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| **Product Overview:**  Falah Tijarah is a short term trade based financing facility designed to meet the working/ liquidity requirements of the customers. This is a Sale and Agency based financing facility extended to the customers against Finished Goods. The facility will enable the Customers to sell their Finished Goods stock, meet their working capital requirements and enjoy the benefits of Cash Sales. |
| **Underlying Islamic Mode:**  Sale & Agency based |
| **Type of Product:**  Corporate/ Commercial/ SME |
| **Basis for Pricing Return:**  KIBOR + Spread |
| **Basic Concepts:**  It is like a normal trade transaction where a seller (the Customer) sells specified goods (Finished Goods) to a buyer (the Bank) on cash basis. Under this concept the Bank will purchase the stock of finished goods, which is in the ownership of customer and free from any charge/ hypothecation/ lien/ pledge and/or claim, from the customers.  Once the purchase transaction is completed, the Bank will appoint the Customer as agent to sell the same goods in the market to third parties generally on Credit basis. The agent (customer) will sell the goods and deposit the sale proceeds with the Bank. |
| **Tijarah Product Variance**   * Falah Tijarah-Local * Falah Tijarah-Exports * Falah Tijarah -FE * Islamic Export Refinance Facility under Falah Tijarah (Local & Exports) |
| **Application of Falah Tijarah:**  Falah Tijarah product provides flexibility to the Customers who deal with ready to sell items and have always demanded some facility inventory holding or receivable financing. It is pertinent to clarify that the customer can utilize the amount, received as sale price against the sale of Finished Goods, as per its requirements. |
| **Maximum financing limit:**   * Small Enterprises (SE): 25 Min * Medium Enterprise (ME): 200Mln * Commercial Customers: Exceed Rs.200Mln * Corporate Customers: Exceed Rs.300Mln |
| **Tenure (Minimum and Maximum)**  Short Term |