NUST Bank: Product Expansion and Sectoral Services (Part 2)

# 1. Business & SME Banking Solutions

NUST Bank supports startups, small, and medium enterprises with tailored current account products:  
- Value Plus Current Account (VPCA): Ideal for individuals; offers debit card, unlimited cheques, digital banking, and insurance.  
- Value Plus Business Account (VP-BA): For sole proprietors and partnerships with PKR 25,000 monthly balance requirement.  
- Value Premium Business Account (VPBA): Designed for larger firms with enhanced benefits including LC/LG services and Rs. 100,000 balance requirement.

# 2. Remittance & Foreign Currency Accounts

• PakWatan Remittance Account: For receiving international funds with no minimum deposit, debit card, and insurance benefits.  
• Roshan Digital Account: Designed for Non-Resident Pakistanis in multiple currencies. Enables investment in certificates and real estate.  
• Profit rates generally up to 0.19%. Insurance and tax exemptions available under SBP guidelines.

# 3. Special Deposit & Non-Profit Accounts

• Special Deposit Account (NSDA): Suited for high-net-worth individuals and institutions with no minimum balance and high returns.  
• Profit and Loss Sharing Account (PLS): Suitable for organizations and individuals preferring shared returns structure.  
• Current Deposit Account (CDA): Basic non-interest product for high-frequency transactions.

# 4. Finance and Lending Products Overview

• NUST Personal Finance: Available to salaried and pensioners with financing up to Rs. 4 million, subject to income and debt ratio.  
• NUST4Car: Auto loan for vehicles up to Rs. 3 million with insurance, tracker, and optional early payments.  
• NUST Mortgage Finance: Home, renovation, and plot+construction options available for up to Rs. 100 million.  
• NUST Mastercard: Credit facility with national and international spend options, subject to SBP limits.

# 5. Sectoral & SME Finance Programs

• NUST Ujala Finance: Solar energy solutions for residential, SME, and vendors under SBP refinance at 6%.  
• NUST Sahar Finance: For women entrepreneurs – offering up to Rs. 5 million at subsidized markup.  
• NUST Imarat Finance: For commercial/industrial property acquisition or improvement.  
• NUST Flour Mill Finance: Seasonal lending for wheat procurement and operations.  
• NUST Fauri Business Finance: Rapid finance for businesses against cash/liquid securities.  
• Prime Minister Youth Business & Agriculture Loan Scheme: Tiered lending to empower youth with self-employment.

# 6. Policy and Compliance Highlights

• All financing products are subject to credit checks, documentation, and regulatory approvals.  
• Most accounts offer digital services, debit cards, SMS alerts, and insurance.  
• Profit and insurance terms may vary by product and customer profile.  
• Detailed Terms & Conditions are available in Schedule of Charges (SOC) and Bank policy guides.