

## 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 (Renewable)
- Term Finance for purchase of animals
- 24/7 availability of funds through ATM network in Running Finance facility
- Short and simple approval process
- Competitive mark-up rates
- Monthly/Quarterly/Half-yearly/Annually mark-up payments/installments depending upon cash conversion cycle of the business (i.e. Dairying, Livestock Fattening etc.)

Particulars	Category	Charges*	FED Applicable
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size up to PKR 500,000/-	All Categories	PKR 2,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 5,000/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 7,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 10,500/- Flat	Yes

 Customer Name: 

 CNIC: 

 Date: 

Customer Signature

In accordance with instructions of the State Bank of Pakistan (SBP) as per BC&CPD Circular No. 06, 2021 dated June 22, 2021, we are required to advise you that any history of overdue payments / late payments ("Default") and / or any financial relief in the form of write-off and/or reversal of mark-up etc. in respect of such Default, will continue to be reported and reflected in your e-CIB report for a period of two (2) years from the date of adjustment of such Default. In case of any queries or complaints in relation to e-CIB reporting beyond a period of two (2) year, please contact us.

**\*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.

## 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

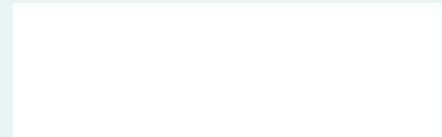
- Short-term running financing up to maximum of one year (Renewable)
- 24/7 availability of funds through ATM network
- Short and simple approval process
- Competitive mark-up rates
- Quarterly/half-yearly mark-up payments depending upon Cash Conversion Cycle of the business (i.e. Broiles, Layers, Breeders and Poultry Hatcheries)

Particulars	Category	Charges*	FED Applicable
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 7,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 10,500/- Flat	Yes

Customer Name:

CNIC:  -

Date:



Customer Signature

In accordance with instructions of the State Bank of Pakistan (SBP) as per BC&CPD Circular No. 06, 2021 dated June 22, 2021, we are required to advise you that any history of overdue payments / late payments ("Default") and / or any financial relief in the form of write-off and/or reversal of mark-up etc. in respect of such Default, will continue to be reported and reflected in your e-CIB report for a period of two (2) years from the date of adjustment of such Default. In case of any queries or complaints in relation to e-CIB reporting beyond a period of two (2) year, please contact us.

**\*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 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 of up to PKR 10 million fully secured by tangible securities.

### Product Features

- Short-term running financing up to maximum of one year (Renewable) 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/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 5,000/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 7,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 10,500/- Flat	Yes

Customer Name:

CNIC:

Date:

Customer Signature

In accordance with instructions of the State Bank of Pakistan (SBP) as per BC&CPD Circular No. 06, 2021 dated June 22, 2021, we are required to advise you that any history of overdue payments / late payments ("Default") and / or any financial relief in the form of write-off and/or reversal of mark-up etc. in respect of such Default, will continue to be reported and reflected in your e-CIB report for a period of two (2) years from the date of adjustment of such Default. In case of any queries or complaints in relation to e-CIB reporting beyond a period of two (2) year, please contact us.

**\*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 Dairy and Livestock Financing.

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

## Tractor Financing

Tractor 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/transportation 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 booking process (with Zero Down Payment of Tractor)
- 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/Fresh/Renewal/Interim Facility Enhancement	All Categories	PKR 3,500/- Per Tractor	Yes

 Customer Name: 

 CNIC: 

 Date: 

Customer Signature

In accordance with instructions of the State Bank of Pakistan (SBP) as per BC&CPD Circular No. 06, 2021 dated June 22, 2021, we are required to advise you that any history of overdue payments / late payments ("Default") and / or any financial relief in the form of write-off and/or reversal of mark-up etc. in respect of such Default, will continue to be reported and reflected in your e-CIB report for a period of two (2) years from the date of adjustment of such Default. In case of any queries or complaints in relation to e-CIB reporting beyond a period of two (2) year, please contact us.

**\*All charges are non-refundable and payable upfront**

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this Tractor 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.

## Running Finance Farm 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 15 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/Fresh/Renewal/Interim Facility Enhancement Facility size up to PKR 500,000/-	All Categories	PKR 2,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 5,000/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 7,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 10,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 10,000,000/-	All Categories	0.1% of the Finance Amount	Yes

 Customer Name: 

 CNIC:  -  - 

 Date:        

Customer Signature

In accordance with instructions of the State Bank of Pakistan (SBP) as per BC&CPD Circular No. 06, 2021 dated June 22, 2021, we are required to advise you that any history of overdue payments / late payments ("Default") and / or any financial relief in the form of write-off and/or reversal of mark-up etc. in respect of such Default, will continue to be reported and reflected in your e-CIB report for a period of two (2) years from the date of adjustment of such Default. In case of any queries or complaints in relation to e-CIB reporting beyond a period of two (2) year, please contact us.

**\*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 Farm Production (herinafter 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.

## HBL Aab Paashi - Farm Irrigation Solutions

The product caters to the financing requirements of eligible farmers for purchase and installation of Tube-Wells (diesel, electrical & solar), turbines, lift pumps, sprinkle and drip irrigation system etc., in a flexible and cost-effective manner. Funded facilities of up to PKR 15 million fully secured by tangible securities will be financed.

### Product Features

- \* Term Finance facilities, repayable in 3-5 Years
- \* Simplified documentation
- \* Short and simple approval process
- \* Competitive mark-up rates
- \* Relaxed repayment terms aligned with Crop Harvest cycles with Quarterly/Half Yearly and Yearly options

Particulars	Category	Charges*	FED Applicable
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size up to PKR 500,000/-	All Categories	PKR 2,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 5,000/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 7,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 10,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 10,000,000/-	All Categories	0.1% of the Finance Amount	Yes

 Customer Name: 

 CNIC:  -  - 

 Date:        

Customer Signature

In accordance with instructions of the State Bank of Pakistan (SBP) as per BC&CPD Circular No. 06, 2021 dated June 22, 2021, we are required to advise you that any history of overdue payments / late payments ("Default") and / or any financial relief in the form of write-off and/or reversal of mark-up etc. in respect of such Default, will continue to be reported and reflected in your e-CIB report for a period of two (2) years from the date of adjustment of such Default. In case of any queries or complaints in relation to e-CIB reporting beyond a period of two (2) year, please contact us.

**\*All charges are non-refundable and payable upfront**

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this Farm Irrigation Solutions (herinafter 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.

## HBL EWR Financing

The product program is a short term credit facility, available to the farmers for meeting working capital requirements of upcoming crops and ancillary expenses. The facility can be availed against the pledge of EWR (Electronic warehouse receipt) issued against commodities / crop harvests stored in accredited warehouses.

### Product Features

- \* Minimum documentation, no requirement of Agri Passbook
- \* Expedient processing of application and disbursement of loan
- \* Financing up to 70% of value of stored commodity
- \* Markup payment on utilised amount only
- \* No early payment charges
- \* Competitive Pricing

Particulars	Category	Charges*	FED Applicable
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size up to PKR 500,000/-	All Categories	PKR 2,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 500,001/- up to PKR 1,000,000/-	All Categories	PKR 5,000/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 1,000,001/- up to PKR 5,000,000/-	All Categories	PKR 7,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 5,000,001/- up to PKR 10,000,000/-	All Categories	PKR 10,500/- Flat	Yes
Application Processing Fee/Fresh/Renewal/Interim Facility Enhancement Facility size above PKR 10,000,000/-	All Categories	0.1% of the Finance Amount	Yes

 Customer Name: 

 CNIC:  -  - 

 Date:        


Customer Signature

In accordance with instructions of the State Bank of Pakistan (SBP) as per BC&CPD Circular No. 06, 2021 dated June 22, 2021, we are required to advise you that any history of overdue payments / late payments ("Default") and / or any financial relief in the form of write-off and/or reversal of mark-up etc. in respect of such Default, will continue to be reported and reflected in your e-CIB report for a period of two (2) years from the date of adjustment of such Default. In case of any queries or complaints in relation to e-CIB reporting beyond a period of two (2) year, please contact us.

**\*All charges are non-refundable and payable upfront**

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this EWR (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.