

JS GharApna Solar Panel Financing
Key Fact Sheet

The information contained in this box summarizes key features of JS GharApna Solar Panel Financing and is not intended to replace any Terms & Conditions of the JS GharApna Solar Panel Financing. It is very important that you should carefully read the complete Terms & Conditions along with the charges before agreeing and signing this information.

Information	Explanation
Type of Loan	Solar Financing for residential properties
Loan Amount	<ul style="list-style-type: none"> • Minimum Financing Limit 0.3 Million • Maximum Financing Limit 2.0 Million
Markup Rate	<ul style="list-style-type: none"> • Fixed Rate @ 6 % • During the duration of facility disbursement until approval from SBP for the refinance facility, mark-up rate of 1-Month KIBOR + 2% (floating) per annum will be applicable
Markup charging Information	Pricing to remain constant throughout the tenure of the loan
Tenure	Tenure of the loan 3 years up to 5 years
Markup payment frequency	Borrower will be making their monthly loan installment each month. Monthly re-payment of the loan will be made directly through a debit authority from the borrower's account.
Processing Fee	Rs. 1,000/- plus FED Non - Refundable Upfront Rs. 13,000/- plus FED after approval (Total Rs. 14,000/- plus FED)
Insurance	Insurance amount (0.18% of the solar systems entire cost). 1 st year insurance to be charged upfront.

Cancellation Charges	<table border="1"> <thead> <tr> <th>Charge Type</th> <th>Charge Amount</th> </tr> </thead> <tbody> <tr> <td>Prepayment Charges – Full Settlement</td> <td>1st Year - 5% of the outstanding Principal 2nd Year – 4% of the outstanding Principal 3rd Year – 3% of the outstanding Principal 4th Year – 2% of the outstanding Principal 5th Year – 1% of the outstanding Principal</td> </tr> </tbody> </table>	Charge Type	Charge Amount	Prepayment Charges – Full Settlement	1 st Year - 5% of the outstanding Principal 2 nd Year – 4% of the outstanding Principal 3 rd Year – 3% of the outstanding Principal 4 th Year – 2% of the outstanding Principal 5 th Year – 1% of the outstanding Principal		
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<p>Please note that these charges are subject to change at the Bank's discretion, and are announced every six months in the Bank's Schedule of Charges. In addition to these charges, Government Levies and Taxes will also be recovered including Sales Tax / FED. A complete list of all charges applicable on your JS Solar Panel is available in the prevailing Schedule of Bank Charges.</p>							
Charges	<p>Miscellaneous Charges The following charges apply to your Solar Panel facility in case of delayed or rejected payments.</p>						
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Customer Signature & Date

Branch Manager's Signature, Stamp & Date