

NIB Bank Limited
Agriculture Credit Unit, Lahore

Agriculture Products / Schemes Offered by the Bank

S. No.	Name of the Product / Scheme	Purpose	Sailent Feature	Term & Conditions*	Tenure of Loan*	Documents Required
1	2	3	4	5	6	7
1	NIB Agriculture Inputs Loans	Purchase of Fertilizer, Seed, Pesticide, Diesel, Water / Electricity & Labor etc.	For Small Farmers as well as Farmers having above Subsistance Land Holding	Against Proper Collateral Security & Guarantees with Group Life Insurance of Borrowers on his Cost Adjustable once in a Year	Three Years Revolving Credit Adjustable once in a Year	One Time Standard Loan Documents for Three Years.
2	NIB Agriculture Tractor Loans	Purchase of Tractor for Agriculture Purposes	For Farmers having Minimum Land Holding of 5 Acres and above	Registration of Tractor in Bank's Name with Comprehensive Insurance of Tractor & Group Life Insurance of Borrower on his Cost 20% to 40% Cash Equity	Five Years Adjustable by 10 bi-Annual Installments	Standard Loan Documents & Hire Purchase Agreement with Two Guarantees
3	NIB Mechanization Support Loans	Purchase of Equipments, Installation of Tubewell etc.	Providing Assistance to Farmers for Purchase of Equipments, Agriculture Machinery & Tubewell etc.	Medium Term Adjustable by bi-annual Installments. Insurance of Equipments / Group Life Insurances of Borrower.	Three to Five Years	Standard Loan Documents, Equipment in Bank's Name, Charge of Agri Land in Bank's Name or Mortgage of Property

4	NIB Agriculture Transport Loans	Purchase of Transport for Agriculture Purposes. Motorcycles, Van, Trucks for Agriculture Produce, Live Stocks / Poultry, Fisheries, Milk etc.	Transport for Taking Agri Produce to Market	Adjustable by Six / Ten bi-annual Installments. 20/30% Equity. Insurance of Equipments / Group Life Insurances of Borrower.	Three to Five Years	Standard Loan Documents, Transport in Bank's Name, Charge of Agri Land in Bank's Name or Mortgage of Property
5	NIB Live Stocks Loans (For Dairy / Meat)	Purchase of Animals / Construction of Farm etc. Working Capital	Loan in all types of Live Stocks Production	Equity 40% Insurance of Animals & Group Life Insurance of Borrower.	Three Years Revolving Credit Adjustable once in a Year	Standard Loan Documents
6	NIB Poultry Loans	Construction of Poultry Farm, Poultry Feed Industry, Working Capital for Purchase of Chicks Feed, Medicines, Labor Charges etc.	Providing facility to Poultry Industry	Cash Equity 30% Insurance of Building / Machinery & Group Life Insurance of Borrower.	Running Finance One Year & Demand Finance Three Years Adjustable by Quarterly Installments.	Standard Loan Documents
7	NIB Fisheries Loans	Construction of Fish Farm or Working Capital to run a Fish Farm	Providing Assistance to Fish Farming	Cash Equity 30% Insurance Group Life of Borrower.	One to Three Years Revolving Credit Adjustable Once in a Year.	Standard Loan Documents
8	Other Agriculture Credit Facilities	Our Bank will provide credit facilities to Agriculture Sector in all segments falling under list of Eligible Items as enacted by SBP.				

* Details of Securities/Collateral Required, Markup Rates, Tenure and Terms & Conditions can be taken from the designated Agriculture Credit Branches.

NIB Bank Limited
List of Designated Agriculture Credit Branches

Branch Name	Phone No.
Egerton Road, Lahore	042-6315518-22
Gulberg, Lahore	042-5763570, 5756851-53
DHA, Y Block, Lahore	042-5746136-37, 5898031-37
Ghazi Road, Lahore	042-639771-74
Multan Road, Lahore	042-5419701-05
Shahdara District Sheikhpura	042-7919160-63
G.T. Road, Gujranwala	055-9200236-38
Kamoke District Gujranwala	055-6816623, 6816723
Main Faisalabad	041-9201017-19
Okara	044-2550901-03
Ghakhhar Mandi	055-3886660-63
Chakwal	0543-600684, 602050-52
Sargodha	048-9230512-14
Mandi Bhauddin	0546-509551-53
Main Karachi	021-111-333-111
Main Hyderabad	022-2784647-8