

Export Refinance Scheme (EFS)

Bank Alfalah Limited offers EFS/IERS under SBP for pre-shipment and post-shipment financing to exporters. This is a short-term financing facility offered under the State Bank of Pakistan's EFS, designed to help exporters meet their working capital needs before shipment. EFS has two types (a) Part-I Transaction-Based (b) Part-II Performance-Based.

Rupee Base Discounting (RBD) under EFS

The Rupee-Based Discounting (IRBD) facility under the Export Finance Scheme (EFS) is a key tool for exporters seeking to generate their operating cash flows. This facility allows exporters to receive (a) pre-shipment & (b) post shipment finance in Pakistani Rupees under the EFS framework.

FE-25 Scheme

Under the FE-25 scheme, exporters can access pre & post shipment finance in major foreign currencies like USD, GBP, or EUR. This scheme is designed to help businesses manage working capital needs related to exports and reduce their exposure to fluctuations in the local currency.

Long Term Finance Scheme (LTFF)

The **Long Term Finance Scheme (LTFF)** provides long-term financing at low rates to exporters. This allows them to fund capital expenditures, such as purchasing machinery and equipment, to expand their businesses, modernize operations.

Finance against Packing Credit (FAPC)

FAPC provides short-term financing to cover costs associated with preparing goods for export, such as packing, processing, labeling, and quality checks. It is based on confirmed export orders or letters of credit and ensures exporters can meet order specifications and timelines. By covering these upfront expenses, FAPC helps exporters maintain quality standards and build stronger relationships with overseas buyers.

Finance against Foreign Bill (FAFB)

FAFB is a post-shipment financing facility where banks purchase or discount export bills, allowing exporters to access funds immediately after shipment instead of waiting for payment from buyers. It enhances cash flow, reduces working capital stress, and enables businesses to take on more orders without financial delays. This facility is particularly valuable for exporters dealing with buyers who have longer payment terms.