

BANK ALFALAH LTD

Agriculture Products/ Schemes Offered by the Bank

Sr. No	Name of Product/ scheme	Purpose	Salient Feature	Terms & Conditions	Tenure of Loan	Markup	Maximum Loan limit	Documents required
1	Alfalah Paidawari Zarie Sahulat	Financing needs of agricultural producers, marketers, processor, exporters	The facility shall be short-term demand finance and classified as production loan. The principal and mark up in short-term finance are repayable in lump sum within two months of the harvest of the crop for which the finance is allowed. Generally, the finance provided under farm credit extends for six to eight months depending upon duration of each crop. However, in case of sugarcane crop the term finance may be for one year for spring (February-March) plantation, the harvesting of which starts in October and continues upto February next. The duration of autumn sugarcane (planted in September-October) is 18 months. The recovery of principal and mark up is usually required in lump sum, but repayment in installment is also permissible depending upon cash flow pattern of the project.	<p>>>The applicant shall be a genuine farmer, that is, individual/entities engaged in producing, processing, storage and marketing of farming products and those engaged in cattle, poultry and fish farming etc</p> <p>>>The applicant's name shall appear in the Revenue records</p> <p>>>The applicant shall not be a defaulter of the banking system</p> <p>>>The applicant shall be able to produce proper securities/sureties/pass book >></p> <p>The applicant (individual and /or business entity) shall be a Pakistani/registered in Pakistan</p> <p>>> The minimum and maximum age of the individual borrower shall be 18 years and 65 years respectively. However, maximum age shall not exceed 70 years at the time of full adjustment of the liability. Applicants of age higher than the prescribed limit not exceeding age of 80 years shall provide two guarantees of creditworthy person</p>	3-5 Years	14-15%	As per requirement of the business and cash flow requirements	<p>>> CNIC Copy</p> <p>>> Photograph</p> <p>>> Pass Book</p> <p>>> Khasra Gardawri</p> <p>>> Documentation regarding leased in land (if any)</p> <p>>> Two Personal Guarantees</p> <p>>> Other as per desire</p>
2	Alfalah Musalsal Zarie Sahulat	Working capital needs of agricultural producers, marketers, processor, exporters	The credit extended under the revolving scheme provides facility to the beneficiaries for any number of withdrawals and repayments (multiple operations) within the limit for a period of three years with once a year clean up from date of first withdrawal, with the consent of the borrower. This scheme provides the much needed flexibility to the farmer in choosing the appropriate time to avail the loan or to repay the loan and reduce the mark-up burden besides being in a position to draw at any time under this scheme, for meeting his urgent credit requirements without any fresh documents at the time of withdrawals or renewals.	Same as above	3 Years	14-15%	Same as above	Same as above
3	Alfalah Tractor and Transport Zarie Sahulat	Purchase of tractors, trolleys, pickups, motorcycles, trucks, refrigerator van, mini truck, transport machinery, country boat or other such items	This facility shall be a medium term demand finance facility spreading over 3 to 5 years repayable in monthly, quarterly or half yearly installments as per the borrower's liquidity position. Mark up is to be recovered along with principal according to amortization plan as per approved repayment arrangements.	Same as above	3-5 Years	14-15%	Same as above	Same as above

4	Alfalah Machinery & Equipment Zarie Sahulat	To finance machinery and equipment, such as combine harvester, thresher, picker,digger, trolley, planter, sowing drill, cultivator, plough, power tiller, harrow, cane crusher, tobacco curing equipment, bio gas unit, sulphuric acid generator, effective microbes technology (EMT) etc.	The facility shall be a medium term demand finance facility repayable in installments spreading over 3 to 5 years repayable in monthly, quarterly or half yearly installments as per the borrower's liquidity position. Mark up is to be recovered along with principal according to amortization plan as per approved repayment arrangements. Repayment period less than 3 years is also possible depending upon cash flow position of the borrower or his option for early repayment. Mark up is to be recovered along with installments according to amortization schedule.	Same as above	3-5 Years	14-15%	Same as above	Same as above
5	Alfalah Aabpaash Zarie Sahulat	To meet irrigation water needs of the farmers for purchase and installation and electric charges of tube wells, turbines, lift pumps, electrical installation including cost of power lines and transformer, sprinkler, trickles and drip irrigation system etc.	This facility could be a short term facility for working capital requirements for operation, maintenance, electricity charges as well as medium term demand finance facility spreading over 3 to 5 years repayable in monthly, quarterly or half yearly installments as per the borrower's cash flow position. Mark up is to be recovered along with principal according to amortization plan as per approved repayment arrangements.	Same as above	3-5 Years	14-15%	Same as above	Same as above
6	Alfalah Islah-e-Araazi Zarie Sahulat	Land development and improvement, land leveling laser leveling, clearance of jungle, farm field layout, terracing, contouring, soil reclamation, embankment, land formation, bund construction of mini dam, check karez, water reservoir, water catchments for rain fed areas, water course	This facility shall be a medium term demand finance facility spreading over 3 to 5 years repayable in monthly, quarterly or half yearly installments as per the borrower's cash flow position. Mark up is to be recovered along with principal according to amortization plan as per approved repayment arrangements.	>>The applicant shall be a genuine farmer, that is, individual/entities engaged in producing, processing, storage and marketing of farming products and those engaged in cattle, poultry and fish farming etc >>The applicant's name shall appear in the Revenue records >>The applicant shall not be a defaulter of the banking system >>The applicant shall be able to produce proper securities/sureties/pass book >> The applicant (individual and /or business entity) shall be a Pakistani/registered in Pakistan >> The minimum and maximum age of the individual borrower shall be 18 years and 65 years respectively. However, maximum age shall not exceed 70 years at the time of full adjustment of the liability. Applicants of age higher than the prescribed limit not exceeding age of 80 years shall provide two guarantees of creditworthy person	3-5 Years	14-15%	As per requirement of the business and cash flow requirements	Same as above
7	Alfalah Poultry Zarie Sahulat	Working capital and fixed investment needs for broiler and layer production, breeder flock, GP flock, hatchery, product processing, packing, transportation, storage, compound feed making etc.	Running finance facility as well as demand finance facility may be provided under this scheme. Running Finance facility is to be cleaned up once in a year and markup is to be recovered on a quarterly basis or as per approved arrangement. The medium term demand finance facility spreading over 3 to 5 years is repayable in monthly, quarterly or half yearly installments as per the borrower's cash flow position. Mark up is to be recovered along with principal according to amortization plan as per approved repayment arrangements.	Same as above	3-5 Years	14-15%		Same as above

8	Alfalah Dairy & Livestock Zarie Sahulat	Working capital and fixed investment financing of dairy and milk animals, feed lot and fattening station structure and equipment, livestock farm structure and equipment, fattening of animal, milk chilling plant, milk plant, cold storage, construction of sheds for animal, opening of private veterinary clinics (veterinary equipment), opening of veterinary store, milk plant and other eligible items	Running finance facility as well as demand finance facility may be provided under this scheme. Running Finance facility is to be cleaned up once in a year and markup is to be recovered on a quarterly basis or as per approved arrangement. The medium term demand finance facility spreading over 1 to 5 years is repayable in monthly, quarterly or half yearly installments as per the borrower's cash flow position. Mark up is to be recovered along with principal according to amortization plan as per approved repayment arrangements	Same as above	3-5 Years	14-15%	Same as above	Same as above
9	Alfalah Fisheries Zarie Sahulat	Inland: Fish seed and feed, manure charges, running charges of tube well pumps, construction excavation, expansion and rehabilitation of pond, installation of tube wells, water channels, fencing, boats, net twine, rope, fish yards, cold storage etc Marine: Fuel, ration, and ice for marine fisheries, engine and spare parts, new boat and trawler, boat equipment etc.	Running finance facility as well as demand finance facility may be provided under this scheme. Running Finance facility is to be cleaned up once in a year and markup is to be recovered on a quarterly basis or as per approved arrangement. The medium term demand finance facility spreading over 1 to 5 years is repayable in monthly, quarterly or half yearly installments as per the borrower's cash flow position. Mark up is to be recovered along with principal according to amortization plan as per approved repayment arrangements	Same as above	3-5 Years	14-15%	Same as above	Same as above
10	Alfalah Silos/Storage Zarie Sahulat	Construction of cold storage, godown, bins, silos, structure for storage of wheat, steel/metal capsules, hire charges for storage of raw agricultural product etc.	Running finance facility as well as demand finance facility may be provided under this scheme. Running Finance facility is to be cleaned up once in a year and markup is to be recovered on a quarterly basis or as per approved arrangement The medium term demand finance facility spreading over 5 to 7 years is repayable in monthly, quarterly or half yearly installments as per the borrower's cash flow position. Mark up is to be recovered along with principal according to amortization plan as per approved repayment arrangements	Same as above	3-5 Years	14-15%	Same as above	Same as above
11	Alfalah Marketing Zarie Sahulat	To facilitate the marketing, packing, processing of the produce and also for export of cotton, cotton yarn, mutton, beef, fruits, vegetables etc	Running finance facility as well as pre shipment or post shipment facility may be provided under this scheme. Running Finance facility is to be cleaned up once in a year and markup is to be recovered on a quarterly basis or as per approved arrangement. Pre shipment or post shipment financing from Bank's own sources may be provided without any refinance from State Bank of Pakistan. The facility shall be subject to all other terms and conditions as observed by the Bank under this category of financing in other items of export/import facility.	>>The applicant shall be a genuine farmer, that is, individual/entities engaged in producing, processing, storage and marketing of farming products and those engaged in cattle, poultry and fish farming etc >>The applicant's name shall appear in the Revenue records >>The applicant shall not be a defaulter of the banking system >>The applicant shall be able to produce proper securities/sureties/pass book >>The applicant (individual and /or business entity) shall be a Pakistani/registered in Pakistan >> The minimum and maximum age of the individual borrower shall be 18 years and 65 years respectively. However, maximum age shall not exceed 70 years at the time of full adjustment of the liability. Applicants of age higher than the prescribed limit not exceeding age of 80 years shall provide two guarantees of creditworthy persons	3-5 Years	14-15%	As per requirement of the business and cash flow requirements	Same as above

12	Alfalah Agri Industrial Zarie Sahulat	For setting up seeds processing units, installation of fruit and vegetables machinery, milk chilling units, milk plants, polishing, grading, packaging of fruits and vegetables, cotton ginning factories under BMR, compound feed mills etc.	Running finance facility as well as demand finance facility may be provided under this scheme. Running Finance facility is to be cleaned up once in a year and markup is to be recovered on a quarterly basis or as per approved arrangement. Demand finance facility shall be for 3-5 years repayable on monthly, quarterly, half yearly installments (principal plus mark-up) according to amortization plan as per cash flow or choice of the borrower after availing the grace period where approved.	Same as above	3-5 Years	14-15%	Same as above	Same as above
13	Alfalah Bills / Guarantees Zarie Sahulat	Financing against agri produce procurement receipt, purchase of bills, deferred payment leaf vouchers issued by tobacco companies, continuing guarantees etc.	The facility is mainly for finance for crop production, seasonal inputs in case of sugarcane, cotton and rice, and for cultivation and marketing of tobacco crop. This facility is allowed to growers under arrangement with agri processors/procurement agencies/companies with whom they are registered to supply their produce or have a regular contract or agreement to this effect.	Same as above	3-5 Years	14-15%	Same as above	Same as above
14	Alfalah Lease Zarie Sahulat	For leasing tractors, tube wells, farm machinery, plants, equipment etc	The facility is a medium term demand finance facility spreading over 3 to 5 years repayable in monthly, quarterly or half yearly installments as per the borrower's cash flow position. Rent is to be recovered along with principal according to amortization plan as per approved repayment arrangements.	Same as above	3-5 Years	14-15%	Same as above	Same as above