

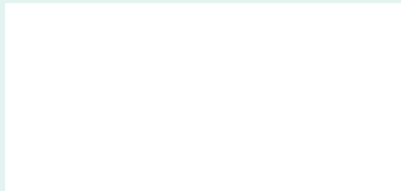
Running Finance Crop Production

Running Finance Crop Production is specially designed to cater to the business needs of farming community engaged in Crop Production. The product provides funded facilities of up to **PKR 10** million fully secured by tangible securities.

Product Features

- Financing on revolving basis with one-time documentation valid for three years
- 24/7 availability of funds through ATM Network
- Short and simple approval process
- Competitive Mark-up Rates
- Half-yearly/Yearly Mark-up Payments depending upon Crop Cash Conversion Cycle

Particulars	Category	Charges*	FED Applicable
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size up to PKR 500,000/-	All Categories	PKR 2,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 4,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 6,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 8,500/- Flat	Yes



Customer's Signature

Customer's Name

CNIC No.

Date
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*All charges are non-refundable and payable upfront

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this Running Finance Crop Production (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing Running Finance Crop Production.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.

Tractor Lease Financing

Tractor Lease Financing is specially designed to cater to the needs of Farm Mechanisation of farmers who are engaged in Crop Production and/or Non-Farm agriculture business of Dairy, Livestock and Fisheries, and/or processing, packaging and marketing of agriculture produce. The product provides funded facilities of up to **PKR 10 million** fully secured by tangible securities.

Product Features

- Centralised and prompt booking process at ZERO downpayment
- Short and simple approval process
- Competitive Mark-up Rates
- Loan Tenure maximum up to 5 years
- Installment Repayments
- Quarterly/Half-yearly/Yearly Mark-up Payments depending upon Cash Conversion Cycle of the business (i.e. Crop, Dairy, Livestock and Fisheries)

Particulars	Category	Charges*	FED Applicable
Application Processing Fee	All Categories	PKR 2,000/- Flat	Yes

Customer's Signature

Customer's Name

CNIC No.

Date
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I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this Tractor Lease Financing (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing Tractor Lease Financing.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.

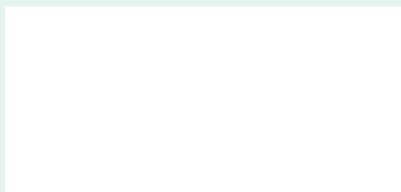
Poultry Financing

Poultry Financing is specially designed to cater to the business needs of farming community engaged in poultry business of Broilers, Layers, Breeders and/or Poultry Hatcheries. The product provides funded facilities of up to **PKR 10** million fully secured by tangible securities.

Product Features

- Short-term Running Financing up to maximum of one year
- 24/7 availability of funds through ATM Network
- Short and simple approval process
- Competitive Mark-up Rates
- Quarterly/Half-yearly Mark-up Payments depending upon Cash Conversion Cycle of the business (i.e. Broilers, Layers, Breeders and Poultry Hatcheries)

Particulars	Category	Charges*	FED Applicable
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size up to PKR 500,000/-	All Categories	PKR 2,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 4,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 6,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 8,500/- Flat	Yes



Customer's Signature

Customer's Name

CNIC No.

Date
d d / m m / y y y y

*All charges are non-refundable and payable upfront

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this Poultry Financing (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing Poultry Financing.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.

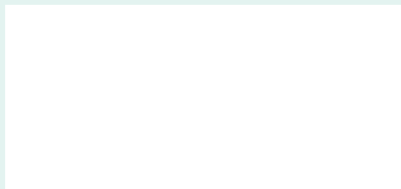
Dairy and Livestock Financing

Dairy and Livestock Financing is specially designed to cater to the business needs of farming community engaged in Dairying, Livestocking, Breeding and integrated business of Crop, Dairy and Livestock. The product provides funded facilities of up to **PKR 10 million** fully secured by tangible securities.

Product Features

- Short-term Running Financing up to maximum one year
- 24/7 availability of funds through ATM Network
- Short and simple approval process
- Competitive Mark-up Rates
- Quarterly/Half-yearly Mark-up Payments depending upon Cash Conversion Cycle of the business (i.e. Dairying, Livestock Fattening etc.)

Particulars	Category	Charges*	FED Applicable
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size up to PKR 500,000/-	All Categories	PKR 2,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 4,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 6,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 8,500/- Flat	Yes



Customer's Signature

Customer's Name

CNIC No.

Date
d d / m m / y y y y

*All charges are non-refundable and payable upfront

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this Dairy and Livestock Financing (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing Dairy and Livestock Financing.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.

Fisheries Financing

Fisheries Financing is specially designed to cater to the business needs of farming community engaged in fisheries business. The product provides funded facilities up to **PKR 10 million** fully secured by tangible securities.

Product Features

- Short-term Running Financing up to maximum one year to meet Working Capital needs of the business
- 24/7 availability of funds through ATM Network in case of Running Finance Facilities
- Term Finance Facilities for maximum up to 5 years for development of new Ponds as well as farm infrastructure
- Short and simple approval process
- Competitive Mark-up Rates
- Half-yearly Mark-up Payments

Particulars	Category	Charges*	FED Applicable
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size up to PKR 500,000/-	All Categories	PKR 2,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 4,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 6,000/- Flat	Yes
Application Processing Fee/Annual Renewal Fee/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 8,500/- Flat	Yes

Customer's Signature

 Customer's Name

 CNIC No.

 Date

d d / m m / y y y y

*All charges are non-refundable and payable upfront

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this Fisheries Financing (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing Fisheries Financing.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.