

BankIslami

PAKISTAN'S
**BEST ISLAMIC
BANK**
CERTIFIED BY
EUROMONEY






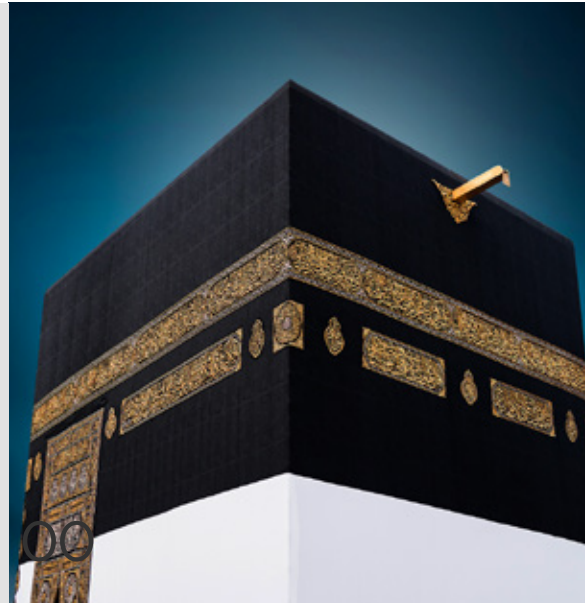






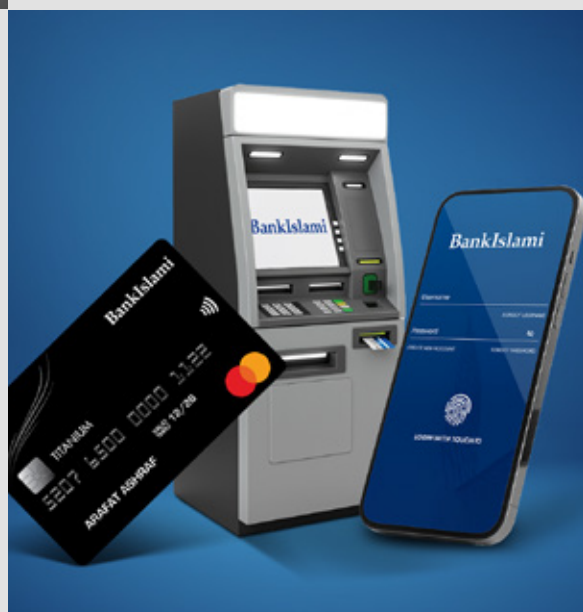
Product Toolkit

SAVING HUMANITY
FROM RIBA

آئیں انسانیت کو
سود سے بچائیں



Table of Contents

 <p>Islami Asaan Accounts Islami Sahulat Account Islami Bachat Account Islami Foreign Currency Current Account Islami Premium Savings Account Islami Current Account</p>	<p>Deposit Products</p> <p>02</p>		<p>Auto Finance</p> <p>09</p>		<p>Muskun Home Finance</p> <p>15</p>		<p>Hajj & Umrah</p> <p>19</p>
<p>Islamic Secured Personal Finance</p> <p>21</p>		<p>Gold Based Financing</p> <p>25</p>		<p>Corporate Commercial and SME Financing Product</p> <p>29</p>		<p>Agri Finance</p> <p>37</p>	
	<p>Wealth Management</p> <p>51</p>		<p>Mashal Woman Banking</p> <p>56</p>		<p>Digital Delivery Channels</p> <p>61</p>		

Islami Asaan Accounts

Islami Sahulat Account

Islami Bachat Account

Islami Foreign Currency Current Account

Islami Premium Savings Account

Islami Current Account

**Deposit
Products**

Deposit Products:

BankIslami offers different types of Deposit Products i.e. Current, Saving & Term deposit. Current Account is based on Islamic Principles of Qardh, whereby account holder is the lender and BankIslami is the borrower. Whereas Saving & Term Deposit are based on the principal of Mudarabah, in which the Customer is an Investor ('Rabb-ul-Maal') and BankIslami is the Manager ('Mudarib') of the funds deposited by the Customers. In this Accounts BankIslami providing an opportunity for individuals, business and other institution to earn halal profit on their investments. Different features and details of all deposit products are as follows:

1. Asaan Accounts:

Asaan Account opens the door of banking products and services to facilitate those customers who are low income depositors and have limited proof of source of income. It comes with the facility of Current, savings and Sahulat Accounts

Following are the basic features of this account:

- Account will be opened on the basis of Identification document (e.g., CNIC, NICOP, etc.)
- One-page AOF.
- May be opened Current/Savings or Single/Joint
- Initial deposit for opening Account Rs. 100/-.
- Total Debit per Month: Rs. 1,000,000/- (1M)
- Total Credit Balance Limit: Rs. 3,000,000/- (3M)
- Other Free services are applicable as per prevailing SOC.

2. Current Account:

Current Account is ideal for customers who have frequent transaction needs and require unlimited access to their account to meet their personal or business expenses. Also, you have access to our entire online network for convenience of instant and secure inter-city transactions. Also is a Qardh based account where the bank is liable to pay deposited funds back on demand of customers, ensuring unlimited access to their funds and enjoy full control over your funds in a Shariah compliant manner.

Following are the basic features of this account:

- A minimum balance of Rs. 100/- only to open the account.
- Joint Account facility up to four joint account holders
- Access to the entire online branch network
- Banks do not pay any profit on such deposits.
- Current accounts are not liable for levy of "Zakat"
- Free services are applicable as per prevailing SOC.



nts
BankIslami Sahulat Account
Account
ni Foreign Currency Current Account
m Savings Account
Islami Current Account

3. Sahulat Account:

Sahulat Account is a remunerative Current Account based on the principle of Mudarabah we Launched as an alternative to the conventional banking account, which provide certain privileges to customer

Following are the basic features of this account:

- BankIslami Debit Card
- Free First Cheque Book 10leaf
- Pay Order
- Sahulat Account are liable for levy of Zakat
- Free services are applicable as per prevailing SOC.

4. Khair Current Account:

Khair Current Account is a shariah compliant PKR regular checking account that provides ease of doing all banking transactions. In addition to all the facilities and features of a current account, Khair Current Account provide the appeal of countless blessings (sawab).

When a customer opens an Khair Current Account, BankIslami shall pay charity contribution equal to 1% p.a. to charitable institutions bi-annually. There will be no deductions from customer's account for these charity contributions by the Bank.

Following are the basic features of this account

- Initial deposit requirement is Rs. 1,000/-
- Free First Cheque book (10 Leaves)
- Pay Order.
- Free one-touch banking facility.
- Other Free services are applicable as per prevailing SOC.
- E-statement facility.
- Free internet banking service.
- Free mobile banking application.
- Safe deposit lockers (subject to availability).

5. Bachat Account:

Bachat Account is based on the principle of Mudarabah. It is the best choice to cater the day-to-day banking needs also Bachat account is a bundle of benefits. It helps you to keep up with your tradition of savings with the convenience and safety of a professional and understanding bank. Also, you earn highly attractive profits on your savings with the flexibility of making as many transactions on your account as you want It comes with the flexible features of a transactional account and also gives monthly profits.

Following are the basic features of this account

- No restrictions on intercity transactions.
- Initial Deposit requirement Rs 100/-.
- Profit is paid on monthly basis & liable for levy of "Zakat".
- Joint Account facility.
- Free services are applicable as per prevailing SOC.

6. Premium Savings Account:

Premium Saving Account is a general pool regular checking account which is targeted towards (HNWI (High net worth individuals), sole proprietors, traders, NGOs, business entities etc. It is a two tierd with no transaction limits and convenience of fund accessibility.

It is based on the principle of Mudarabh

Following are the basic features of this account:

- No restrictions on intercity transactions.
- Initial deposit requirement is 100,000/-.
- No transaction Limit & Convenience of funds accessibility.
- Profit is calculated on Monthly Average and disbursed on a Monthly basis.
- Free services are applicable as per prevailing SOC.

7. Business Saving Daily Account:

Business Saving Daily account is a Mudarabah based saving account which operates as regular checking savings account where the profit will be paid monthly. This account is a multi-tier account which is targeted towards businesses and individuals who have fluctuating balances during the month.

Following are the basic features of this account:

- Initial deposit requirement of Rs 50,000/-.
- No minimum or maximum balance requirement for profit eligibility.
- No restriction on number of withdrawals during a month.
- Free services are applicable as per prevailing SOC.

8. Takaful Savings Account:

Takaful savings account is a Mudarabah based account and is targeted towards Takaful companies. The weightages assigned to this product would be such that the return to the Takaful companies is according to their needs. It is a single tier account with no transaction limits and convenience of fund accessibility. Profit is calculated on Monthly Average and disbursed on monthly basis and the initial deposit requirement is 2 million.

Following are the basic features of this account

- No transaction limit.
- Initial deposit requirement is 2 million.
- No minimum or maximum balance requirement for profit eligibility.





9. PF, GF And Pension Fund Savings Account:

PF & GF and pension fund saving account is a mudarabah based account which is targeted towards the companies looking for avenues to park their funds & earn profit on them.

- No Transaction Limit
- Profit calculation on monthly average & distribution on monthly bases.

10. Premium FCY Savings Account:

premium FCY Savings Account (USD) is based on the principle of Mudarabah and offers market competitive returns to the FCY customers. Which provides premium returns to the premium customers through monthly returns. The account is ideal for individuals and businesses who want to diversify their investments in USD.

- A minimum balance of USD 100/- or equivalent in GBP or EURO to open the account.
- Joint Account facility.
- Account statement facility.
- Free Internet Banking service.
- Available in USD, GBP & EURO.
- Monthly Profit/Loss Payment.
- Profit is calculated on Monthly Average and disbursed on a Monthly basis.
- Multi-Tier Account.
- Initial deposit requirement is USD 500/-
- No transaction Limit & Convenience of funds accessibility.

11. FCY Bachat Accounts:

Ideal for Individuals and Businesses who are eager to save in foreign currencies. FCY Bachat Account is based on the principle of Mudarabah.

- Available in USD, GBP, EURO.
- Monthly Profit/Loss Payment.
- Profit is paid on monthly basis.
- No Zakat & Withholding Tax applicable as per government policy
- Free services are applicable as per prevailing SOC.

12. Foreign Currency Current Account:

Ideal for businesses and individuals who would like to diversify their investment in different currencies to ensure security against currency fluctuations or want to keep foreign currency account to meet their business transactional needs.

- Available in USD, GBP, EURO.
- Hold mail & stop payment facility available.
- Current accounts are not liable for levy of "Zakat".
- Individuals have to be Active tax filer.
- Free services are applicable as per prevailing SOC.

BankIslami Term Deposit Certificates

Mahana Munafa TDR	Amadni Certificate
<p>Mahana Munafa Account is a Mudarabah based deposit product which is ideal for individuals and corporate clients who need a regular stream of monthly income as it allows them to enjoy profits on monthly basis.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Minimum amount of investment is Rs. 10,000/- only • Investment can be made for 1, 2, 3, 5, 6 & 10 years • Payment of profit on monthly basis until the maturity date. • Facility of premature encashment available. Incase of premature encashment of TDR the applicable weightage /rate on such TDR will be that of the TDR of the nearest completed tenor 	<p>Amadni Certificate is a Mudarabah based deposit product which allows you to enjoy profits on quarterly Bi annual and maturity basis.</p> <p>Key Features:</p> <ul style="list-style-type: none"> • Investment can be made for 1, 3 & 6 months and 1, 2, 3 & 5 years • Payment of profit on quarterly, Bi Annual & maturity basis available. • Facility of premature encashment available. Incase of premature encashment of TDR the applicable weightage /rate on such TDR will be that of the TDR of the nearest completed tenor

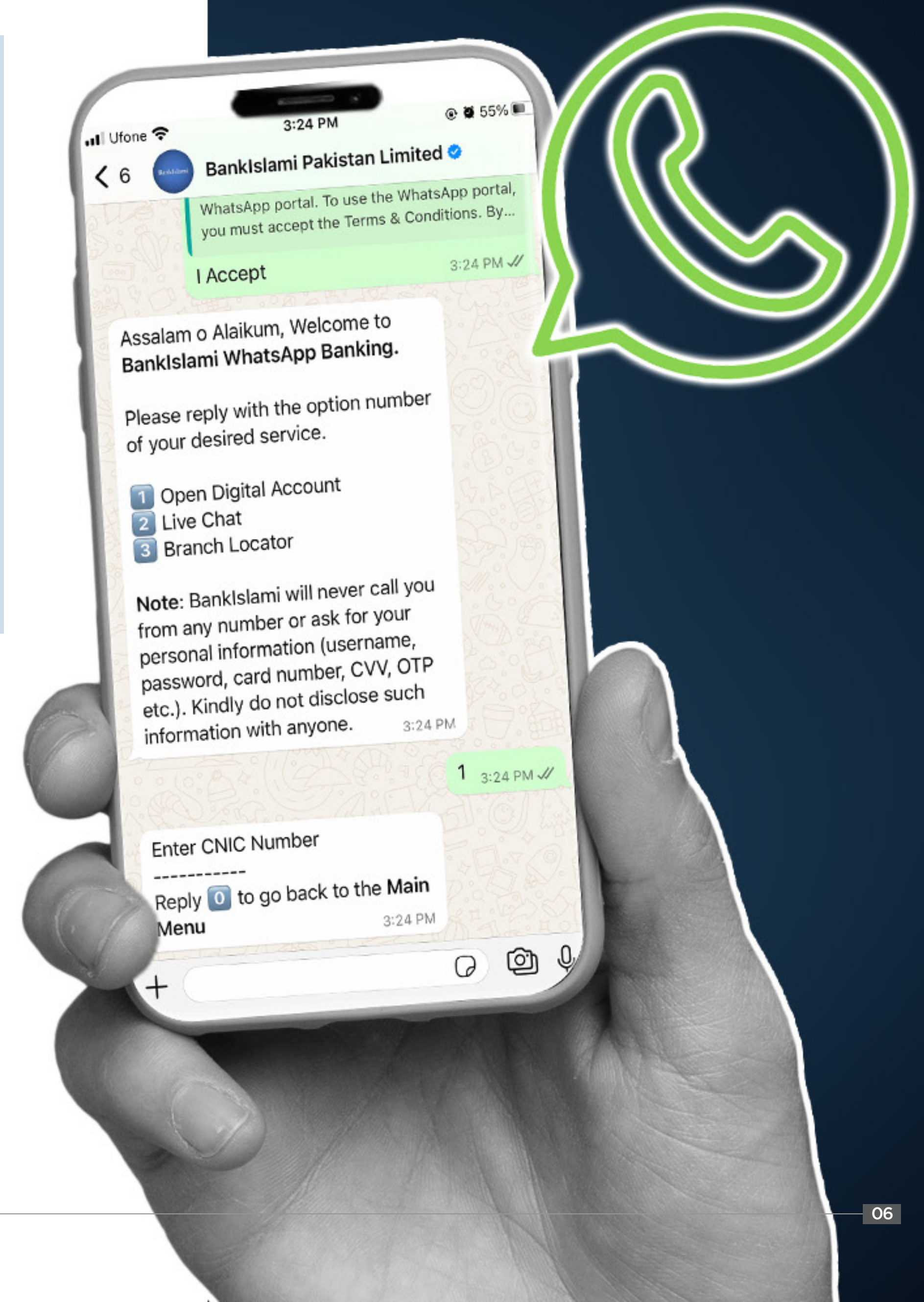
14. Amdani Certificate (USD):

Islami Amdani certificates (USD) are profit bearing fixed deposit certificates in USD providing an opportunity for individuals, business and other institutions who are eager to save in foreign currency to earn halal profits on their investments. The certificates offer flexibility to the customer in terms of tenor and payouts.

1-Year Term deposit and monthly payout

This Product is a new variant of existing 1-year Monthly Term Deposit (Special Pool) introduced as Islamic Regular Income Certificate to attract and retain existing and new to Bank customers along with HNWI to facilitate them, for their needs of regular monthly income with competitive Profit. It is based on the Principle of Mudarabah.

- Special Pool 1 year Term Deposit.
- Profit disbursement is on monthly basis.
- Currency PKR.
- Profit disbursement on monthly/maturity basis.





BankIslami Kids Account:

BankIslami Kids Account is a shairah compliant PKR regular checking account. This product is designed for children age under 18 allowing them to save their pocket money, Eidi and other small earnings, while also providing them with the opportunity to learn how to operate a bank account from an early age. We aim to empower children develop healthy saving habits that will benefit them throughout their lives. BankIslami Kids Account Available in two shariah moods.

- Qard (Current)
- Mudarabah (Saving)

- CNIC Fees: Reimbursed (First Time Only)
- Driving License Fees: Reimbursed (First Time Only)
- Educational fee: Reimbursement of educational fee of 5 customers annually.
- Debit Card: First Free Classic Master Debit Card (* FREE for first issuance only, Annual fee for subsequent years will be applicable as per SOC). Available for kids aged 6 years and above.
- No Initial deposit requirement
- Cheque Book
- Access to All ATMs throughout Pakistan.
- FREE Online Banking
- FREE Internet Banking
- FREE e-Statement.
- Free account statement facility
- Profit calculation on daily average balance
- Monthly Profit Payment.
- No Profit calculation on current account
- No restriction on number of withdrawals during a month
- No restriction on the number of deposit transactions during a month



Auto Finance

Auto Finance

Concept of Diminishing Musharakah:

Diminishing Musharakah is generally offered on the basis of Shirkat-ul-Milk. Following are the three legs of a Diminishing Musharakah transaction:

1. Shirkat-ul-Milk (Partnership): In the first leg, the bank and customer jointly purchase an asset and become co-owners that establishes their joint ownership in that asset.
2. Ijarah (Lease): The bank rents out its share in the asset for use to the customer against agreed rentals.
3. Sale of ownership share: The Bank, from time to time, sells its ownership share in the asset to the customer. Over the period, the customer's share in the asset increases and accordingly the bank's share decreases. Upon purchase of entire bank's share, the customer becomes the sole owner of the asset.

Auto Finance facility is based on the principle of Diminishing Musharakah under Shirkat-ul-Milk arrangement which enables you to purchase any Brand New, Used or Reconditioned car of your choice.

Key Features:

- Tenure for Auto Financing is 1 to 5 years (for upto 1000cc engine capacity) & 1 to 3 years (for above 1000cc engine capacity)
- Minimum Customer equity is 30% and maximum is 90%
- Age of Used Vehicle to be 9 years at the time of financing and 12 years at the time of Maturity
- Advance Tax/ With Holding Tax (WHT) to be borne by BankIslami
- No upfront Registration charges
- No upfront Takaful (Islamic Insurance) charges
- No upfront Tracker charges
- No rental payment till the delivery of vehicle
- Fastest Approval process (Terms & Conditions Apply)





Financing Rates:

Salaried Employees & Self Employed Professionals (SEP's)	6 months KIBOR + 4% on New, Used or Locally manufactured Vehicles (Increase of 0.5% for every deviation) [Rate to be revised at every 6 months of financing]
Businessmen	6 months KIBOR + 5% on New, Used or Locally manufactured Vehicles (Increase of 0.5% for every deviation) [Rate to be revised at every 6 months of financing]
Lien on TDR	6 months KIBOR + 2% on New & Used Vehicles
BIPL Employees	6 months KIBOR + 2% on New & Used Vehicles
Existing BIPL customer (Minimum 6 months relationship)	1% rate drop on rack rates (Not applicable for lien on TDR and other Alliances)
For vehicles valuing Rs 5 million and above	6 months KIBOR + 3%

Financing Range:

- Minimum Financing Rs. 250,000/-
- Maximum Financing Rs. 3 Million

Fee & Charges:

- Charges as of SOC

Following additional Musharakah unit price will be applicable in case of Early Settlement.

On termination within 1 st Year	8% of the Outstanding Unit price
On termination within 2 nd Year	6% of the Outstanding Unit price
On termination within 3 rd Year	5.5% of the Outstanding Unit price
On termination from 4 th Year onwards	5% of the Outstanding Unit price

Additional Information:

- Vehicle will be registered in the name of BankIslami Pakistan Limited.
- Valuation will be done, in case of Used vehicles.
- Vehicle will be booked by Manufacturers' Authorized Dealers only.
- Auto Finance facility for commercial vehicles is not allowed under consumer finance.
- Bank shall not be involved in Premium/ Own Money, at the time of purchase of the vehicles
- Bank holds no responsibility under any circumstances for the delivery period of the vehicle that is notified by the manufacturer.
- Bank will account for the Booking period while calculating Rentals at the time of delivery of vehicle.
- Non-filer customers are required to pay 4% Tax of the cost of vehicle at the Time of Agreement.
- Vehicles to be registered in Karachi, Lahore & Islamabad only.
- Repayment Mechanism: Direct Debit Authority (DDA).
- Non-Chequing Account of customer, to be opened for the purpose of application processing.

Eligibility Criteria:

- Minimum Income requirement: No minimum income required
- Age Limit for Salaried Individuals: Minimum 18 Years (At the time of Booking/ Financing) & Maximum 70 Years (at the time of Maturity)
- Age Limit For Businessmen/ Self Employed Professionals (SEP's): Minimum 18 Years (At the time of Booking/Financing) & Maximum 70 Years (At the time of Maturity)





Documentation

General (For Salaried, SEPs & Businessmen)

- Application Form properly filled and signed by customer.
- Undertaking/ Declaration properly filled and signed by customer.
- Clear copy of CNIC. (Original seen by staff)
- Processing Fee: (Exclusive of FED)

For Salaried Individuals:

- 6 Months' Bank Statement of salary account (Original / stamped & signed by bank).
- Current Salary Slip.
- 1 Year Employment Proof.

For Businessmen & SEPs:

- 1 Year Bank Statement, (Original / stamped & signed by bank).
- Proprietorship letter from Bank / Partnership Deed / Proof of shareholding, as the case may be.
- Copy of NTN and copy of Income Tax Returns or any authentic business proof.
- NOC from partners or other shareholders, in case of Business Partnership Account or Joint Account statement provided by the partners.

Additional Features:

- Partial Equity Payment (PEP) Module: This feature is introduced to facilitate customers on booking of vehicles whereby customer can pay their approved customer equity in 2 tranches i.e. Minimum of 30% can be paid at the Booking and the remaining Equity can be paid at the time of Agreement for vehicle delivery. So, for e.g. if a case is approved at 40%, a minimum of 30% can be paid at the time of booking and remaining 10% can be paid at the time of Agreement for vehicle delivery.
- Sahulat Payment Plan: This feature is offered to the customers who opt for a facility with lower monthly payments to counter the increasing vehicle cost at the moment.
- Minimum Equity: 30%
- Residual Value: Upto 50% maximum Residual value offered on all new and used locally manufactured vehicles
- Valid for 1 to 5 years for all locally manufactured new and used vehicles with engine capacity of upto 1000cc and 1 to 3 years for locally manufactured new and used vehicles with engine capacity of above 1000cc.
- At the end of financing tenure, the customer may opt for any one the following:
- Refinancing for their residual value a further 2 years (provided it doesn't breach total term of financing, age of used vehicle to be 9 years at the time of financing as per Prudential Regulation) OR The customer can pay the RV and settle the financing.



Contact Us:

Website: <http://bankislami.com.pk/islami-auto-finance/>

Email: products@bankislami.com.pk

Auto Help Desk No.: 8-1000-1199(Ext. 5 for consumer)

Social Media: www.facebook.com/bipl.official

Note: Financing limits, Vehicle type, Tenure and other features will adhere to current applicable SBP prudential regulation & Banks internal policies.



Muskun Home Finance

Muskun Home Finance

Concept of Diminishing Musharakah:

Diminishing Musharakah is generally offered on the basis of Shirkat-ul-Milk. Following are the three legs of a Diminishing Musharakah transaction:

1. Shirkat-ul-Milk (Partnership): In the first leg, the bank and customer jointly purchase an asset and become co-owners that establishes their joint ownership in that asset.
2. Ijarah (Lease): The Bank rents out its share in the asset for use to the customer against agreed rentals.
3. Sale of ownership share: The Bank, from time to time, sells its ownership share in the asset to the customer. Over the period, the customer's share in the asset increases and accordingly the Bank's share decreases. Upon purchase of entire bank's share, the customer becomes the sole owner of the asset.

MUSKUN - The Home financing facility based on the principle of Diminishing Musharakah, which enables you to Purchase, Construct, Renovate a house or transfer your existing property financing facility from another institution through Replacement facility.

Concept of Diminishing Musharakah:

Financing Tenure:

- a.) Purchase: 02 to 25 years
- b.) Construction:
 - i. Residential Construction on applicant owned land: 02 to 25 years
 - ii. Purchase of Land & Residential Construction: 02 to 25 years
 - iii. Residential Construction on owned house: 02 to 25 years
- c.) Renovation: 02 to 10 years
- d.) Replacement: 02 to 25 years

2) Time to complete Construction / Renovation Period:

- a) Construction:
 - i. Residential Construction on applicant owned land: Maximum 24 months
 - ii. Purchase of Land & Residential Construction: Maximum 24 months
 - iii. Residential Construction on owned house: Maximum 12 months
- b) Renovation: Maximum 06 months

3. Financing Range:

- a) Purchase: Rs. 200 Thousand to Rs. 150 Million
- b) Construction:





- i. Residential Construction on owned land: Rs. 200 Thousand to Rs. 150 Million
- ii. Purchase of Land & Residential Construction: Rs. 200 Thousand to Rs. 150 Million
- iii. Residential Construction on owned house: Rs. 200 Thousand to Rs. 70 Million
- c) Renovation: Rs. 150 Thousand to Rs. 10 Million
- d) Replacement: Rs. 200 Thousand to Rs. 150 Million

4. Financing Rates:

- a) 12 Months KIBOR +2% for salaried, NRPs
- b) 12 Months KIBOR +3% for Businessman and Self Employed Professionals (SEPs)
- c) Bank Investment ratio: upto 75% (Terms & conditions Apply)

5. Eligibility:

- a) Age Limit for Salaried / Businessmen / Self Employed Professionals (SEPS):
Primary Applicant: 25-65 Years & Co-Applicant: 21-70 Years
- b) Age Limit for NRPs:
Primary Applicant: 25-60 Years & Co- Applicant: 21-70 Years

6. Employment Tenure:

- a) Salaried: Minimum 06 months in current employment (permanent and confirmed) and 2 years of continuous work history in the same industry/field
- b) Businessmen / SEP: 03 years in current business/industry
- c) NRP's: Minimum 03 years of employment experience

7. Minimum Income::

- a) Minimum Rs. 60,000/- net disposable income per month
- b) NRPs: Rs. 80,000/- per month (PKR equivalent)

8. Documentation:

a) General:

- Copy of CNIC (Applicant and Co-applicant)
- 2 passport size photographs (Applicant and Co-applicant)
- Application form duly filled with Applicant's Profile Report (Standard Format)
- Copies of Last 2 months paid utility bills

b) Property Documents:

Copy of chain of all Title documents which includes:

- Lease Deed
- Sale Deed / Conveyance Deed
- Mutation
- Search Certificate
- Approved Building Plan
- Public Notice

c) For Salaried Persons:

- Employment certificate issued by employer
- Last three months' Salary Slip
- Bank Statement of last 12 months of Salary account
- Detail of other financing along with its repayment

d) For Businessmen:

- Income tax return for last three years, Proprietorship Letter/Partnership deed/ Memorandum and Articles of Association
- Company Bank Statement of last 12 months
- Detail of other financing along with its repayment

10. Processing Fee

- Applicable As per SOC





Hajj & Umrah

HUMSAFAR-HAJJ & UMRAH

Save Now Travel Later

- Hajj & Umrah Saving Schemes
- 1 to 20 Years
- Minimum saving 24,000 per year
- All CNIC holders are eligible for saving scheme
- No pre-mature profit adjustment in case of early termination
- Two times partial withdrawal allowed during saving tenure.
- Profit as per saving account pool.
- Excellent recurring deposit opportunity for branches.
- Standing instructions forms to be signed by customer available with SOP's
- Customer to opt for monthly, quarterly, semi-annual or annually savings

Pay Now Travel Now

- Upfront payment mode
- Customer to select Hajj & Umrah packages
- Packages of top hajj & umrah companies available in branches.
- Package amount to be deposit in customer checking account.
- Wakala form to be signed from customer, available in branches with SOPs
- Lucrative staff incentive for referring staff.
- Market competitive Hajj & Umrah packages
- 24/7 assistance for the customers of BIPL during Hajj & Umrah in Pakistan and K.S.A.
- Complete customer pilgrimage satisfaction.
- Excellent opportunities for branches to increase customer bonding.





Islamic Secured Personal Finance



Islamic Secured Personal Finance:

Introduction:

Many customers require short-term financing facility to meet their monetary requirements. This product will give customers the flexibility to avail secured personal financing to fulfill their short-term monetary obligations in case of personal financial needs. This product will be governed by Islamic Diminishing Musharaka - Sale & Lease Back mode. From Shariah perspective, Bank will be purchasing share in vehicle from customer. Bank will pay price to customer, which will be used, by customer for its Shariah compliant purposes/needs. As Bank is purchasing Musharakah share from customer, it will be considered as Diminishing Musharakah (Sale and Lease Back).

Product Features

- The Vehicle can be New/Used locally manufactured/assembled/imported vehicles (Car/LTV/SUV).
- No commercial vehicle will be allowed.
- Vehicle will be hypothecated in favor of BankIslami
- Maximum age of vehicle at the time of maturity shall not exceed 9 years.
- Maximum financing amount will be 80% of appraised value or Rs 7.0 M or eligible amount as per DBR whichever is lower.
- Criteria for Personal Need:
- BankIslami's Secured Personal Financing facility will only be offered to customers for following needs:
 1. Medical/hospitalization expenses
 2. Educational expenses
 3. Marriage expenses
 4. Pilgrimage/travel
 5. Settlement of conventional loan
 6. Any other Shariah Compliant purpose deemed appropriate by Shariah Supervisory Board.

Financing Tenure:

02 to 04 years with grace period of 01 year

Financing Range:

Minimum financing: PKR 200,000/-

Maximum financing: *PKR 7,000,000/

Pricing:

6 Months KIBOR + 5% Spread for Salaried/SEP

6 Months KIBOR + 6% Spread for Businessperson

Takaful & Tracker:

Takaful (Islamic insurance) of vehicle is mandatory. Takaful charges ranges from 1.5% to 2.8%.

Processing Fee: As per (SOC)

Eligibility Criteria:

Category	Criteria
Citizenship	Pakistani
Age	Salaried: Minimum 21 Years - Maximum 60 Years Businessperson: Minimum 21 Years - Maximum 65 Years Self Employed Professionals (SEP): Mini. 21 Years - Max. 65 Years Note: Maximum age(s) mentioned are at the time of the maturity of financing not when the financing is availed by the customer.
Income	Minimum PKR 60K Net Disposable Income per month for Sal/SEP. Minimum PKR 100K Net Disposable Income per month for SEB
Collateral	New/Used -locally manufactured/assembled/imported Car/LTV/SUV.





Eligibility Criteria:

<p>Employment/ Tenure</p>	<p>Salaried: Minimum 3 months in current employment (Permanent & Confirmed) for employees of MNC, LCG, Public & Private Ltd, Government & Armed Forces. Minimum 3 months in current employment (Permanent & Confirmed) and 1 year continuous work history within the same industry / field for renowned proprietorship & partnership company employees. No minimum years in current employment required if customer has a substantial employment experience (2 years minimum) in MNC & LCG, Government & Armed Forces category and are now moving into the PVT. & Public LTD. company.</p>
<p>Employment/ Tenure</p>	<p>SEP/Businessperson: Minimum 1 years in current business/Industry.</p>

Key Required Documentation:

- **Application Form:** Duly filled and signed
- **Identity:** Valid CNIC/NICOP (Original sighted & Copy attached).
- **Photos:** 2 recent passport-sized photographs.
- **Vehicle:** Complete Vehicle documents
- **Income Proof:** Salary Slip (Salaried) or Bank Statement/Tax Return (Business/SEP).
- **Life Takaful Cover** (optional and if availed by customer)



Gold Based Financing



Gold Based Financing:

Introduction

Many customers require short-term financing facility to meet their monetary requirements. Gold Based Financing product will give customers the flexibility of utilizing their approved finance limit availed against gold as a collateral/security to fulfill their short-term Shariah Compliant monetary obligations.

This financing facility is offered to Consumers (Individuals) only for his/her dire Shariah Compliant financial needs, including but not limited to expenses related to marriage, education, medical, paying off Riba based Loans, and any other dire need with prior approval from the Shariah board.

Product Structure:

The Gold Based Financing Product is structured on Tawarruq, wherein Shariah-compliant Mutual Fund Units (MFUs) shall serve as the underlying asset. Under this structure, BankIslami will assign financing limits to the customer after obtaining the required documentation and approvals, and subsequently facilitate the opening of the customer's account with the relevant Asset Management Company (AMC). BankIslami will appoint the customer as its agent through an Agency Agreement, authorizing the customer to purchase MFUs on spot basis from a particular fund of an AMC, on behalf of the Bank.

BankIslami will transfer the purchase price directly into a designated AMC account. Once the MFUs are credited to the customer's account, the risk of MFUs will be transferred to the BankIslami. Then BankIslami will sell the MFUs to the customer on a deferred basis through execution of a Musawamah Sale Contract. To generate required liquidity, the customer shall redeem/sell that MFUs to the fund of the AMC on spot payment basis through the redemption form.

Feature	Details
Financing Limit	Minimum: PKR 250,000 Maximum: PKR 5,000,000
Tenure	01 to 04 Years
Pricing	1 Year KIBOR + 8%

Processing Fee	As per (SOC)
Bank Investment Ratio	Up to 70% of the Net Gold Worth (Valuation by approved goldsmith) Note: Gold net worth calculation will only be accepted by the approved goldsmith on Bank's panel.
Key Structural Modalities	The Gold Financing Product is based on Tawarruq structure in which Shariah compliant Mutual Fund Units (MFU) will be the underlying asset. The monthly payment consists of the price i.e. cost and profit component.
Takaful	For underlying collateral / security, it is mandatory.
Valuation Charges	At Actual (Paid to Goldsmith)
Early Settlement	Allowed. Rebate subject to Shariah approval (cannot be pre-agreed)
Charity (Late Payment)	12% (Credited to Charity Fund, not Bank Income)
DBR Criteria	Up to 2 Million, no DBR requirement above 2 Million Maximum 70% of net disposable income.
Approval Criteria	Area Manager will provide approval through email for cases up to PKR 1,000,000/- General Manager will provide approval through email for cases above PKR 1,000,000/- to 2,000,000/-

Eligibility Criteria:

Category	Criteria
Citizenship	Pakistani / Foreigner with Pakistani Citizenship (NICOP holders)
Age	Primary Applicant: Salaried: Minimum 21 Years - Maximum 60 Years Businessperson: Minimum 21 Years - Maximum 65 Years Self Employed Professionals (SEP): Mini. 21 Years - Max. 65 Years Note: Maximum age(s) mentioned are at the time of the maturity of financing not when the financing is availed by the customer.





Income	Minimum PKR 50K Net Disposable Income per month for Sal/SEP.
Collateral	New/Used -locally manufactured/assembled/imported Car/LTV/SUV.
Employment/ Tenure	<p>Salaried:</p> <p>Minimum 3 months in current employment (Permanent & Confirmed) for employees of MNC, LCG, Public & Private Ltd, Government & Armed Forces.</p> <p>Minimum 3 months in current employment (Permanent & Confirmed) and 1 year continuous work history within the same industry / field for renowned proprietorship & partnership company employees.</p> <p>No minimum years in current employment required if customer has a substantial employment experience (2 years minimum) in MNC & LCG, Government & Armed Forces category and are now moving into the PVT. & Public LTD. company.</p>
Employment/ Tenure	<p>SEP/ Businessperson:</p> <p>Minimum 2 years in current business/Industry.</p>

Key Required Documentation

- **Application Form:** Duly filled and signed
- **Identity:** Valid CNIC/NICOP (Original sighted & Copy attached).
- **Photos:** 2 recent passport-sized photographs.
- **Income Proof:** Salary Slip (Salaried) or Bank Statement/Tax Return (Business/SEP).
- **Undertakings:** Declaration of other facilities and Gold ownership affidavit.
- **Valuation Certificate:** Signed by Evaluator, Customer, and CSM.



Corporate Commercial and SME Financing Product

Working Capital Financing Products:

BankIslami offers following financing facilities for working capital Financing

1. Running Musharakah:

Running Musharakah is a Shariah compliant alternative of the conventional Running Finance facility. Running Musharakah is offered on the basis of Shirkat-ul-Aqd in which the bank becomes a partner in the business operations of the customer on profit and loss sharing basis.

Following are some key features of Running Musharakah:

- The bank becomes a partner in the core business operations of the customer.
- The funds provided by the bank to the customer are an investment of bank in the business of the customer. The funds paid back by the customer to the bank reflect a decrease of bank's investment share in the business of customer along with withdrawal of provisional profit.
- The profit-sharing ratio is normally set according to the respective ratios of investment.
- Upon availability of the audited financial accounts of the customer, the profit and loss calculations of the Running Musharakah are finalized and provisional profits are adjusted accordingly.
- In case of loss in Musharakah, loss is shared as per the investment ratio.

2. Murabahah:

Murabahah is a sale transaction in which the seller discloses the cost of goods to the buyer.

Application of Murabahah:

- BankIslami offers financing based on Murabahah in cases where the customers require funds to purchase goods, that can be raw material or finished goods.
- In the first leg of Murabahah financing transaction, the BankIslami purchases the goods from market. Upon receipt of ownership/possession of goods, the BankIslami sells the goods to the customer at a mutually agreed profit.

3. Tijarah Financing:

In certain cases, customers have finished goods available with them for onward sale in the market on a credit basis. If such customers require financing, BankIslami purchases the finished goods from them at a discount on cash basis. BankIslami then appoints the customer as its agent to sell the goods in the market at a profit. This way of providing financing facility to customers is generally termed as 'Tijarah financing.'

Application of Tijarah:

Tijarah Financing is offered in cases where the customer has finished goods available for onwards sale and requires liquidity to meet the running expenses of its business.





5. Istisna Financing:

Istisna is a sale transaction in which the subject matter is an asset that requires manufacturing. Generally, the buyer gives an order to the seller and the seller manufactures the asset keeping in view the buyer's requirements. The payment terms can be mutually agreed to be advance, cash, credit or on instalment basis. The asset is manufactured and delivered to the buyer at a later date. In Istisna as well, even though the general rules of a sale transaction (i.e., the existence of asset and the asset being in ownership/possession of the seller) are not met at the time of entering into Istisna contract, it is permissible in Shariah, subject to certain conditions.

Application Of Istisna:

Financing is offered under Istisna in cases where the customer can manufacture/deliver certain assets (which fulfill Istisna conditions) to the bank on a future date and requires liquidity to meet the running expenses of its business.

Long Term Financing Products:

BankIslami offers following financing facilitates for long term Financing.

6. Ijarah:

Ijarah means rental/lease arrangement i.e., to give something for use against rentals. In Ijarah, the person renting out (lessor) remains the owner of the asset, whereas, the other person (lessee) uses the asset. The ownership related risks and expenses remain responsibility of the lessor whereas the usage related expenses are borne by the lessee.

Application Of Ijarah:

Ijarah is a commonly used mode for long-term financing. fleet financing, plant and machinery acquisition financing, etc. may be offered on Ijarah basis by BankIslami.

7. Diminishing Musharakah:

Diminishing Musharakah is generally offered on the basis of Shirkat-ul-Milk. Following are the three legs of a Diminishing Musharakah transaction.

Shirkat-ul-Milk (Partnership): In the first leg, the bank and customer jointly purchase an asset and become co-owners that establishes their joint ownership in that asset.

Ijarah (Lease): The bank rents out its share in the asset for use to the customer against agreed rentals.

Sale of ownership share: The bank, from time to time, sells its ownership share in the asset to the customer. Over the period, the customer's share in the asset increases and accordingly the bank's share decreases. Upon purchase of entire bank's share, the customer becomes the sole owner of the asset.

Application Of Diminishing Musharakah:

Diminishing Musharakah is widely used as a mode for long term financing to fulfill different needs of the customers such as house financing, auto financing, project financing, acquisition of capital assets, etc.

BankIslami Karobar Finance

Flexible Long-Term Solutions for Your Growing Business

Overview: A dedicated Shariah-compliant financing solution designed to provide Permanent Working Capital support to SMEs. Utilizing the Diminishing Musharakah (Sale and Lease Back) model, this program helps businesses generate the liquidity needed for day-to-day operations.

Key Features:

Financing Limits:

- Small Enterprises (SE): Up to PKR 50 Million.
- Medium Enterprises (ME): Up to PKR 100 Million.
- Higher Limits: Option for approvals up to PKR 200 Million against cash-backed securities.
- Flexible Long-Term Tenor: Financing available for a maximum of 5 years.
- Repayment Convenience: Installments can be structured as monthly or quarterly to align with your business cash flows.
- Quick Processing: Targeted approval Turnaround Time (TAT) of 10 days for Small Enterprises and 15 days for Medium Enterprises.
- Grace Period: Option for a grace period on the financing amount portion.
- Competitive Pricing: Profit rates based on KIBOR plus a minimum spread of 400 basis points.

Eligibility Criteria:

- Target Market: Small and Medium Enterprises across Pakistan with net annual sales up to PKR 800 Million.
- Eligible Sectors: Manufacturing, Trading, and Services (including IT, Audit firms, and Logistics).
- Experience: Sponsors should have a minimum of 3 years managing the business in their particular line of business.
- Age Limit: Owners/Sponsors should be between 23 and 65 years of age at the time of finance maturity.

Security & Collateral:

- Acceptable collateral includes Commercial, Residential, or Industrial property in major cities.
- Hypothecation (HPA) over vehicles is also available as a security option, with a maximum financing of PKR 10 Million per vehicle.





BankIslami Hotel Finance

Empowering the Growth of Pakistan's Tourism & Hospitality Sector

Overview: A specialized Shariah-compliant financing initiative designed to facilitate the renovation, expansion, and development of hotels and resorts. This program aims to support SME growth in the hospitality industry, particularly within Pakistan's high-potential northern regions.

Key Features:

Flexible Financing Limits:

- Minimum Finance: PKR 5 Million.
- Maximum Finance: Up to PKR 100 Million.

Targeted Hotel Categories:

- Tier 1: Budgeted Hotels (2 Stars) with up to 20 rooms.
- Tier 2: Mid-range Hotels (3 Stars) with 20-50 rooms.
- Dedicated Purpose: Funds specifically for BMR (Balancing, Modernization, and Replacement), CAPEX, expansion, or renovation of existing hotel properties.
- Shariah-Compliant Modes: Primarily offered through Diminishing Musharakah (DM) or Sale and Lease Back (DMSLB).
- Convenient Tenor: Maximum repayment period of up to 5 years.

Customized Repayment Options:

- Option 1: Payments structured for seasonal hotels.
- Option 2: Monthly payments for hotels operating year-round

Eligibility Criteria:

- Target Locations: Hotels located in Swat, Naran/Kaghan Valley, Kumrat Valley, Murree/Galiyat, and Gilgit-Baltistan (Skardu, Hunza, Chitral).
- Operational History: Minimum of 3 years in operations.
- Performance: A recommended occupancy ratio of approximately 50%.
- Ownership: Open to owners of hotel properties; rental or lease arrangements do not qualify.
- Sponsor Age: Between 23 and 60 years at the time of request (up to 65 at maturity).

Security & Collateral:

- Direct Security: Minimum 30% customer contribution in the DM asset.
- Collateral Types: Mortgage over Commercial or Residential properties.
- Vehicle Option: For renovations up to PKR 10 Million, hypothecation of a vehicle (HPA) may be considered.

Digital Supply Chain Financing

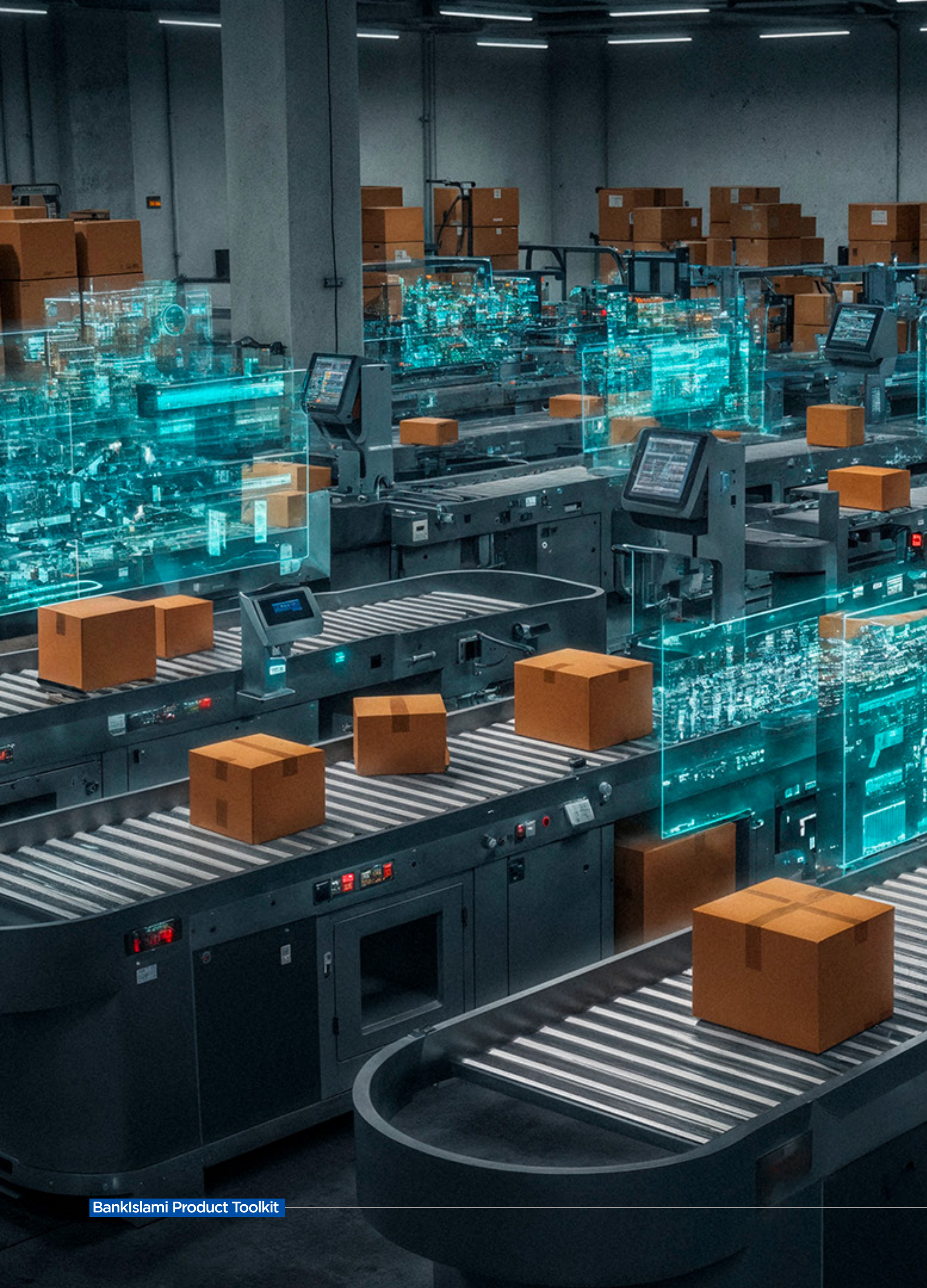
Instant Liquidity and Seamless Integration for Your Supply Chain

Overview: A Shariah-compliant digital solution designed to provide instant working capital to small and medium-sized Suppliers and Dealers. By leveraging a cutting-edge Fintech platform, BankIslami facilitates real-time financing transactions that strengthen the link between Corporate Anchors and their SME partners.

Key Features:

- Fintech Platform Integration: Suppliers and Corporate Anchors are on-boarded onto a dedicated digital platform for end-to-end transaction management.
- Rapid Processing: Offers a streamlined digital workflow where the bank can review and accept offers to sell within just 60 minutes of receiving inventory verification.
- Automated Documentation: The system automatically generates Asset Delivery Notes (ADN), Delivery Orders (DO), and Sale Receipt Ownership certificates.
- Digital Asset Verification: Utilizes geotagged photographs and system-generated inventory reports to ensure the existence and possession of goods.
- Financing Range: Exposure per party typically ranges from PKR 500,000 to PKR 50,000,000.
- Short-Term Liquidity: Maximum tenure of financing is 180 days, perfectly suited for cycle-based working capital needs.
- Preferred Shariah Mode: Primarily based on Tijarah (trade-based financing), with options for Murabahah or Istisna.
- Competitive Pricing: Typically based on relevant KIBOR + 250 basis points, with potential discounts based on the vendor's profile.
- Anchor Requirements: Entities with strong reputations and stable financial standings, primarily in sectors such as FMCG, Food & Personal Care, Building Materials, Technology, and Chemicals.





Eligibility Criteria:

- Entity Status: Available for Proprietorships, Partnerships, and Private/Public Limited companies.
- Supplier Requirements:
- Must have a written recommendation from a recognized Principal Company (Anchor).
- Clean eCIB history for both the borrower and primary sponsors.
- Sponsors must be Pakistani residents aged between 21 and 65 years.
- Anchor Requirements: Entities with strong reputations and stable financial standings, primarily in sectors such as FMCG, Food & Personal Care, Building Materials, Technology, and Chemicals.

Security & Collateral:

- Assignment of Receivables: Financing is secured via the assignment of receivables from the Corporate Buyer.
- Hypothecation: Charge over stock and receivables with a 25% margin.
- Guarantees: Personal Guarantees (PG) from sponsors or directors.

SME Fleet Finance

Accelerate Your Business Growth with Flexible Fleet Solutions

Overview: A comprehensive Shariah-compliant financing facility designed for logistics, transport, distribution, and other companies. This solution enables SMEs to acquire a fleet of commercial and non-commercial vehicles to streamline their business operations.

Key Features:

- Broad Vehicle Range: Financing for a wide variety of commercial and non-commercial vehicles.
- Competitive Pricing: Profit rate is set at KIBOR + 4%.
- Flexible Tenure: Enjoy a repayment period of up to 5 years.
- Shariah Structure: Offered under the principle of Ijarah (Lease/Rental arrangement). In this mode:
 - The bank remains the owner of the asset (Lessor).
 - The customer uses the vehicle against agreed rentals (Lessee).
 - Ownership risks and expenses remain with the bank, while usage- related expenses are borne by the customer.
- Fastest Approval: Benefit from a streamlined and quick approval process (T&Cs apply).
- Minimal Upfront Costs:
 - No upfront registration charges.
 - No upfront Takaful (Islamic Insurance) charges.
 - No upfront Tracker charges. related expenses are borne by the customer.

Security & Collateral:

- Financing Limit: Limits are provided in accordance with SME Prudential Regulations (PRs).
- Security: Secured through a Hypothecation Agreement (HPA) created on the vehicles in favor of BankIslami.
- Repayment Mechanism: Seamless repayment through a Direct Debit Authority (DDA).



Prime Minister's Youth Business & Agriculture Financing Scheme (PMYB&ALS)

Empowering Youth through Accessible and Purposeful Financing

Overview: The PMYB&ALS is a Shariah-compliant government initiative designed to provide affordable credit to youth for small businesses and agriculture. By offering three distinct tiers of financing, the scheme supports both startups and existing businesses in their journey toward financial success).

Key Features:

- Tiered Financing Sizes:
 - Tier 1 (T1): Up to Rs 0.5 million.
 - Tier 2 (T2): Above Rs 0.5 million and up to Rs 1.5 million.
 - Tier 3 (T3): Above Rs 1.5 million and up to Rs 7.5 million.
 - Shariah-Compliant Financing Modes: Includes trade-based modes like Murabahah, leasing/financing of machinery, and locally manufactured vehicles for commercial use.
- Flexible Financing Tenors:
 - T1 (Microloans): Up to 3 years with equal monthly installments (1 year for crop financing).
 - T2 & T3 (Long-Term/Development): Up to 8 years with a maximum 1-year grace period.
 - Working Capital/Murabahah: Up to 5 years.
- Highly Subsidized End-User Rates:
 - Tier 1: 0%
 - Tier 2: 5%
 - Tier 3: 7%





- Minimal Equity Requirements (for New Businesses):
- T1 & T2: 10% (90:10 ratio).
- T3: 20% (80:20 ratio).
- Existing Businesses: 0% equity required across all tiers.

Eligibility Criteria:

- Age Bracket: All Pakistani citizens holding a CNIC aged between 21 and 45 years.
- Specialized Sectors: For IT and E-commerce businesses, the lower age limit is reduced to 18 years (at least matriculation or equivalent required).
- Business Ownership: Startups and existing Small and Medium Enterprises (SMEs) owned by youth within the prescribed age bracket.
- Focus on Inclusion: 25% of all financing are specifically allocated to women borrowers.

Security & Collateral:

- Simplified Security:
- Tier 1 & Tier 2: Clean financing, secured only by the personal guarantee of the borrower.
- Tier 3: Based on individual bank policy.
- Collateral: Vehicles financed under the scheme serve as automatic collateral.
- Government Protection: The Government of Pakistan provides first-loss coverage on the principal portion of disbursed portfolios (50% for T1, 25% for T2, and 10% for T3).



Agri Finance



Tractor & Equipment Finance

Productive assets for efficient and mechanized farming

Overview:

Islami Tractor & Equipment Finance facility is based on the principle of Diminishing Musharakah under Shirkat-ul-Milk arrangements which enables farmers to purchase any New and/or Used Tractors and Farm Machinery of customer's choice.

Key Features:

- Any kind of Tractor, Machinery, Equipment, Drip Irrigation System, etc. as per choice of customer.
- Tenure of Finance from 1 to 8 Years.
- Financing up to 70% of the Asset Price.
- Payment in easy installments on Quarterly, Half Yearly or Annual basis based on cropping pattern/Business cycle.
- Rentals will be charged from the day Asset is delivered to the customer.
- Takaful for full tenor of finance.
- Tractor will be registered in the name of BankIslami Pakistan at concerned Excise & Taxation office.
- Processing fee of 0.5% of the Finance amount will be charged.
- Profit Rate varies on security type from 6-Months KIBOR + 3% to 6-Months KIBOR + 8%.

Eligibility Criteria:

- Valid CNIC Holder.
- Age limit from 21 to 65 Years (at the time of maturity of finance).
- Self-cultivator - Must be owner of Agriculture Land not less than 10 Acres of cultivated land.
- Permanent Residence of the Area.
- Clean Credit History (eCIB of applicant, co-applicant and Guarantors)
- Must be able to provide security i.e. Agri. Land OR Urban/Commercial Property OR Liquid Securities OR Two Personal Guarantees of worthy customers of BankIslami.
- Valuation report in case of financing of used Asset. Valuation charges will be paid by the customer.
- Bank will approve financing based on quotation of the Asset, any upward revision of the Asset price will be borne by the customer.
- Khasra Girdawari / Copy of Field Book / Form VIII-A / Land Revenue Tax Receipt of concerned Revenue Office will be required to ascertain land under cultivation.

Security & Collateral:

In case of security of Agriculture Land:

- Copy of Passbook along with Genuineness Certificate issued by concerned Tehsildar / Mukhtiarkar.
- Copy of Form VII-B (Sindh Province) Fard Jamabandi / Register Haqdaran e Zameen (Punjab, KPK & Balochistan).

In case of security of urban/commercial property

- Title/ Sale Deed /Transfer Letter in case of registered societies, LDA, DHA, etc.
- Valuation Report by approved surveyor of the bank
- Aks Shajra / Demarcation Certificate
- Approved Site Plan
- Naqal Fard Milkiat (Extract) / Search Certificate
- Legal opinion

In case of security of Liquid Securities (Shariah Compliant)

- Security Proof (original security to be deposited after approval)
- Redemption value of certificate for total value (Face value + Profit)

In case of Personal Guarantees

- Personal Net-worth Proof of Guarantors.
- Preferably Account holders of the Branch





Renewable Energy Finance

Eco-friendly solar solutions for tube wells and farm operations

Overview:

BankIslami is offering Islami Renewable Energy Finance facility to Agri. farmers involved in Farm & Non-Farm Business based on Islamic Mode of Financing under the principle of Diminishing Musharakah which enables farmers to obtain Solar Energy solutions for their Farm i.e. Agri. Land, Dairy & Cattle Farm, Poultry Farm, Agri. storage facilities, etc. to reduce production cost and increase income.

Key Features:

- High Quality Solar solutions provided by well-reputed vendors (NTN of the company is must).
- Bank officials will visit existing projects of the company to ascertain market reputation.
- Tenure of Finance from 1 to 10 Years.
- Financing up to 70% of the Project cost.
- Payment in easy installments on Monthly, Quarterly, Half Yearly or Annually based on cropping pattern/Business cycle.
- Takaful of the installed Assets for full tenor of finance.
- Profit Rate varies on security type from 6-Months KIBOR + 3% to 6-Months KIBOR + 8%.

Eligibility Criteria:

- Valid CNIC Holder
- Age limit from 21 to 65 Years (at the time of maturity of finance)
- Self-cultivator - Must be owner of Agriculture Land not less than 10 Acres of cultivated land.
- Permanent Residence of the Area
- Clean Credit History (eCIB of applicant, co-applicant and Guarantors).

Security & Collateral:

In case of security of Agriculture Land:

- Copy of Passbook along with Genuineness Certificate issued by concerned Tehsildar / Mukhtiarkar.

- Copy of Form VII-B (Sindh Province) Fard Jamabandi / Register Haqdarar e Zameen (Punjab, KPK & Balochistan).
- Khasra Girdawari / Copy of Field Book / Form VIII-A / Land Revenue Tax Receipt of concerned Revenue Office will be required to ascertain status of land cultivation.

In case of security of urban / commercial property

- Title/ Sale Deed /Transfer Letter in case of registered societies, LDA, DHA, etc.
- Valuation Report by approved surveyor of the bank
- Aks Shajra / Demarcation Certificate
- Approved Site Plan
- Naqal Fard Milkiat (Extract) / Search Certificate
- Legal opinion

In case of security of Liquid Securities (Shariah Compliant)

- Security Proof (original security to be deposited after approval)
- Redemption value of certificate for total value (Face value + Profit)

In case of Personal Guarantees

- Personal Net-worth Proof of Guarantors.
- Preferably Account holders of the Branch.





Livestock Finance

Supporting Dairy, Cattle, and Poultry Farming

Overview:

To facilitate farming community involved in Non-Farm Business i.e. Dairy Farming (Milk Production), Cattle Farming (Rearing of Animals), Poultry Farming (Layer & Broiler), Hatchery and Feed Mills, BankIslami offers different Shariah Compliant financing facilities that best suit the farmers i.e. Murabahah / Musawamah, Istisna, Sale & DM Back, Sale & Lease Back, Karobar Finance, etc. based on business requirement, conditions and payment capacity of the customer.

Key Features:

- Purchase of Milking Animals, Calves, Day old Chicks, Birds, Eggs, Raw Material for making Feed for Livestock Industry, Purchase of machinery / asset for the business, construction of Shed, purchase of Commercial Vehicle for Livestock Business, Working Capital requirement of the business, etc.
- Tenure of Finance from 6 Months to 5 Years based on need, financing type, useful life of asset / machinery, payment capacity & Cashflow of the business.
- Financing up to actual requirement under Working Capital.
- Financing up to 70% of the cost of animals, chicks, birds, eggs, asset / machinery, Commercial Vehicle, etc.
- Payment in lump sum and / or easy installments on Monthly, Quarterly, Half Yearly or Annually based on Business cycle and cashflow of the business.
- Takaful cover for unforeseen losses like death of animals, snake bite, loss / death due to natural calamities & disease, Fire, etc. for animals, asset / machinery, shed, etc. financed by the bank under Development finance.
- Low processing charges varies on finance amount.
- 6-Month KIBOR + 6% Profit Rate.

Eligibility Criteria:

- Valid CNIC Holder (Individual) / Registered Partnership / SECP Registration (Private Limited)
- Age limit from 18 to 65 Years (at the time of maturity of finance) for Individual
- Owner of the Business i.e. Dairy, Cattle, Poultry, Hatchery, feed mill, etc.
- Running business at the same location / place since last 3 years.
- Clean Credit History (eCIB of applicant, co-applicant and Guarantors)
- Must be able to provide security i.e. Agri. Land OR Urban/Commercial Property OR Liquid Securities in the name of customer.

Security & Collateral:

In case of security of Agriculture Land:

- Copy of Passbook along with Genuineness Certificate issued by concerned Tehsildar / Mukhtiarkar.
- Copy of Form VII-B (Sindh Province) Fard Jamabandi / Register Haqdarar e Zameen (Punjab, KPK & Balochistan).
- Khasra Girdawari / Copy of Field Book / Form VIII-A / Land Revenue Tax Receipt of concerned Revenue Office will be required to ascertain status of land cultivation.

In case of security of urban / commercial property

- Title/ Sale Deed /Transfer Letter in case of registered societies, LDA, DHA, etc.
- Valuation Report by approved surveyor of the bank
- Aks Shajra / Demarcation Certificate
- Approved Site Plan
- Naqal Fard Milkiat (Extract) / Search Certificate
- Legal opinion

In case of security of Liquid Securities (Shariah Compliant)

- Security Proof (original security to be deposited after approval)
- Redemption value of certificate for total value (Face value + Profit)

In case of Personal Guarantees

- Personal Net-worth Proof of Guarantors.
- Preferably Account holders of the Branch.





Haryali Finance

Support for Land Development and Crop Growing

Overview:

To facilitate farming community involved in production of crops, vegetables & orchards for land development, purchase of crop inputs i.e. Seed, Fertilizer, Pesticides, Sprays, etc. BankIslami offers different Shariah Compliant financing facilities that best suit the farmers i.e. Murabahah / Musawamah, Salam, Sale & DM Back, Tijarah Finance, etc. based on requirement & payment capacity of the customer.

Key Features:

- Cost of land development & purchase of inputs for all field crops, vegetables, orchards, etc. including Tunnel Farming for growing of off-season vegetables.
- Tenure of Finance from 6 Months to 5 Years based on need, payment capacity & Cashflows of the customer.
- Financing up to actual requirement & Per Acre Indicative Rates of SBP.
- Payment in lump sum and / or easy installments on Quarterly, Half Yearly or Annually based on cropping pattern / Business cycle.
- Takaful cover for unforeseen losses like natural calamities & disease for all crops & vegetables will be obtained by the Bank and payment will be made by the customers.
- Low processing charges varies on finance amount.
- 6-Month KIBOR + 6% Profit Rate.

Eligibility Criteria:

- Valid CNIC Holder (Individual)
- Age limit from 18 to 65 Years (at the time of maturity of finance)
- Self-cultivator - Must be owner of Agriculture Land
- Permanent Resident of the Area
- Clean Credit History (eCIB of applicant, co-applicant and Guarantors)
- Must be able to provide security i.e. Agri. Land OR Urban/Commercial Property OR Liquid Securities.
- Khasra Girdawari / Copy of Field Book / Form VIII-A / Land Revenue Tax Receipt of concerned Revenue Office will be required to ascertain land under cultivation.

Security & Collateral:

In case of security of Agriculture Land:

- Copy of Passbook along with Genuineness Certificate issued by concerned Tehsildar / Mukhtiarkar.
- Copy of Form VII-B (Sindh Province) Fard Jamabandi / Register Haqdarar e Zameen (Punjab, KPK & Balochistan).
- Khasra Girdawari / Copy of Field Book / Form VIII-A / Land Revenue Tax Receipt of concerned Revenue Office will be

In case of security of urban / commercial property

- Title/ Sale Deed /Transfer Letter in case of registered societies, LDA, DHA, etc.
- Valuation Report by approved surveyor of the bank
- Aks Shajra / Demarcation Certificate
- Approved Site Plan
- Naqal Fard Milkiat (Extract) / Search Certificate

In case of security of Liquid Securities (Shariah Compliant)

- Security Proof (original security to be deposited after approval)
- Redemption value of certificate for total value (Face value + Profit)



Electronic Warehouse Receipt Financing (EWRF)

Preserve Your Harvest, Finance Your Future

Overview:

EWRF is a Shariah-compliant working capital solution that allows farmers to store produce in accredited warehouses and use the Electronic Warehouse Receipt (EWR) as collateral for instant financing. This facility empowers farmers to avoid "distress sales" at harvest time by providing the liquidity needed to wait for better market prices.

Key Features:

- Primarily offered through Tjariah finance (or other PSSD-approved modes)
- Financing is available for Paddy, Maize, Rice, and Wheat.
- Get financing up to 70% of the market value of your stored commodity.
- Maximum maturity of up to 180 days.
- Targeted approval and disbursement within 3 working days each.
- Mandatory Takaful coverage for the entire duration against fire, burglary, and natural calamities.
- 6-Month KIBOR + 4% Profit Rate.

Eligibility Criteria:

- Target Market: Farmers, traders, and corporate farming firms holding valid CNICs.
- Age Limit: Between 21 and 65 years at the time of finance maturity.
- Financial Standing: Must have a clean e-CIB and verifiable proof of cultivation or business bona fides.
- Registration: Requirement to open an account with both BankIslami and the Naymat CMC.

Security & Collateral:

- An Electronic Warehouse Receipt (EWR) issued by an SECP-registered Collateral Management Company (CMC).
- A minimum 30% margin on the commodity value is maintained to protect against price drops.
- Execution of Master Asset Purchase and Master Agency Agreements.
- Commodities are held in constructive possession by the bank via a digital lien in the CMC system.



Agri. Machinery / Equipment Finance

Modernize Your Farm with Advanced Technology

Overview:

BankIslami is offering Islamic Financing facilities for purchase of all kinds of Farm Machinery for Farm & Non-Farm Sectors to Agri. farmers based on Islamic Mode of Financing under the principle of Diminishing Musharakah which enables farmers to purchase New Machinery / Equipment for the farm to reduce cost of production, enhance yield and increase income.

Key Features:

- Any kind of Machinery (local & imported) including Drip Irrigation System available in the market.
- Tenure of Finance from 1 to 8 Years.
- Financing up to 70% of the Asset Price.
- Payment in easy installments on Monthly, Quarterly, Half Yearly or Annual basis based on cropping pattern / Business cycle.
- Takaful of the Asset / Machinery for full tenor.
- Profit Rate varies on security type from 6-Months KIBOR + 3% to 6-Months KIBOR + 8%.

Eligibility Criteria:

- Valid CNIC Holder (Individual)
- Age limit from 18 to 65 Years (at the time of maturity of finance)
- Self-cultivator - Must be owner of Agriculture Land / business.
- Permanent Resident of the Area.
- Clean Credit History (eCIB of applicant, co-applicant and Guarantors)
- Recommended by Mills / Processing Unit, etc. (where required)

Security & Collateral:

- Agri. Land
- Urban / Commercial Property
- Liquid security (Shariah Compliant)





Zarkhez-e (Asaan Digital Zarai Qarza)

Technology-driven end-to-end digital financing for small farmers

Overview:

Zarkhez-e is a groundbreaking initiative aimed at promoting collateral-free digital financing for subsistence farmers across Pakistan. Branded with the slogan "Asaan Digital Zarai Qarza," it utilizes a centralized digital portal and the Land Information Management System (LIMS) to provide quick access to quality agricultural inputs like seeds, fertilizers, and pesticides, thereby raising yields and supporting rural uplift.

Key Features:

- Entirely branchless application process through a centralized online portal/mobile app.
- To ensure high-quality inputs, at least 75% of the financing is disbursed in-kind at reputable on-boarded merchants.
- Up to 25% for landowners and 15% for tenants can be disbursed in cash to meet supplementary farming expenses.
- Financing available for up to 12 months with repayment of principal and profit at the end of the term.
- Includes mandatory Crop Loan Insurance (CLIS) for major crops and life insurance matching the loan amount.
- Includes Agri-advisory services to enhance crop productivity and sustainable practices.
- 6-Month KIBOR + 6% Profit Rate.

Eligibility Criteria:

- Resident subsistence farmers and tenants holding valid CNICs and mobile SIMs registered in their own names.
- Landholding Limits:
 - Punjab & KPK: Up to 12.5 acres.
 - Sindh: Up to 16 acres.
 - Balochistan: Up to 32 acres.
- Between 21 and 60 years.
- Subject to NADRA Verisys, PMD verification, and acceptable credit history through eCIB or private bureaus.

Security & Collateral:

- No tangible collateral or land mortgage is required for subsistence-level financing.
- The Government of Pakistan provides 10% first-loss portfolio coverage to banks under the Risk Coverage Scheme for Small Farmers.
- A one-time digital processing fee of Rs. 1,200/- to cover NADRA, LIMS, and other verification costs.

Prime Minister's Youth Business & Agriculture Financing Scheme (PMYB&ALS)

Empowering Youth through Accessible and Purposeful Financing

Overview: The PMYB&ALS is a Shariah-compliant government initiative designed to provide affordable credit to youth for small businesses and agriculture. By offering three distinct tiers of financing, the scheme supports both startups and existing businesses in their journey toward financial success).

Key Features:

- Tiered Financing Sizes:
 - Tier 1 (T1): Up to Rs 0.5 million.
 - Tier 2 (T2): Above Rs 0.5 million and up to Rs 1.5 million.
 - Tier 3 (T3): Above Rs 1.5 million and up to Rs 7.5 million.
 - Shariah-Compliant Financing Modes: Includes trade-based modes like Murabahah, leasing/financing of machinery, and locally manufactured vehicles for commercial use.
- Flexible Financing Tenors:
 - T1 (Microloans): Up to 3 years with equal monthly installments (1 year for crop loans).
 - T2 & T3 (Long-Term/Development): Up to 8 years with a maximum 1-year grace period.
 - Working Capital/Murabahah: Up to 5 years.
- Highly Subsidized End-User Rates:
 - Tier 1: 0%
 - Tier 2: 5%
 - Tier 3: 7%





- Minimal Equity Requirements (for New Businesses):
- T1 & T2: 10% (90:10 ratio).
- T3: 20% (80:20 ratio).
- Existing Businesses: 0% equity required across all tiers.

Eligibility Criteria:

- Age Bracket: All Pakistani citizens holding a CNIC aged between 21 and 45 years.
- Specialized Sectors: For IT and E-commerce businesses, the lower age limit is reduced to 18 years (at least matriculation or equivalent required).
- Business Ownership: Startups and existing Small and Medium Enterprises (SMEs) owned by youth within the prescribed age bracket.
- Focus on Inclusion: 25% of all financing are specifically allocated to women borrowers.

Security & Collateral:

- Simplified Security:
- Tier 1 & Tier 2: Clean financing, secured only by the personal guarantee of the borrower.
- Tier 3: Based on individual bank policy.
- Collateral: Vehicles financed under the scheme serve as automatic collateral.
- Government Protection: The Government of Pakistan provides first-loss coverage on the principal portion of disbursed portfolios (50% for T1, 25% for T2, and 10% for T3).



Wealth Management

Takaful

Takaful is an alternate of insurance wherein members contribute money into a pool system to guarantee each other against loss or damage. Policy holder becomes the member of the pool that is based on sharia Islamic religious law, which explains how individuals are responsible to cooperate and protect one another.

BankIslami is the Distributor of shariah compliant products developed by various Takaful companies & WTO. Now you can protect your family's future with BankIslami Takaful plans that is compliant to your beliefs and principles. Planning your children's future Education, Marriage, Financial security, Medical benefits etc. BankIslami provides you a golden opportunity to invest. So you will also have peace of mind knowing that your family is well taken care of, in case of any unfortunate event.

BankIslami is offering products of 2 companies to its valuable customers.

1. EFU Hemayah
2. 5th Pillar

1. EFU Hemayah:

- I. EFU Takaful Accelerated Savings Plan
- II. EFU Takaful Spiritual Journey Plan
- III. EFU Takaful Nigehbaan Plan

i. EFU Takaful Accelerated Savings Plan

Turn a Single Investment into a Lifetime Asset

A Shariah-compliant lump-sum investment plan designed for individuals seeking long-term financial growth without recurring contributions.

- One-time contribution for long-term returns
- Flexible investment in Islamic funds (Conservative, Balanced, Aggressive)
- Death and maturity benefits
- Optional accidental and disability riders

ii. EFU Takaful Spiritual Journey Plan

Plan Today for a Blessed Tomorrow

This savings plan helps you prepare financially for performing Hajj, Umrah, or other Ziarats, while offering built-in protection benefits.

- Dedicated savings for spiritual journeys
- Optional Hajj-e-Badal and Kafalat benefits





- Pilgrimage bonus and built-in accidental cover during travel
- Multiple payout options at maturity.

iii. EFU Takaful Nigehbaan Plan

A Disciplined Savings Plan That Boosts Your Future

A regular contribution plan tailored for goal-based savings with comprehensive Takaful coverage.

- Bonus allocations and accelerated fund growth
- Built-in pilgrimage accidental benefit
- Critical illness, waiver of contribution, and other optional add-ons
- Multiple investment fund options

2. 5th Pillar:

- i. 5th Pillar Takaful Hajj Safar Plan
- ii. 5th Pillar Takaful Umrah Noor Plan

i. 5th Pillar Takaful Hajj Safar Plan:

From Intention to Completion – A Guided Journey to Hajj

A Shariah-compliant plan offering both savings and full Hajj facilitation.

- Covers Hajj savings and full logistics (flights, accommodation, training)
- End-to-end services in Pakistan and Saudi Arabia
- Optional maturity benefit or Hajj facilitation
- Sponsored by reputed international Islamic financial groups

ii. 5th Pillar Takaful Umrah Noor Plan:

Bringing You Closer to the Holy Cities

A unique Takaful and savings solution that supports your journey to perform Umrah.

- Structured savings aligned with projected Umrah costs
- Choice to withdraw cash value or opt for Umrah travel services
- Integrated Umrah logistics via 5th Pillar Travel
- Flexible contribution adjustments through indexation, endorsements, or top-ups

Mutual Funds

Mutual Funds is a collective investment scheme specializing in investing a pool of money collected from customers in Shariah Compliant Avenues. BankIslami plays a role of distributor of Shariah Compliant products developed by associated Assets Management companies.

BankIslami is offering products of Asset Management companies for their valuable customers:

- JS Investment Limited.
- JS Islamic Income Fund
- JS Islamic Money Market Fund
- JS Islamic Fund

1) JS Islamic Income Fund:

JSIIF offers investors with shariah Compliant Income based return while ensuring daily liquidity and potential of capital growth.

- Halal income based return.
- Easy investment and withdrawal
- Short/ medium term saving solution
- Medium risk profile.
- 1% front end load.

2) JS Islamic Money Market Fund:

JSIMMF designed to provide the competitive return to investors through investment in Shariah Compliant money market instrument.

- Competitive halal return
- Short term saving solution.
- Daily Dividend Units Distributed into investor is Account.
- 1% front end load
- Open end shariah Compliant Money Market Fund.
- No minimum Holding period.
- Easy Investment easy withdrawal.





3) JS Islamic Fund:

JSISF offers investors with shariah compliant equity- based performance through prudent investment management. This fund maintain diversified equity portfolio of shariah compliant companies offering higher profit and potential growth.3% front end load

- 3% front end load
- High Risk Profile.
- Halal Equity-based Return.
- Long-term wealth creation solution.
- No minimum holding period.
- Easy investment and withdrawal



BankIslami

MASHAL

Women Banking

1. Mashal Asaan Account

Mashal Asaan Account, also known as Mashal Asaan Remunerative Current Account aims to fulfill the unique financial needs of female customer. It is a PKR based account, with minimum account opening documentation requirement.

Who is Eligible?

This account is targeted towards females' esp. home-makers (house wives) and working women with limited documents but need to open account for financial autonomy. It is also targets towards females such as University and college going students and single stay at home women having lifestyle needs i.e. transactional account to make payment of their own expenses with their pocket money. Mashal Asaan Account is based on principle of Mudarabah and provides a monthly profit/return to account holder.

Basic Features

- Easy to open account with just Rs. 100/- only
- Maximum Balance Limit of Rs. 1 million or as per regulatory guidelines.
- Monthly Transaction limit (Debit/Credit) up to Rs. 1 million or as per regulatory guidelines.
- Joint account is allowed, however, the primary account holder should be female.
- Other free services are applicable as per prevailing SOC.

Unique Features

- 50% Discount on Annual Fees of Debit card (Classic Paypak or Classic MasterCard)
- First Free Mashal branded Cheque book
- Free pay order facility
- Discount on Women Centric alliances.
- Monthly profit

Documentation Requirement

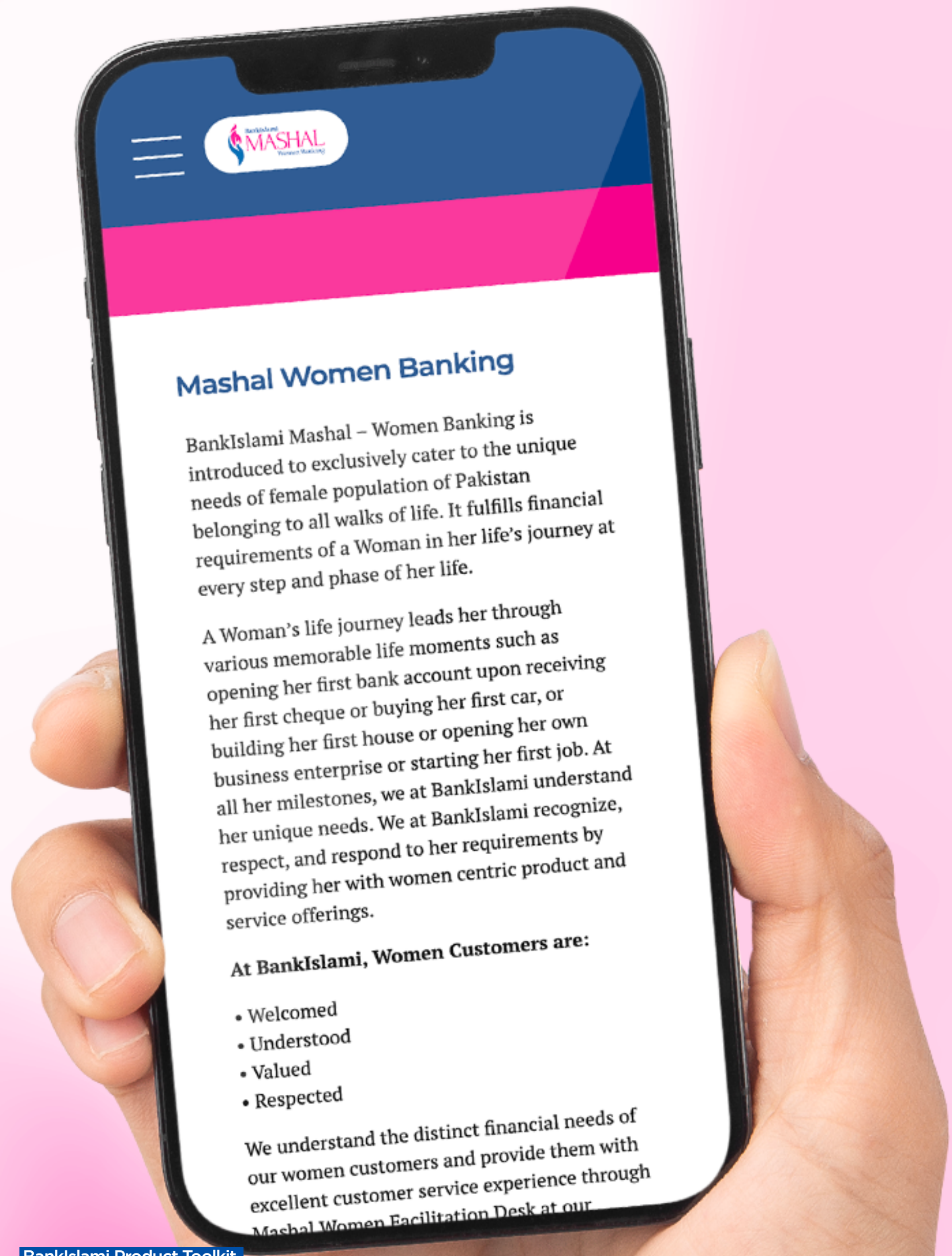
- Valid National Identity Card (CNIC)
- Filled Asaan Account Opening Form.

How to open the Account?

Open at your Branch OR open through BankIslami's Digital Onboarding platform:

<https://onboard.bankislami.com.pk>





2. MASHAL SAVING ACCOUNT

It is exclusively designed for Women depositors bundled with features fulfilling the financial needs of Pakistani women savers. Moreover, at monthly average balance of Rs. 100,000/- women depositors can avail certain free facilities.

Who Is Eligible?

It is targeted towards females having saving and frugal habits such as Home makers, Business owners, Self-employed and salaried working women etc.

Exclusive Features

- With monthly average balance of Rs.100,000/- and above, these exclusive features can be availed:
- Free Issuance & Annual Fee of Debit Card: Classic PayPak Card
- Free Takaful Coverage:

<ul style="list-style-type: none"> ▪ Women related Critical illnesses ▪ Hospitalization Cover per life ▪ Life Takaful Cover per life (Death due to natural & accidental causes) 	<p>1 Major Women related Critical illnesses are 7 types of cancers (Breast, Uterus, Cervix Uteri, Ovary, Fallopian tube, Vagina, Vulva) and severe Osteoporosis and Rheumatoid Arthritis.</p>
--	---

Terms & Conditions apply such as if depositor's previous month's average balance is below the required criteria, she will not be eligible to claim Takaful coverage.

Priority Banking Privileges

- Priority Banking Privileges at quarterly average balance of Rs. 2 million or as per Bank's latest policies.

Basic Features

- Easy to open account with just Rs. 100/- only
- Shariah Compliant based on principle of Mudarabah.
- Joint account is allowed, however, the primary account holder should be female.
- Other free services are applicable as per prevailing SOC.
- Zakat and Withholding tax is applicable.

Consumer Finance

- 75% Discount on application processing fee for Auto Financing
- 50% discount on Muskun Home Finance Processing Charges
- Reduced rental rate on Consumer Financing.

Terms & Conditions apply.

Documentation Requirement

- Valid National Identity Document (CNIC, Smart Card etc.) or any applicable identity document.
- Source of Funds/Income proof etc.
- Joint account option available, with the primary account holder being female.

In case source of funds is through a dependent, their source of funds proof will be required. Additional documents may be required depending on cases to case basis

3. AUTO FINANCE -SPECIAL OFFER FOR WORKING WOMEN

- 75% Discount on processing fee for Auto Financing
- 50% reduction in additional purchase price in case of early termination
- Reduced rental rate (10% discount on spread) on Auto Financing.
- Terms & Conditions apply.

4. MUSKUN - HOME FINANCE - SPECIAL OFFER FOR WORKING WOMEN

- 50% Discount on application processing fee for MUSKUN Home Financing
- 25% reduction in additional purchase price in case of early termination
- Reduced rental rate (10% discount on spread) on MUSKUN Home Financing.

Terms & Conditions apply.

5. Karobar Finance

- It is a financing facility also available for Women Business Owners helping them run and grow their business

Who Is Eligible?

- Women who wish to grow their existing business.
- 23 years to maximum age of 65 years (at the time of maturity of financing).

*Terms and Conditions Apply.

Basic Features *

- Financing Amount - Small enterprise (SE) Upto PKR 50 million, Medium Enterprises (ME) upto PKR 100 Million
- Financing Period, maximum 5 Years.
- KIBOR Rate +4%

Basic Documentation

- Valid CNIC
- 2 recent passport size photos





- Completely filled Application Form.
- Bank statement - for existing businesses
- Feasibility Report/Business Plan
- Other documents*,if needed, as per Bank's checklist

Required Collateral

Any Collateral, acceptable by the Bank, for e.g.:

- Commercial / Residential or Industrial in major cities.
- HPA of Commercial / Personal Vehicle.
- Lien on Personal deposits.

Covenants

- Income evidence is required through documented source i.e. Tax Returns or Income estimation through external agencies.

For more information refer to SME Products Section. These SME Financing products are also available for Women owned Businesses. Please contact your concerned relationship manager from the SME Team for more details and any clarification.



Digital Delivery Channels

Digital Delivery Channels

Debit Master Card Titanium:

Eligibility Criteria	CASA Accounts i.e. Individual/Joint (Either of Survivor) & Sole Proprietor Accounts. DDC SERVICES CANNOT BE GIVEN TO Company Accounts, Corporate Clients, Photo & Minor Accounts
Acceptance	Local & International
Acceptability Channels	Local & International ATM, POS & Ecommerce
Card Application/ Replacement Request	New Debit card request can be taken from the branch and phone banking. Replacement card can also be requested via Branch & Phone Banking Both.
Card Activation/ Reactivation	Card Activation can be done via, Mobile application, ATM (through OTP verification), Phone Banking and branch (One Touch Banking)
Online Shopping Activation/Deactivation Channels	E commerce for PKR transaction is activated by default. However, customer can deactivate the services through Mobile App/ Phone Banking. Customer can also activate / disable their non PKR bases E- commerce transaction via mobile application.
International Transaction Activation/Deactivation Channels	International transaction for cash withdrawal, POS and E- commerce activation can be done via Mobile App and Phone Banking. However, deactivate International Transaction facility is available on Mobile Application.
Conversion Fee	As per SOC (Only for International Transaction)
Card Issuance/Annual/ Card Replacement Fee	As Per SOC
Cash Withdrawal	PKR 35 + FED (For ATMs other then Bankislami)
Balance Inquiry	PKR 6+FED
Daily Limits	set by the issuer
Cash Withdrawal	PKR 250,000
POS/Ecommerce Transactions	PKR 500,000 (For Each Channel)
Funds Transfer to BankIslami Account	PKR 2,000,000 (2,000,000 Per Transaction)
Funds Transfer to Other Bank	PKR 2,000,000 (2,000,000 Per Transaction)
Bill Payment Transaction	FREE



Debit MasterCard Classic



Eligibility Criteria	CASA Accounts i.e. Individual/Joint (Either of Survivor) & Sole Proprietor Accounts. DDC SERVICES CANNOT BE GIVEN TO Company Accounts, Corporate Clients, Photo & Minor Accounts
Acceptance	Local & International
Acceptability Channels	Local & International ATM, POS & Ecommerce
Card Application/ Replacement Request	New Debit card request can be taken from the branch and phone banking. Replacement card can also be requested via Branch & Phone Banking Both.
Card Activation/ Reactivation	Card Activation can be done via, Mobile application, ATM (through OTP verification), Phone Banking and branch (One Touch Banking)
Online Shopping Activation/Deactivation Channels	E- Commerce for PKR transaction is activated by default. However, customer can deactivate the services through Mobile App/Phone Banking. Customer can also activate/ deactivate their non PKR basis E-commerce transaction via mobile application.
International Transaction Activation/Deactivation Channels	International transaction for cash withdrawal, POS and E- commerce activation can be done via Mobile App and Phone Banking. However, deactivating International Transaction facility is available on Mobile Application.
Conversion Fee	As per SOC (Only for International Transaction)
Card Issuance/Annual/ Card Replacement Fee	As Per SOC
Cash Withdrawal	PKR 35 + FED (For ATMs other then BankIslami)
Balance Inquiry	PKR 6 + FED
Daily Limits	set by the issuer
Cash Withdrawal	PKR 100,000
POS/Ecommerce Transactions	PKR 500,000 (For Each Channel)
Funds Transfer to BankIslami Account	PKR 2,000,000 (2,00,000 Per Transaction)
Funds Transfer to Other Bank	PKR 2,000,000 (2,000,000 Per Transaction)
Bill Payment Transaction	FREE


Digital Delivery Channels

Paypak Debit Card:

Eligibility Criteria	CASA Accounts i.e. Individual/Joint (Either of Survivor) & Sole Proprietor Accounts. DDC SERVICES CANNOT BE GIVEN TO Company Accounts, Corporate Clients, Photo & Minor Accounts
Acceptance	Local - Within Pakistan Only
Acceptability Channels	Local & International ATM, POS & Ecommerce
Card Application/ Replacement Request	New Debit card request can be taken from the branch and phone banking. Replacement card can also be requested via Branch & Phone Banking Both.
Card Activation/ Reactivation	Card Activation can be done via, Mobile application, ATM (through OTP verification), Phone Banking and branch (One Touch Banking)
Online Shopping Activation/Deactivation Channels	E commerce services are enable by default on merchant located in Pakistan. E-commerce for PKR transaction is activated by default. However, customer can deactivated the services through Mobile App Phone Banking.
Card Issuance/Annual/ Card Replacement Fee	As Per SOC
Cash Withdrawal	PKR 35 + FED (For ATMs other then Bankislami)
Balance Inquiry	PKR 6 + FED
Daily Limits	set by the issuer
Cash Withdrawal	PKR 50,000
POS/Ecommerce Transactions	PKR 100,000 (For Each Channel)
Funds Transfer to Bankzz Account	PKR 2,000,000 (2,000,000 Per Transaction)
Funds Transfer to Other Bank	PKR 2,000,000 (2,000,000 Per Transaction)
Bill Payment Transaction	FREE



BankIslami

 021-111-475-264

 www.bankislami.com.pk