RUNNING FINANCE (RF)</b>	
<b>Bank</b>	<b>HABIB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All Sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million-Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>One Year (Maximum)</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Quarterly, Flexible modes</b>
<b>Time of Loan Approval</b>	<b>9 Days</b>

<b>CASH FINANCE (CF)</b>	
<b>Bank</b>	<b>HABIB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All Sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million – Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>One Year(Maximum)</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Revolving Basis</b>
<b>Time of Loan Approval</b>	<b>9 Days</b>

<b>DEMAND FINANCE (DF)</b>	
<b>Bank</b>	<b>HABIB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODCUT</b>	
<b>Targeted Sector</b>	<b>All Sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million- Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>One Year (Maximum)</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Equal installments, Monthly, Quarterly, Flexible</b>
<b>Time of Loan Approval</b>	<b>9 Days</b>

<b>DEMAND FINANCE (For BMR Expansion/New units)</b>	
<b>Bank</b>	<b>MCB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All Sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million- Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>1 year - 5 years</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based, Program based</b>
<b>Collateral Requirement</b>	<b>Land, Building, Inventory, PGs, Current assets etc</b>
<b>Time of Loan Approval-Disbursal</b>	<b>Max 37 days</b>

<b>WORKING CAPITAL FACILITIES</b>	
<b>Bank</b>	<b>MCB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All Sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million-Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>Maximum 1 year (on renewal basis).</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based, Program based</b>
<b>Repayment Mode</b>	<b>Varies according to different facilities</b>
<b>Time of Loan Approval-Disbursal</b>	<b>Max 37 days.</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>LEASE FINANCING (Vehicle/Machine/Tractor)</b>	
<b>Bank</b>	<b>MCB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PROUCT</b>	
<b>Targeted Sector</b>	<b>All Sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million – Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>3 to 5 years.</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Equal installments, Monthly, Quarterly, half yearly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>Max 37 days.</b>
<b>Designated Branches</b>	<b>All Branches</b>



<b>NICF/FAPE</b>	
<b>Bank</b>	<b>UNITED BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All Sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>1 Million-75 Million</b>
<b>Tenure of Loan</b>	<b>1 year minimum -1 year (Renewable) maximum.</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Flexible Mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>4-5 Weeks</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>NIDF</b>	
<b>BANK</b>	<b>UNITED BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All Sectors</b>
<b>Type of SMEs</b>	<b>All Business concern</b>
<b>Amount</b>	<b>Min: 1 Million – Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>3 year minimum-7 years (Renewable) maximum.</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>As allowed by the business cash flows, Quarterly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>4-5 Weeks.</b>
<b>Designated Branches</b>	<b>All Branches.</b>

<b>Rice / Paddy Advances</b>	
<b>Bank</b>	<b>UNITED BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Rice growing Sectors/ Clusters</b>
<b>Type of SMEs</b>	<b>Manufacturing</b>
<b>Amount</b>	<b>Minimum 1 Million- Maximum 20 Million</b>
<b>Tenure of Loan</b>	<b>3 year minimum-7 years (Renewable) maximum</b>
<b>Product Specification</b>	<b>Program Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Quarterly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>2 Weeks.</b>
<b>Designated Branches</b>	<b>Branches in different cities</b>

<b>Cotton Ginners Advances</b>	
<b>Bank</b>	<b>UNITED BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Cotton growing Sectors / Clusters</b>
<b>Type of SMEs</b>	<b>Manufacturing, Trading</b>
<b>Amount</b>	<b>Min: 1 Million- Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>9 months</b>
<b>Product Specification</b>	<b>Program Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Quarterly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>2 Weeks.</b>
<b>Designated Branches</b>	<b>Branches in different cities</b>

<b>Credit Facilities against Liquid Securities</b>	
<b>Bank</b>	<b>UNITED BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 1 Million - Max: 75 Million</b>
<b>Tenure of Loan</b>	<b>Minimum 1 year- Maximum 3 years</b>
<b>Product Specification</b>	<b>Program Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Quarterly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>2 Weeks.</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>RUNNING FINANCE (RF)</b>	
<b>Bank</b>	<b>UNITED BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>1 year</b>
<b>Product Specification</b>	<b>Collateral Based</b>
<b>Repayment Mode</b>	<b>Quarterly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>40 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>RUNNING FINANCE (RF)</b>	
<b>Bank</b>	<b>ASKARI BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Maximum 75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 1 year</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly, Flexible, Bullet repayment</b>
<b>Time of Loan Approval-Disbursal</b>	<b>21 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>CASH FINANCE (CF)</b>	
<b>Bank</b>	<b>ASKARI BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Maximum 75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 1 year</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly, Flexible,</b>
<b>Time of Loan Approval-Disbursal</b>	<b>21 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>TERM FINANCE (CF)</b>	
<b>Bank</b>	<b>ASKARI BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Maximum 75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 5 years</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly, Flexible, Bullet Repayment</b>
<b>Time of Loan Approval-Disbursal</b>	<b>21 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>ALFALAH KAROBAR FINANCE (For working capital requirement)</b>	
<b>Bank</b>	<b>BANK AL-FALAH LIMITED</b>
<b>Type of Product</b>	<b>SME Specific Product</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million - Max: 10 Million</b>
<b>Tenure of Product</b>	<b>1 year</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Quarterly, Flexible Mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>30 Days</b>
<b>Designated Branches</b>	<b>Specific branches in different cities</b>

<b>ALFALAH MILKIAT FINANCE(For Infra-structure Capacity Building)</b>	
<b>Bank</b>	<b>BANK AL-FALAH LIMITED</b>
<b>Type of Product</b>	<b>SME Specific Product</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million-Max: 20 Million</b>
<b>Tenure of Product</b>	<b>2 years - 12 years</b>
<b>Product Specification</b>	<b>Cash Flow Based, Collateral Based</b>
<b>Repayment Mode</b>	<b>Equal Monthly Installments</b>
<b>Time of Loan Approval-Disbursal</b>	<b>45 Days</b>
<b>Designated Branches</b>	<b>Gujranwala, Sialkot, Lahore, Peshawar, Islamabad,</b>

<b>TANA BANA</b>	
<b>Bank</b>	<b>STANDARD CHARTERED BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific Product</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Textile Weavers</b>
<b>Type of SMEs</b>	<b>Manufacturing concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million - Max: 20 Million</b>
<b>Tenure of Product</b>	<b>Evergreen facility renewed annually</b>
<b>Product Specification</b>	<b>Secured Program / Collateral Based</b>
<b>Repayment Mode</b>	<b>Monthly mark up payment</b>
<b>Time of Loan Approval-Disbursal</b>	<b>16 Days</b>
<b>Designated Branches</b>	<b>Direct Sales Representatives</b>

<b>RANG HI RANG</b>	
<b>Bank</b>	<b>STANDARD CHARTERED BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific Product</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Textile Dyers and Printers</b>
<b>Type of SMEs</b>	<b>Manufacturing concerns</b>
<b>Amount</b>	<b>Min: 1 Million-Max: 20 Million</b>
<b>Tenure of Product</b>	<b>Evergreen facility renewed annually</b>
<b>Product Specification</b>	<b>Secured Program / Collateral Based</b>
<b>Repayment Mode</b>	<b>Monthly mark up payment</b>
<b>Average time of Loan Approval-</b>	<b>16 Days</b>
<b>Designated Branches</b>	<b>Direct Sales Representatives</b>

<b>KISSAN CARD</b>	
<b>Bank</b>	<b>STANDARD CHARTERED BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific Product</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Agriculture</b>
<b>Type of SMEs</b>	<b>Farmers</b>
<b>Amount</b>	<b>Min: PKR 32,000-Max: PKR 125,000</b>
<b>Tenure of Product</b>	<b>Evergreen facility renewed annually</b>
<b>Product Specification</b>	<b>Unsecured Program based.</b>
<b>Repayment Mode</b>	<b>Bi-annual mark up payment.</b>
<b>Time of Loan Approval-Disbursal</b>	<b>16 Days</b>
<b>Designated Branches</b>	<b>Direct Sales Representative</b>

<b>AGRI DEAL</b>	
<b>Bank</b>	<b>STANDARD CHARTERED BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific Product</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Dealers of agri. inputs, fertilizer, pesticides</b>
<b>Type of SMEs</b>	<b>Traders</b>
<b>Amount</b>	<b>Min: 0.5 Million –Max: 30 Million</b>
<b>Tenure of Product</b>	<b>Evergreen facility renewed annually</b>
<b>Product Specification</b>	<b>Secured Program / Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly mark up payment</b>
<b>Time of Loan Approval-Disbursal</b>	<b>16 Days</b>
<b>Designated Branches</b>	<b>Direct Sales Representative</b>

<b>BUSINESS POWER</b>	
<b>Bank</b>	<b>STANDARD CHARTERED BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 1 Million –Max: 20 Million</b>
<b>Tenure of Product</b>	<b>Evergreen facility renewed annually</b>
<b>Product Specification</b>	<b>Secured Program / Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly mark up payment.</b>
<b>Time of Loan Approval-Disbursal</b>	<b>16 Days</b>
<b>Designated Branches</b>	<b>Direct Sales Representatives</b>

<b>BUSINESS INSTALLMENT LOAN</b>	
<b>Bank</b>	<b>STANDARD CHARTERED BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million –Max: 2 Million</b>
<b>Tenure of Product</b>	<b>Minimum 1 year- Maximum 3 years</b>
<b>Product Specification</b>	<b>Unsecured Program based</b>
<b>Repayment Mode</b>	<b>Equal Monthly installments</b>
<b>Time of Loan Approval-Disbursal</b>	<b>14 Days</b>
<b>Clean Lending</b>	<b>YES</b>
<b>Designated Branches</b>	<b>Direct Sales Representatives</b>

<b>WORKING CAPITAL FINANCE PRODUCTS</b>	
<b>Bank</b>	<b>HABIB METROPOLITAN BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million –Max: 2 Million</b>
<b>Tenure of Product</b>	<b>Upto 1 year</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly, Bullet Repayment</b>
<b>Time of Loan Approval</b>	<b>One month</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>TERM FINANCE PRODUCTS</b>	
<b>Bank</b>	<b>HABIB METROPOLITAN BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million –Max: 2 Million</b>
<b>Tenure of Product</b>	<b>Upto 3.5 year – 7 years (Exceptional cases)</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly, Bullet Repayment</b>
<b>Time of Loan Approval</b>	<b>One month</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>DEMAND FINANCE FACILITY</b>	
<b>Bank</b>	<b>THE BANK OF KHYBER</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 5 Million – Max: 100 Million</b>
<b>Tenure of Product</b>	<b>1 year (Renewable)</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly</b>
<b>Time of Loan Approval</b>	<b>2 Weeks</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>RUNNING FINANCE FACILITY</b>	
<b>Bank</b>	<b>THE BANK OF KHYBER</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 5 Million –Max: 100 Million</b>
<b>Tenure of Product</b>	<b>1 year (Renewable)</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly</b>
<b>Time of Loan Approval</b>	<b>2 Weeks</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>LADY ENTREPRENEUR FINANCING SCHEME</b>	
<b>Bank</b>	<b>THE BANK OF PUNJAB</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SME</b>	<b>Services</b>
<b>Amount</b>	<b>Min: PKR 10,000 –Max: PKR 500,000</b>
<b>Tenure of Product</b>	<b>1 year (Renewable)</b>
<b>Product Specification</b>	<b>Program based</b>
<b>Repayment Mode</b>	<b>Quarterly repayment</b>
<b>Time of Loan Approval</b>	<b>One week</b>
<b>Clean Lending</b>	<b>YES</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>KAROBAR BARHAO SCHEME</b>	
<b>Bank</b>	<b>THE BANK OF PUNJAB</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SME</b>	<b>Trading</b>
<b>Amount</b>	<b>Min: PKR 200,000 – Max: 50 Million</b>
<b>Tenure of Product</b>	<b>7 years</b>
<b>Product Specification</b>	<b>Collateral based</b>
<b>Repayment Mode</b>	<b>Quarterly repayment</b>
<b>Time of Loan Approval</b>	<b>4 Weeks</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>FRANCHISE FINANCING SCHEME</b>	
<b>Bank</b>	<b>THE BANK OF PUNJAB</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Agriculture</b>
<b>Type of SME</b>	<b>Services</b>
<b>Amount</b>	<b>Min: PKR 200,000 –Max: PKR 15,000,000</b>
<b>Tenure of Product</b>	<b>1 year (Renewable)</b>
<b>Product Specification</b>	<b>Collateral based</b>
<b>Repayment Mode</b>	<b>Quarterly repayment</b>
<b>Time of Loan Approval</b>	<b>2 Weeks</b>
<b>Designated Branches</b>	<b>All Branches</b>



<b>M/s ATLAS HONDA DEALER FINANCING SCHEME</b>	
<b>Bank</b>	<b>THE BANK OF PUNJAB</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Dealers</b>
<b>Type of SMEs</b>	<b>Services</b>
<b>Amount</b>	<b>Min: PKR 200,000 –Max: 50 million</b>
<b>Tenure of Product</b>	<b>1 year (Renewable)</b>
<b>Product Specification</b>	<b>Collateral based</b>
<b>Repayment Mode</b>	<b>Quarterly repayment</b>
<b>Time of Loan Approval</b>	<b>4 Weeks</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>MILLAT TRACTOR DEALER FINANCING SCHEME</b>	
<b>Bank</b>	<b>THE BANK OF PUNJAB</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Tractor Dealers / Agriculturist</b>
<b>Type of SME</b>	<b>Services</b>
<b>Amount</b>	<b>Min: PKR 200,000 –Max: 50 Million</b>
<b>Tenure of Product</b>	<b>1 year</b>
<b>Product Specification</b>	<b>Collateral based</b>
<b>Repayment Mode</b>	<b>Quarterly repayment</b>
<b>Time of Loan Approval</b>	<b>2 Weeks</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>RUNNING FINANCE</b>	
<b>Bank</b>	<b>CITI BANK</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Min: 3.75 Million –Max: 52.5 Million</b>
<b>Tenure of Product</b>	<b>Max 1 year</b>
<b>Product Specification</b>	<b>Program based, Cash flow based</b>
<b>Repayment Mode</b>	<b>Bullet repayment</b>
<b>Time of Loan Approval</b>	<b>45 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>TERM LOAN</b>	
<b>Bank</b>	<b>CITI BANK</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAIL OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Minimum 6 Million –Max: 105 Million</b>
<b>Tenure of Product</b>	<b>Max 5 years</b>
<b>Product Specification</b>	<b>Program based, Cash flow based</b>
<b>Repayment Mode</b>	<b>Quarterly</b>
<b>Time of Loan Approval</b>	<b>35 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>RUNNING FINANCE</b>	
<b>Bank</b>	<b>ABN AMRO BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million – Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 1 year</b>
<b>Product Specification</b>	<b>Cash Flow based</b>
<b>Repayment Mode</b>	<b>Flexible repayment mode</b>
<b>Designated Branches</b>	<b>Designated branches in different cities</b>

<b>TERM FINANCE</b>	
<b>Bank</b>	<b>ABN AMRO BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million – Max: 75 million</b>
<b>Tenure of Product</b>	<b>Maximum 5 years</b>
<b>Product Specification</b>	<b>Cash Flow based</b>
<b>Repayment Mode</b>	<b>Equal installments</b>
<b>Designated Branches</b>	<b>Designated branches in different cities</b>

<b>SMALL BUSINESS LOAN</b>	
<b>Bank</b>	<b>NIB BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 30,000 –Max:PKR750,000</b>
<b>Tenure of Product</b>	<b>1 year – 5 years</b>
<b>Product Specification</b>	<b>Program based, Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Equal installments, Monthly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>One month</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>SALAAM BUSINESS LOAN</b>	
<b>Bank</b>	<b>NIB BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 10,000 –Max: 3 Million</b>
<b>Tenure of Product</b>	<b>3 months – 10 years</b>
<b>Product Specification</b>	<b>Program based, Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Equal installments, Monthly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>One month</b>
<b>Designated Branches</b>	<b>Salaam Designated Branches</b>

<b>GENERAL</b>	
<b>Bank</b>	<b>NIB BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Up to 75 Million</b>
<b>Tenure of Product</b>	<b>As negotiated with the customer</b>
<b>Product Specification</b>	<b>Program based</b>
<b>Repayment Mode</b>	<b>Bullet Repayment</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>RUNNING FINANCE</b>	
<b>Bank</b>	<b>BANK AL HABIB LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Up to 75 Million</b>
<b>Tenure of Product</b>	<b>1 year</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>25 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>CASH FINANCE</b>	
<b>Bank</b>	<b>BANK AL HABIB LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Up to 75 Million</b>
<b>Tenure of Product</b>	<b>1 year</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>25 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>TERM FINANCE</b>	
<b>Bank</b>	<b>BANK AL HABIB LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Up to 75 Million</b>
<b>Tenure of Product</b>	<b>Upto 5 years</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Equal Instalments, Monthly, Quarterly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>25 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>TERM FINANCE</b>	
<b>Bank</b>	<b>FIRST WOMEN BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 100,000- Max: 75 Million</b>
<b>Tenure of Product</b>	<b>1 year – 3 years</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based, Program based</b>
<b>Repayment Mode</b>	<b>Equal Instalments, Monthly, Quarterly, Bullet</b>
<b>Time of Loan Approval-Disbursal</b>	<b>15 Days</b>

<b>SMALL BUSINESS LOANS</b>	
<b>Bank</b>	<b>CRESCENT COMMERCIAL BANK</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 75,000 – Max: 2 Million</b>
<b>Tenure of Product</b>	<b>1 year – 5 years</b>
<b>Product Specification</b>	<b>Program based, Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>7 Days</b>

<b>RUNNING FINANCE</b>	
<b>Bank</b>	<b>SAUDI PAK COMMERCIAL BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 100,000 – Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 1 year</b>
<b>Product Specification</b>	<b>Cash Flow based</b>
<b>Repayment Mode</b>	<b>Flexible Mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>One Month</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>DEMAND FINANCE</b>	
<b>Bank</b>	<b>SAUDI PAK COMMERCIAL BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 100,000 – Max:75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 6 months - Maximum 5 years</b>
<b>Product Specification</b>	<b>Cash Flow based</b>
<b>Repayment Mode</b>	<b>Equal Instalments, Monthly, Quarterly, Bullet</b>
<b>Time of Loan Approval-Disbursal</b>	<b>One Month</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>SMART LOAN</b>	
<b>Bank</b>	<b>SME BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 50,000-Max: 0.5 Million</b>
<b>Tenure of Product</b>	<b>Minimum 3 months- Maximum 3 years</b>
<b>Product Specification</b>	<b>Cash Flow based</b>
<b>Repayment Mode</b>	<b>Monthly Instalments</b>
<b>Time of Loan Approval-Disbursal</b>	<b>10 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>ASSETS FINANCE</b>	
<b>Bank</b>	<b>SME BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 50,000-Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 1 year- Maximum 4 years</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly Instalments</b>
<b>Time of Loan Approval-Disbursal</b>	<b>One Month</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>RUNNING FINANCE</b>	
<b>Bank</b>	<b>SME BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 250,000- Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 3 months- Maximum 1 year</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>One Month</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>RUNNING FINANCE</b>	
<b>Bank</b>	<b>FAYSAL BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 2.50 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>1 year (Renewable)</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>20 Days</b>
<b>Designated Branches</b>	<b>Hubs in Karachi, Lahore, Islamabad</b>

<b>LONG – TERM FINANCE</b>	
<b>Bank</b>	<b>FAYSAL BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 5Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 3 years – Maximum 7 years</b>
<b>Product Specification</b>	<b>Cash Flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Equal Instatements, Monthly, Quarterly</b>
<b>Time of Loan Approval-Disbursal</b>	<b>20 Days</b>
<b>Designated Branches</b>	<b>Centralized hubs in Karachi, Lahore, and</b>

<b>RUNNING FINANCE</b>	
<b>Bank</b>	<b>MYBANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>1 year</b>
<b>Product Specification</b>	<b>Collateral based</b>
<b>Repayment Mode</b>	<b>Revolving</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>CASH FINANCE</b>	
<b>Bank</b>	<b>MYBANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>6 Months</b>
<b>Product Specification</b>	<b>Collateral based</b>
<b>Repayment Mode</b>	<b>Revolving</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>DEMAND FINANCE</b>	
<b>Bank</b>	<b>MYBANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>1 year – 5 years</b>
<b>Product Specification</b>	<b>Collateral based</b>
<b>Repayment Mode</b>	<b>Equal Instalments, Monthly, Quarterly</b>
<b>Designated Branches</b>	<b>All branches</b>



<b>FACTORING</b>	
<b>Bank</b>	<b>HSBC LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 5 Million –Max: 100 Million</b>
<b>Tenure of Product</b>	<b>1 year – 5 years</b>
<b>Product Specification</b>	<b>Program based</b>
<b>Repayment Mode</b>	<b>Revolving</b>
<b>Time of Loan Approval</b>	<b>2-3 Weeks</b>
<b>Designated Branches</b>	<b>Business Banking Centers in specific cities.</b>

<b>AGRI LINE</b>	
<b>Bank</b>	<b>ATLAS BANK LIMITED</b>
<b>Type of Product</b>	<b>SME Specific</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors / All concerns</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Minimum 2 Million –Maximum 50 Million</b>
<b>Tenure of Product</b>	<b>1 year (renewable)</b>
<b>Product Specification</b>	<b>Program based, Cash flow based , Collateral based</b>
<b>Repayment Mode</b>	<b>Mark-up payment on monthly basis</b>
<b>Time of Loan Approval-Disbursal</b>	<b>21 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>WORKING CAPITAL FINANCE</b>	
<b>Bank</b>	<b>ATLAS BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 1 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>1 year (renewable)</b>
<b>Product Specification</b>	<b>Program based, Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Mark-up payment on monthly basis</b>
<b>Time of Loan Approval-Disbursal</b>	<b>21 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>CASH PLUS</b>	
<b>Bank</b>	<b>ATLAS BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: PKR 30,000-Max: 2 Million</b>
<b>Tenure of Product</b>	<b>1 year (renewable)</b>
<b>Product Specification</b>	<b>Program based, Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Mark-up payment on monthly basis</b>
<b>Time of Loan Approval-Disbursal</b>	<b>14 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>GENERAL</b>	
<b>Bank</b>	<b>ARIF HABIB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.5 Million – Max: 75Million</b>
<b>Tenure of Product</b>	<b>1 year (renewable)</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Equal Installments, Bullet Repayment, Revolving</b>
<b>Time of Loan Approval-Disbursal</b>	<b>One Month</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>GENERAL</b>	
<b>Bank</b>	<b>KASB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Minimum 5 Million –Maximum 50 Million</b>
<b>Tenure of Product</b>	<b>1 year</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode</b>
<b>Time of Loan Approval</b>	<b>10 Days</b>
<b>Designated Branches</b>	<b>Designated Branches across the country</b>

**ISLAMIC BANKS' FINANCING PRODUCTS**

<b>MURABAHA</b>	
<b>Bank</b>	<b>EMIRATES GLOBAL ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>Manufacturing , Trading</b>
<b>Amount</b>	<b>Min: 0.1 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 30 days- Maximum 1 year</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Bullet Repayment</b>
<b>Time of Loan Approval</b>	<b>One Month</b>
<b>Designated Branches</b>	<b>Designated Branches across the country</b>

<b>IJARAH</b>	
<b>Bank</b>	<b>EMIRATES GLOBAL ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODCUT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.1 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 1year – Maximum 5 years</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Equal Installments, Monthly</b>
<b>Time of Loan Approval</b>	<b>One Month</b>

<b>DIMINISHING MUSHARIKA</b>	
<b>Bank</b>	<b>EMIRATES GLOBAL ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.1 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 1year – Maximum 5 years</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Monthly, Quarterly</b>
<b>Time of Loan Approval</b>	<b>One Month</b>

<b>ISTASNA</b>	
<b>Bank</b>	<b>EMIRATES GLOBAL ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.1 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 1year – Maximum 5 years</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Monthly, Quarterly</b>
<b>Time of Loan Approval</b>	<b>One Month</b>

<b>SALAM</b>	
<b>Bank</b>	<b>EMIRATES GLOBAL ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Agriculture</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 0.1 Million –Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 30 days – Maximum 1 year</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible, Equal Installments, Monthly, Quarterly</b>
<b>Time of Loan Approval</b>	<b>One Month</b>

<b>SHIRKUT UL MILKE</b>	
<b>Bank</b>	<b>DUBAI ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>6 Months – 5 years</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Monthly, Quarterly</b>
<b>Time of Loan Approval-disbursal</b>	<b>15 – 30 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>IJARAH</b>	
<b>Bank</b>	<b>DUBAI ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>6 Months – 5 years</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Monthly, Quarterly</b>
<b>Time of Loan Approval-disbursal</b>	<b>15 – 30 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>ISTISNA</b>	
<b>Bank</b>	<b>DUBAI ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>6 Months – 5 years</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Monthly, Quarterly, Bullet</b>
<b>Time of Loan Approval-Disbursal</b>	<b>15 – 30 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>WAKALA ISTITHMAR</b>	
<b>Bank</b>	<b>DUBAI ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>30 Days – 180 Days</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Monthly, Quarterly, Bullet</b>
<b>Time of Loan Approval-disbursal</b>	<b>15 – 30 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>MURABAHA</b>	
<b>Bank</b>	<b>ALBARAKA ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>90 Days – 1 year</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode</b>
<b>Time of Loan Approval</b>	<b>15 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>IJARAH</b>	
<b>Bank</b>	<b>ALBARAKA ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>3 years – 5 years</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly</b>
<b>Average time of Loan Approval</b>	<b>15 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>MUSHARAKA/DIMINISHING MUSHARAKA</b>	
<b>Bank</b>	<b>ALBARAKA ISLAMIC BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>3 years – 7 years</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based, Program based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly</b>
<b>Time of Loan Approval</b>	<b>15 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

<b>MURABAHA</b>	
<b>Bank</b>	<b>MEEZAN BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Upto 75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 1 year</b>
<b>Product Specification</b>	<b>Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible Mode, Monthly, Quarterly, Bullet</b>
<b>Time of Loan Approval-Disbursal</b>	<b>15 – 30 Days</b>
<b>Designated Branches</b>	<b>All Branches</b>

**IMPORT / EXPORT RELATED PRODUCTS**

<b>SITE LETTER OF CREDIT (Elcee-DP)</b>	
<b>Bank</b>	<b>HABIB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Non-funding based facilities</b>
<b>Tenure of Product</b>	<b>Retirement of import bill on first presentation</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>On presentation of documents</b>
<b>Time of Loan Approval</b>	<b>7 Days</b>
<b>Designated Branches</b>	<b>Authorized Dealer Branches</b>

<b>USANCE LETTER OF CREDIT (Elcee-DA)</b>	
<b>Bank</b>	<b>HABIB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Non-funding based facilities</b>
<b>Tenure of Product</b>	<b>Specified period in accordance with terms of LC.</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>According to maturity of import bills</b>
<b>Time of Loan Approval</b>	<b>7 Days</b>
<b>Designated Branches</b>	<b>Authorized Dealer Branches</b>

<b>LETTER OF GURANTEE (LG)</b>	
<b>Bank</b>	<b>HABIB BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Non-funding based facilities</b>
<b>Tenure of Product</b>	<b>As per requirement of beneficiary with review on</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Variable</b>
<b>Time of Loan Approval</b>	<b>7 Days</b>
<b>Designated Branches</b>	<b>Authorized Dealer Branches</b>



<b>LETTER OF CREDIT (Sight/DA)</b>	
<b>Bank</b>	<b>UNITED BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCTS</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All Business concerns</b>
<b>Amount</b>	<b>Min: 1 Million- Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum 90 days- Maximum 180 days</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Variable</b>
<b>Time of Loan Approval-Disbursal</b>	<b>14 Days</b>
<b>Designated Branches</b>	<b>Authorized Dealer Branches</b>

<b>BILL PURCHASE/ BILL DISCOUNTING</b>	
<b>Bank</b>	<b>FAYSAL BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Exporters, Local manufacturers of goods being supplied to MNCs</b>
<b>Type of SMEs</b>	<b>Manufacturer of Textiles &amp; Garments Products, Surgical Goods, Steel Industry, Automobile etc</b>
<b>Amount</b>	<b>Min: 5 Million- Max:75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 180 days</b>
<b>Product Specification</b>	<b>Cash flow based</b>
<b>Repayment Mode</b>	<b>Bullet Repayment on Realization date</b>
<b>Average time of Loan Approval-</b>	<b>14 Days</b>
<b>Designated Branches</b>	<b>Centralized hubs in Different cities</b>

<b>FINANCING AGAINST IMPORTED MERCHANDIZE</b>	
<b>Bank</b>	<b>FAYSAL BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Manufacturing &amp; Traders of non-perishable goods of Yarn, Cloth, Steel, Iron Coils, Scrap</b>
<b>Type of SMEs</b>	<b>Manufacturing, Trading</b>
<b>Amount</b>	<b>Min: 5 Million- Max:75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 180 days</b>
<b>Product Specification</b>	<b>Cash flow based</b>
<b>Repayment Mode</b>	<b>Flexible Mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>20 Days</b>
<b>Designated Branches</b>	<b>Centralized hubs in Different cities</b>

<b>STATE BANK EXPORT REFINANCE SCHEME I/II</b>	
<b>Bank</b>	<b>FAYSAL BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>Exporter of Textiles, Garments Products, Surgical goods, Sports goods, Sea food, Rice, Cotton etc</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Min: 5 Million- Max: 75 Million</b>
<b>Tenure of Product</b>	<b>180 days</b>
<b>Product Specification</b>	<b>Cash flow based</b>
<b>Repayment Mode</b>	<b>Export proceeds/ Own source</b>
<b>Time of Loan Approval-Disbursal</b>	<b>20 Days</b>
<b>Designated Branches</b>	<b>Centralized hubs in Different cities</b>

<b>IMPORT &amp; EXPORT FINANCE PRODUCTS</b>	
<b>Bank</b>	<b>HABIB METROPOLITAN BANK</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Min: 5 Million- Max: 75 Million</b>
<b>Tenure of Product</b>	<b>Upto 180 days/ Export expiry</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Flexible mode, On maturity</b>
<b>Time of Loan Approval-Disbursal</b>	<b>30 Days</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>LETTER OF GUARANTEE</b>	
<b>Bank</b>	<b>ASKARI BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Maximum 75 Million</b>
<b>Tenure of Product</b>	<b>Minimum one Quarter</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Redemption of original Guarantee Instrument</b>
<b>Time of Loan Approval-Disbursal</b>	<b>23 Days</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>LBP- Clean (Local Bills Purchased)</b>	
<b>Bank</b>	<b>ASKARI BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Maximum 75 Million</b>
<b>Tenure of Product</b>	<b>180 days</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Bullet repayment upon realization of bills</b>
<b>Time of Loan Approval-Disbursal</b>	<b>2 Days</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>FINANCE AGAINST IMPOTED MERCHANDIZE</b>	
<b>Bank</b>	<b>ASKARI BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Maximum 75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 1 year</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Monthly, Quarterly, Flexible mode</b>
<b>Time of Loan Approval-Disbursal</b>	<b>22 Days</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>FBP-CLEAN (FOREIGN BILLS PURCHASED)</b>	
<b>Bank</b>	<b>ASKARI BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Maximum 75 Million</b>
<b>Tenure of Product</b>	<b>Maximum 6 months</b>
<b>Product Specification</b>	<b>Cash flow based, Collateral based</b>
<b>Repayment Mode</b>	<b>Bullet repayment upon realization of bills</b>
<b>Time of Loan Approval-Disbursal</b>	<b>2 Days</b>
<b>Designated Branches</b>	<b>All branches</b>

<b>PRE/POST SHIPMENT EXPORT LOAN</b>	
<b>Bank</b>	<b>CITI BANK LIMITED</b>
<b>Type of Product</b>	<b>General</b>
<b>DETAILS OF PRODUCT</b>	
<b>Targeted Sector</b>	<b>All sectors</b>
<b>Type of SMEs</b>	<b>All concerns</b>
<b>Amount</b>	<b>Minimum 6 Million - Maximum 105 Million</b>
<b>Tenure of Product</b>	<b>Maximum 180 days</b>
<b>Product Specification</b>	<b>Cash flow based, Program based</b>
<b>Repayment Mode</b>	<b>Bullet repayment</b>
<b>Time of Loan Approval-Disbursal</b>	<b>45 Days</b>
<b>Designated Branches</b>	<b>All branches</b>

**CONTACT INFORMATION / DESIGNATED BRANCHES**

<b>UNITED BANK LIMITED(www.ubl.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Karachi</b>	<b>021-2581858/2577590</b>
<b>Faisalabad</b>	<b>041-9200805</b>
<b>Sahiwal</b>	<b>040-4228066/4229066/4225540</b>
<b>Islamabad</b>	<b>051-90332041</b>
<b>Hyderabad</b>	<b>022-9200542</b>
<b>Sukkar</b>	<b>071-5623756</b>
<b>Lahore</b>	<b>042-5844359/5844360/9231072</b>
<b>Gujranwala</b>	<b>055-9200559</b>
<b>Jhelum</b>	<b>544-720656/9270132/9270131</b>
<b>Peshawar/Mardan</b>	<b>091-9213155</b>
<b>Quetta</b>	<b>081-2899902</b>
<b>Azad Kashmir</b>	<b>058610-44902</b>
<b>Sargodha</b>	<b>048-3728251</b>
<b>Multan</b>	<b>061-9201129</b>

<b>ARIF HABIB BANK LIMITED (www.arifhabibbank.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>111-124-725</b>

<b>ATLAS BANK (www.atlasbank.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>111-333-225</b>

<b>HSBC LIMITED (www.hsbc.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Business Banking centers at Karachi, Lahore, and Islamabad</b>	<b>021-2272313/111-852-852</b>

<b>MY BANK LIMITED (www.mybankltd.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>111-443-111</b>

<b>FIRST WOMEN BANK LIMITED (www.fwbl.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Financial Services Desk at Karachi, Lahore</b>	<b>021-5657684-09/042-5870642/111-676-767</b>

**SME FINANCING PRODUCTS**

<b>THE BANK OF KHYBER (www.bok.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>091-111-959-595</b>

<b>CITI BANK LIMITED (www.citibank.com/pakistan)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Specific branches</b>	<b>021-111-999-999</b>

<b>ASKARI BANK LIMITED (www.askaribank.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>051-9063000/0800-00078</b>

<b>HABIB METROPOLITAN BANK LIMITED (www.hmb.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>111-14-14-14</b>

<b>NIB BANK (www.nib.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Karachi</b>	<b>111-333-111</b>
<b>Lahore</b>	<b>042-5786011-20</b>
<b>Gujranwala</b>	<b>055-5291600-9</b>
<b>Multan</b>	<b>061-4781225/4784160/4783614</b>
<b>Sialkot</b>	<b>052-4590771/4590774/4590172</b>
<b>Gujarat</b>	<b>0533-517288,517014</b>
<b>Rahim Yar khan</b>	<b>068-5887082-86</b>
<b>Sargodha</b>	<b>048-3727856-7807-6609</b>
<b>Islamabad</b>	<b>051-2653581-85</b>
<b>Rawalpindi</b>	<b>051-5518899-14</b>
<b>Peshawar</b>	<b>091-287955-58</b>
<b>Jhelum</b>	<b>0544-621895-5642-7203-8471</b>

<b>ABN BANK (www.abnamro.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Lahore</b>	<b>042-5717143/5757666/5861111/7708160</b>
<b>Sialkot</b>	<b>052-4265216</b>
<b>Multan</b>	<b>061-4581905</b>
<b>Karachi</b>	<b>021-24183009/2522225/2412803/4389573</b>

<b>THE BANK OF PUNJAB (www.bop.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>042-111-200-100</b>

<b>BANK AL HABIB LIMITED (www.bankalhabib.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>021-111-786-110</b>

<b>SAUDI PAK COMMERCIAL BANK LIMITED(www.saudipakbank.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>021-2460475-94</b>

<b>SME BANK LIMITED (www.smebank.org)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>051-111-11-00-11</b>

<b>FAYSAL BANK LIMITED (www.faysalbank.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Centralized Hubs in Karachi, Lahore, Islamabad.</b>	<b>021-111-747-747</b>

<b>MEEZAN BANK LIMITED (www.meezan.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>021-111-331-331</b>

<b>MCB BANK LIMITED (www.mcb.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>111-000-622</b>

<b>KASB BANK LIMITED (www.kasb.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Specific Branches in different cities</b>	<b>021-111-555-666</b>

<b>HABIB BANK LIMITED (www.habibbankltd.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>111-33-44-55</b>

<b>CRESCENT COMMERCIAL BANK LIMITED (www.cresbank.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>KARACHI</b>	<b>021-5685165/5685194/4322167/4322110</b>
<b>Lahore</b>	<b>042-5781337-61</b>
<b>Islamabad</b>	<b>051-111-999-333</b>

**SME FINANCING PRODUCTS**

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<b>BANK ALFALAH LIMITED (www.bankalfalah.com)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Specific branches in different cities</b>	<b>042-7538116/111-225-111</b>

<b>ALBARAKA ISLAMIC BANK (www.albaraka.com.pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>All Branches</b>	<b>111-742-742</b>

<b>STANDARD CHARTERED BANK (www.standardchartered.com/pk)</b>	
<b>Designated Branches</b>	<b>Telephone/UAN</b>
<b>Direct Sales Representatives</b>	<b>042-5754881/111-002-002/0800-44-444</b>