

Ref: RL-0002

FEAP-113375

Dated : 21/11/2025

Mentor: ABBAS KHAN

The Branch Manager,
HBL Microfinance Bank,
Garden Branch, Karachi

Subject: Client Recommendation & Irrevocable Authorization of Lien Marking & Encashment

We are being the authorized signatories/representatives of Silver Jubilee Development Agency and hereby pass standing and irrevocable instruction regarding the following account as collateral arrangement.

Title of Account	Account No.	Branch
Silver Jubilee Development Agency	0111010080381018	Garden Branch Karachi

The standing and irrevocable instructions have been issued to create the bank charge over the above-referred account as collateral up to 110% of the loan amount sanctioned to the applicant as per detail below.

1. Name :	Mashghool Alam
2. CNIC :	71504-0386432-7
3. Contact Number :	03469750336
4. Address :	N/A
5. Purpose of the Loan :	Economic Development - Business Development
6. Recommended Amount :	PKR 500,000
7. Recommended Tenure :	5 Months (this is exclusive of grace period)
8. Grace Period :	12 Months
9. Recommended Branch :	HBL Microfinance Bank - Garden Branch, Karachi Branch
10. Take social guarantee from beneficiary (signatures from two persons)	

The standing and irrevocable instructions hereby authorized the bank;

1. To mark lien on account as 110% of the above-mentioned recommended amount.
2. Settlement complete liability (principal and accrued service charges) directly from Silver Jubilee Development Agency under lien amount in case of loan default by the above-referred applicant.

This authorization for the stated accounts is Irrevocable until the entire liability owed by the above borrower satisfactorily paid off to HBL Microfinance Bank.

This confidential document is not meant to be shared with the Beneficiary, Each Party shall maintain the confidentiality of all such information and, without obtaining the other Party's written consent, shall not disclose it to any third parties.

For and on behalf of
Silver Jubilee Development Agency