

**STATE BANK OF PAKISTAN
ISLAMIC BANKING DEPARTMENT**

Salient Features of Products and Services

Asset Side Products

1. Name of the product/service
2. Underlying Islamic mode
3. Type of product (Corporate, SME, Agriculture, Consumer, Commodity Financing, etc)
4. Basis for pricing/return
5. Minimum and Maximum Financing Limit
6. Tenors (Minimum and Maximum)
7. Target customers
8. Security/collateral required
9. Other salient features
10. Launch date of the product/service
11. Number of customers and amount outstanding as on February 28, 2007

Liability Side Products

1. Name of the product/service
2. Underlying Islamic Mode
3. Acceptable Currency
4. Type of product (Saving/Current/ Term/ others)
5. Minimum Balance requirement, if any
6. Tenors (Minimum and Maximum)
7. Profit calculation (Daily product, monthly, etc)
8. Periodicity of Profit distribution(Monthly, quarterly, annual, etc)
9. Target Customers
10. Service charges leviable, if any
11. Other salient features/services
12. Launch date of the product
13. Number of customers and amount outstanding as on February 28, 2007

Treasury Products:

1. Name of the product
2. Salient Features of the Product

Salient Features of other Products and Services

1. Guarantees
2. L/Cs
3. Lockers
4. Remittances
5. Debit Card/Credit Card/Charge Card
6. Others (Please specify)