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| **Product Overview:**  Alfalah Islamic Karobar Finance Product has been structured specially to cater needs of Small & medium businesses. The finance under the "Alfalah Islamic Karobar Finance" shall be provided as a bundle offer wherein different facilities i.e. Murabahah, Istisna, Tijarah, Letter of Credit, Export Facilities, Letter of Guarantee will be offered as independent limits or as sub limits/interchangeable limits depending on customer need keeping in view the collateral constrains. |
| **Underlying Islamic Mode:**  Murabahah, Istisna, Tijarah, Letter of Credit, Export Facilities, Letter of Guarantee |
| **Type Of Product:**  SME/Commercial |
| **Target Customer:**  Small & medium business enterprises |
| **Basis for Pricing Returns:**  KIBOR + Spread |
| **Minimum & Maximum Financing Limit:**  Minimum amount of Finance to a customer shall be Rs0.500 million and maximum limit up to Rs 30 million (25 million for SE) or as revised and approved from time to time by the bank |
| **Tenors (Minimum & Maximum)**  Minimum period of 1 Year |