



HABIBMETRO_{BANK}

EXPORT FINANCING RELATED PRODUCTS (Conventional)



EXPORT FINANCING PRODUCTS

1. FOREIGN/INLAND DOCUMENTARY BILLS – PURCHASE & DISCOUNTING:

HabibMetro provides post-shipment financing by purchasing or discounting export bills drawn under a Letter of Credit (L/C) or Contract. This facility is available for sight / usance L/Cs and DP/DA Contracts. It is also available for both foreign and inland exports.

2. FE-25 BASED EXPORT FINANCE FACILITY:

This facility provides financing in foreign currency (e.g., USD, EUR, GBP).

FE-25 Pre-shipment Facility: This provides pre-shipment finance in foreign currency under L/C (sight/usance) and Contract (DA/DP) for the procurement, processing and manufacturing of export goods. The facility must be adjusted through the realization of export proceeds in foreign currency.

FE-25 Post-shipment Facility: This extends post-shipment finance in foreign currency against export bills drawn under L/C (sight/usance) and Contract (DA/DP), bridging the gap until the realization of proceeds. Adjustment is made upon receipt of export proceeds in the relevant foreign currency.

EXPORT REFINANCE PRODUCTS

1. EXPORT FINANCE SUBSIDY SCHEME ADMINISTERED BY EXPORT IMPORT BANK OF PAKISTAN (EXIM):

This is a short-term finance facility offered to exporters for all manufacturing goods, especially value-added products, as per the SBP Export Refinance Scheme. Two types of loans are available to cater exporters requirements:

- Part I (Transaction Based)
- Part II (Performance Based)

Eligibility:

All major value-added commodities exported from Pakistan are eligible, except those on the negative list under the scheme.

Tenor:

180 days.

Markup Rate:

Policy Rate - 3%.

2. E-LTFF EXIM ADMINISTERED LONG TERM FINANCING FACILITY:

This facility offers long-term local currency financing to export-related business entities for the purchase of imported and locally manufactured new plant and machinery, available against a letter of credit only.

Eligibility:

This facility is available for export-oriented projects where at least 50% of their sales constitute exports or their annual exports are equivalent to USD 5 million, whichever is lower. The maximum financing per project in this scheme is Rs. 5 billion.

Tenor:

Upto 10 years, including a maximum grace period of 2 years.

Repayment Schedule:

Principal amount repayable in equal quarterly or half-yearly instalments after the grace period (if applicable). Markup payable on a quarterly basis.

Markup Rate:

3% less than the SBP policy rate, adjusted biannually on 2nd July and 2nd January each year based on the SBP policy rate as of June 30 and December 31, respectively.

3. SBP RUPEE BASED DISCOUNTING:

This scheme, with enhanced scope by the State Bank of Pakistan (SBP), allows exporters to obtain finance against discounting of foreign exchange associated with export bills and receivables. This financing is offered at concessional rates under Export Finance Scheme. This incentive is available to exporters only if foreign exchange associated with the export bill/export receivables being discounted and sold in forward via FX conversion and rupees are given to the exporter at the time of discounting. It is applicable for both post-shipment and pre-shipment export receivables

Tenor	SBP Refinance Rate	End User Rate
(upto) 90 days	2%	3%
(upto) 120 days	1.5%	2.5%
(upto) 180 days	1%	2%

4. HabibMetro Source Financing Products:

- i. Financing Against Foreign Bills (FAFB): A short-term financing facility available to an exporter based on the value and tenor of the export bill.
- ii. Packing Credit: A short-term financing facility available against the value of a letter of credit or contract for a maximum period of up to 180 days.