

## **SME Products**

The funded/non-funded products in Sindh Bank –Islamic Banking offered to customers to meet their short as well as long term financing needs, are as under:

- Murabaha
- Ijarah
- Diminishing Musharaka
- LC Facility
- LG Facility

## SME Segments and Sectors covered by bank:

Proposals are being assessed on need basis

## **Identification of Regions for targeting Customers**

Northern, Southern and Interior Sindh Region

## Step-wise process/procedure of financing

Customer submits their proposals to Islamic Banking Branches (IBBs). Then they are scrutinized at Group Business Head's level. Once the proposals seem feasible, they are forwarded to Head – Islamic Banking Division and subsequent submission of the same to Credit Division, HOK.