



STATE BANK OF PAKISTAN
CONSUMER PROTECTION DEPARTMENT
I .I. CHUNDRIGAR ROAD
KARACHI

Annexure-A to CPD Circular Letter No. 03 dated November 18, 2011

Type of Loan Products to be used for field No. 7 of Consumer & Corporate CIB-II

Sr. No	Code No	Type of Investment
1	66	TFCs - Public Sector
2	67	TFCs - Private Sector
3	68	PTCs - Public Sector
4	69	PTCs - Private Sector
5	70	Debentures - Public Sector
6	71	Debentures - Private Sector
7	72	Sukook - Public Sector
8	73	Sukook - Private Sector
9	74	Bonds - Public Sector
10	75	Bonds - Private Sector



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Annexure-B to CPD Circular Letter No. 03 dated November 18, 2011

Type of Loan Products to be used for field No. 7 of Consumer & Corporate CIB-II

Code	Product Name
1	Agricultural - Production Loans
2	Agricultural- Development Loans
3	Agricultural- Non farm Credits
4	Auto Loan/Car Ijara
5	Balance Transfer Facility
6	Consumer Durable Loans
7	Credit Card- Corporate
8	Credit card-Consumer
9	Diminishing Musharika
10	Export Refinance Loan Part-I
11	Export Refinance Loan Part-II
12	Export Refinance Loan Post shipments
13	FCY Export Finance
14	Foreign Bills Purchased
15	Ijara- Equipment
16	Ijara- Plant & Machinery
17	Ijara-Other
18	Import Bills Purchased
19	Inland Bills Purchased
20	Istesna Finance
21	Lease facility
22	Letter of Credit
23	Letter of Guarantee
24	Micro Credit -Agri Inputs
25	Micro Credit -Lease
26	Micro Credit -Other
27	Micro Credit-Live Stock
28	Micro Credit- Enterprise
29	Mortgage Loan/House Loan/Diminishing Musharika
30	Mudaraba Finance
31	Murabaha Finance
32	Musawah Finance
33	Musharika Finance
34	OD (Running Finance)
35	Other Islamic Mode of Finance



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36	Other Non-fund Based Facility
37	Other working Capital Loans
38	Personal Loan
39	Project Finance-Individual
40	Project Finance-Corporate
41	Project Finance-SME
42	*Object Finance-Individual
43	*Object Finance-Corporate
44	*Object Finance-SME
45	Commodity Finance-Corporate
46	Commodity Finance-Individual
47	Commodity Finance-SME
48	**Income-Producing Real Estate Financing-Individual
49	**Income-Producing Real Estate Financing-Corporate
50	**Income-Producing Real Estate Financing-SME
51	***High-volatility Commercial Real Estate Financing-Individual
52	***High-volatility Commercial Real Estate Financing-Corporate
53	***High-volatility Commercial Real Estate Financing-SME
54	Running Finance/Cash Line
55	Salam Finance
56	Syndication Mudaraba
57	Term Loan/Finance
58	Loan/Finance against Foreign/Local Bills
59	Loan/Finance for Education Purpose
60	Import Loan/Finance (other than LC and LG)
61	Consumer Loan/Finance for Vehicles
62	Consumer Loan/Finance for House
63	Agricultural Loan/Finance for Tube well
64	Agricultural Loan/Finance for Tractor
65	Other Agricultural Loan
66	TFCs – Public Sector
67	TFCs – Private Sector
68	PTCs – Public Sector
69	PTCs – Private Sector
70	Debentures – Public Sector
71	Debentures – Private Sector
72	Sukook – Public Sector
73	Sukook – Private Sector
74	Bonds – Public Sector
75	Bonds – Private Sector



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* Object finance (OF) refers to a method of funding the acquisition of physical assets (e.g. ships, aircraft, satellites, railcars and fleets) where the repayment of the exposure is dependent on the cash flows generated by the specific assets that have been financed and pledged or assigned to the lender. A primary source of these cash flows might be rental or lease contracts with one or several third parties. In contrast, if the exposure is to a borrower whose financial condition and debt-servicing capacity enables it to repay the debt without undue reliance on the specifically pledged assets, the exposure should be treated as a collateralized corporate exposure.

** Income-producing real estate (IPRE) refers to a method of providing funding to real estate (such as, office buildings to let, retail space, multifamily residential buildings, industrial or warehouse space, and hotels) where the prospects for repayment and recovery on the exposure depend primarily on the cash flows generated by the asset. The primary source of these cash flows would generally be lease or rental payments or the sale of the asset. The borrower may be, but is not required to be, a SPE (Special Purpose Entity, Vehicle), an operating company focused on real estate construction or holdings, or an operating company with sources of revenue other than real estate. The distinguishing characteristic of IPRE versus other corporate exposures that are collateralized by real estate is the strong positive correlation between the prospects for repayment of the exposure and the prospects for recovery in the event of default, with both depending primarily on the cash flows generated by a property.

*** High-volatility commercial real estate (HVCRE) lending is the financing of commercial real estate that exhibits higher loss rate volatility (i.e. higher asset correlation) compared to other types of Specialized Lending i.e. Project finance, OF, IPRE.