

Roundtable on Access to Finance, Round II (Banks)



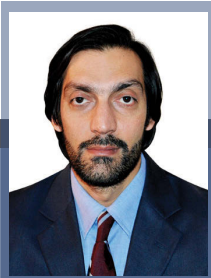


Report on
Roundtable on Access to Finance, Round II
(Banks)

18 September, 2013
Safi LandMark, Kabul

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Moh Qurban Haqjo
CEO, ACCI

Message of CEO

The Afghanistan Chamber of Commerce and Industries (ACCI) has organized several initiatives and roundtables on “Access to Finance” in order to enable a better flow of credit, equity and loans to the Afghan businesses, especially to the SMEs. During last eleven years, the biggest gap was the lack of necessary emphasis on economic aspects of insecurity and political turmoil. Small & Medium Enterprises that make the backbone of the economy received the least attention and support from the government and international community.

We firmly believe that beside other development efforts, SMEs development should be one of the major priorities in the economic development programs.

There are a bunch of SMEs specific problems, but access to finance is the most disturbing one. Therefore we organized two roundtables last year on banking and provision of loans where the loan providers and bankers introduced their products and procedures to the business community and listened to the concerns and suggestions of the loan seeking company owners.

ACCI also signed an MoU with six banks in the same event and those banks agreed to provide discounted loans to ACCI members, SMEs and Female Entrepreneurs. This move was intended to improve domestic investment and prevent the capital flight.

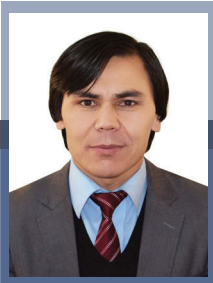
Meanwhile ACCI has conducted several surveys since 2011 on business bottlenecks including the perception of businesses on availability of finance. According to the last bottlenecks survey, published in December 2013, about 42% of surveyed companies have problems in access to finance, but the number of small and medium companies having problems in access to finance is slightly more than the larger companies. Half of the companies facing a problem in obtaining finance marked high interest rates as the main reason; while 26% said that excessive collateral requirements were the main reason and for the rest, too difficult business plan or project plan requirements and political connections, were the main reasons.

This survey truly reveals the major factors behind the problem; therefore ACCI believes it is not simply the availability of finance or the scarcity of resources that make an effort for funding business growths a failed endeavor, especially for SMEs.

Finally, I warmly welcome and support your initiative to address the problem of SMEs in access to finance.

Wishing you further successes

Mohammad Qurban Haqjo,
CEO of ACCI



Ali Zaki,
BDS Director

About BDS Department

The Business Development Services (BDS) Department at ACCI is one the most important department on the component of the chamber's structure. In short, the services and activities of the dept include:

1. Referral services and access to Capital;
2. Procurement and Technical Assistance;
3. Provision of Trainings, workshops and seminars; and
4. Assessment and Promotion of SME, Preparing Technical Documents such as Proposal, Business Plan, Fact sheet, Finance Manual, Procurement Manual, HR Manual and other technical documents.

The department is aimed to standardize and make systematic the business activities in the country through organizing different capacity building programs, preparing technical documents, and procurement technical assistance to bring positive changes in the business activities.

The BDS Department has lift ACCI and the provincial chambers to be the undisputed leaders in helping current and future entrepreneurs of Afghanistan to develop and realize their business visions. It facilitates and supports both domestic and foreign businessmen and investors, provides valuable information on all major business opportunities in the country. The department distributes the up to date

information about business start-up, financing, marketing, and other issues relevant for a healthy development of the business community in close cooperation with the government and international organizations and agencies.

Tender Distribution Service

As mentioned one of the most important section in BDS department is Tender Distribution Service. This section distributes information on tenders and procurement and coordinates between procurement offices and potential suppliers and lets ACCI members to find out update tenders from national or International, government and non-government agencies where ACCI members can easily reach out and download their required tenders in a categorized way.

This service is rendered through our website: www.kabul-tenders.org

Contacts:

Business Development Services (BDS)
Department

Afghanistan Chamber of Commerce &
Industries (ACCI)

Cell: 0799-86-35-45, 0777-86-35-45

E-mail: ali.zaki@acci.org.af

Website: www.kabul-tenders.org

Objectives

The objectives of this booklet are as following:

1. To impart information regarding banking industry to the private sector
2. To instruct private sector on banks' profile and geographical coverage
3. To transmit information about the products and services Banks offer to their customers "borrowers"
4. Making the business and investment climate more familiar with banking procedures
5. To facilitate small and medium enterprises with having accessibility to information on banks finances within low interest rates and identify them the ways to take long-run loans.
6. To increase financing opportunities for female entrepreneurs
7. To assist ACCI Members in identifying effective and efficient Bank financing source for their Business

Outcome of Round Table Round I “Access to Finance & Technical Assistance: Donors”

- Informed the businesses and entrepreneurs about the services that are provided by donor funded projects;
- Eased the exchange of ideas between entrepreneurs, especially women in business with financial institutions;
- Agreed for future coordination among entrepreneurs, donor funded projects and other financial institutions in Afghanistan;
- Identify the main challenges that entrepreneurs are facing in accessing to finance in Afghanistan and;
- Finally, solutions for the problems were identified and suggested.

Benefited Parties:

- Small and Medium Enterprises holders
- Women Entrepreneurs
- Other Businesspeople
- Fresh graduates (with innovative ideas)





بانک تجارتي افغانستان
Afghanistan Commercial Bank

For Further Information:

Mr. TamaimNoori
Credit Manager



tamim.noori@afgcommercialbank.com



Shahr-e-Naw, In front of MTN building , Kabul, Afghanistan

Bank Profile

Afghanistan commercial bank (ACB) is a full-fledged commercial bank owned by reputed afghan entrepreneurs ACB adheres to internationally accepted banking business models and aspires to operate in financially sound socially responsible and environmentally sustainable ways.

Currently ACB operate from its head quarter located at Shar-e-Naw, Kabul and so far has opened three fully-functional branches at different locations in Kabul .The bank is expected to launch its branches in the provinces of Mazar-e-Sharif, Herat, Kandahar and Jalalabad soon to meet the clients expectation at their door steps.

Afghanistan Commercial Bank aims to serve different market niches including large corporate business small and medium enterprises etc which has remained largelyuntapped in Afghanistan as costumer bases in the banking industry. ACB believes that by serving different segment of the afghan business community it can contribute to the country economic development and grow itself into a profitable business entity.

Bank products and sevicees

1. Corporate Banking

Current Account, Bank Gurantee,

letter of Credit, remittance, over draft, fund transfer, Term loans, and Salary Account.

2. Deposit Services

Saving Account, Current Account, Short Term Deposit, Dream Planner Scheme, Fixed Deposit

3. Islamic Banking

4. Loan Products

Term Loans, Over Draft, Working Capital, Loan Against Contract, Real State Loan

5. Internet Banking

6. Swift, ATM

7. SMS Banking

8. SIGUE money Transfer



For Further Information:

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+93 202 203 834 8



ZarghonaMaidan, Shahr-e-Naw, Kabul, Afghanistan

Bank Profile

AUB was incorporated on October 4, 2007 as a full-fledged private commercial bank under the license issued by the Central Bank of Afghanistan (Da Afghanistan Bank). AUB has its Head Office and Main Branch located at Shahr-e-Naw, Kabul, and currently has 26 branches across 9 provinces thus having sufficient presence in all the major business towns and cities of the country!

AUB holds active memberships of Afghanistan Banking Association and Afghan Chamber of Commerce and Industries

Products and Services

General Services:

- * Current Accounts
- * Savings Accounts
- * Term Deposit Accounts
- * Payments & Settlement Services
- * Foreign Exchange & Treasury Services
- * Corporate Credits & Financing
- * SME Credits & Financing
- * Trade Finance - Letters of Credits & Bank Guarantees
- * Islamic Banking – Liability & Investments
- * Internet Banking
- * MoneyGram and Xpress money
- * ATM's

- * CiT Services
- * International Debit Cards (MasterCard)
- * Mobile & SMS Banking –

Fund-based Facilities:

- * Overdraft
- * Term finance / Project Finance
- * Bill Discounting

Non-fund based facilities:

- * Bank Guarantees
- * Bid Security
- * Advance
- * Performance
- * Letters of Credits
- * Sight
- * Usance
- * Standby

Afghan United Bank Offers the following Islamic Banking

Products:

- * Murabaha – Cost + Profit, Sale Contract
- * Musharaka – Partnership – Mutual Investment
- * Mudarabah – Partnership – Individual Investment
- * Implementing Partner
- * Ijara – Sale Of An Asset on Rentals
- * Salam – Future Sale Contract

General documents required for credit

1. Loan/facility request on company's letterhead
2. Company,s Profile (update)
3. Business Plan/investment plan
4. Audited Financial Report for last one year (if available for last three years)
5. Property Valuation Report by independent evaluators listed in the bank's panel.
6. Update License
7. Assasnama (Memorandum of Article of Association)
8. Tazkira of President and Vice President + Shareholders
9. Sales and Purchase Invoices at least for last 06 months
10. List of Employees
11. Stock/Inventory reports (Latest)
12. Company's bank account Statement from all banks for last 12 months (current account & Loan account, if applicable)
13. Fixed assets list
14. Receivable list with contact details
15. Payable list with contact details
16. Copy of contracts in hand
17. Project completion certificates (for construction/logistic company)
18. SharaceQabala (Proposed security/collateral)
19. Custom Documents at least for last 06 months (for importer)
20. Any other documents as required on case to case basis.

Geographical Coverage

S.No	Branch Name:	Location:
01	Main Branch Kabul	Kabul Province
02	Islamic Main Branch	Kabul Province
03	Saria-Shahzada Branch	Kabul Province
04	Gulbahar Centre Branch	Kabul Province
05	Etisalat Branch	Kabul Province
06	Microryan Branch	Kabul Province
07	Laysee Maryam Branch	Kabul Province
08	Mirwais Maidan Branch	Kabul Province
09	Kandahar Main Branch	Kandahar Province
10	Kandahar Islamic Branch	Kandahar Province
11	Spin- Boldak Branch	Kandahar Province
12	Aino Mena Branch	Kandahar Province
13	Kandahar Airport Branch	Kandahar Province
14	Herat Main Branch	Herat Province
15	Khurasan Market Branch	Herat Province
16	Jalalabad Main Branch	Jalalabad Province
17	Jalalabad Sarafi Market Booth	Jalalabad Province
18	Main Branch Mazar	Mazar Province
19	Kefayat Market Branch	Mazar E Sharif
20	Hairatan Branch	Mazar Province
21	Kunduz Branch	Kunduz Province
22	Bagram Branch	Parwan Province
23	Lashkargah Branch	Lashkargah Province
24	Ghazni Branch	Ghazni Province
25	Ariana Airlines Booth	Kabul Province
26	Charikar Branch	Parwan Province



For Further Information:



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+93 210 447 072
+93 799 700 900



Zanbaq Square, Kabul, Afghanistan

Bank Profile

Azizi Bank is the largest Commercial bank in Afghanistan in terms of total Business and Credit extended with 75 branches and commenced operations from 13th June 2006. Azizi Bank, a product of Afghan vision and enterprise, has been promoted by leading businessman Mr. Mirwais Azizi (of the Azizi Hotak Group & family).

The promoters are committed to build a sound financial institution and now the capital of the Bank is USD 81.34 million as on Nov 30, 2013. (The stipulated norm is USD 20.00 million by Central Bank.) Total Deposit is USD 500+ million and Credit is USD 325+ million presently.

The Management team at the Bank is a mix of youth, experienced and ably supported by a young and well-trained operating team offering a truly professional and pleasurable experience to the customers. The Bank today has 1400+ strong team of employees and with a 20% female work force is playing a quiet but effective role in women's emancipation and empowerment.

Large investments have been made by the Bank in physical infrastructure and technology and the bank today has 75 branches including 2

Extension Counters across the length and breadth of Afghanistan and our own Head Office building; playing a pioneering role in development of the banking culture in the country.

In the year 2009, we have achieved another milestone in banking history of Afghanistan by purchasing the Development Bank of Afghanistan from Da Afghanistan Bank (Central Bank of Afghanistan) and after that we have restarted the banking operations with the new name as Bakhtar Bank (100% subsidiary of Azizi Bank) now having 58 branches.

Correspondent Network with: Commerz Bank, Germany, Unicredit Bank AG Germany, Aktif Bank, Turkey, Yinzhou Bank, China, PNB International Ltd, London, Emirates NBD, Dubai, Bank of India, India, HDFC Bank, India and Bahrain Middle East Bank, Bahrain.

for Trade and Industry.

- Internet /Mobile Banking/SMS Alerts
- ATMs: Free ATM Cards, Master Credit Card, Debit Card and Prepaid Card
- Biometric System: Finger Print Recognition.

WELCOME TO AZIZI BANK TO ENJOY BANKING & REALISE YOUR DREAMS

- The Only Banking Group in the country with a Subsidiary Bank
- Largest Private Sector Bank
- Largest Lender in Afghanistan
- 75 Branches across Afghanistan
- Balance sheet of over USD 1.0 billion+
- Association with Master Card (ATMs, PoS terminals)
- Internet and Mobile Banking, SMS Alerts, Biometrics
- Fund Transfer facility through SWIFT, Western Union

CBS: Core Banking Solution - Any Branch Banking One Bank, One Customer concept implemented Savings/Current/Term Deposits in Afghani & USD Money Exchange Services/Treasury Operations Collection of Cheques, Instruments, Bills, Documents Local and International Remittance Facilities: SWIFT Speed Remittance facility to remit in Indian Rupees to any Bank in India, Remittance facility to remit in AED/Dirhams to any Bank in UAE.

Fund-based Facilities:

- Term Loans
- Working Capital Loans
- Mortgage Loans
- Education Loans
- Housing Loans

Non-fund based facilities:

- Letters of Credit and
- Financial/Performance Guarantees for Trade and Industry
- Retail/Consumer Loans

Note: Interest rate is normally charged from 12% to 20% depend on the risk rating of the individual case and the strength of the loan proposal;

General documents required for credit

1. Application / Request Letter
2. Company New/Renewed license
3. Board of Supervisory Resolution of the company on bank loan
4. By-law
5. Memorandum and Articles of Association
6. Company Profile / Fact sheet
7. Last three years Audited Financial Statements
8. Business Plan for next / future three years
9. Custom Duty/ Tax Identification Number (TIN) , Income Tax Returns, BRT returns and Tax Clearance Certificate
10. Account Statement of the company minimum for one Year
11. List of Customers / Suppliers / copy of Projects, contracts, invoices
12. List of companies related to same company or group any with brief details
13. List of Fixed Assets with Supporting Documents

14. In case you desire Term Loan,
List of Assets to be acquired, the
projections for 5 years and cash
flow statement.
15. Account Receivables, Account
Payables, Stocks, Sales Actual
report by Company
16. Over all technical/ services/
national/ international/ internal/
external staff list with CV and
Bio data of them
17. Tazkira or passports, Photos of
Promoters/ President / Vice
President
18. Biography / CV of Promoters/
President / Vice President
19. Personal Assets and Liability
statements of Promoters /
President / Vice President
20. Personal guarantee of promoters /
President / Vice President
21. Third Party / Corporate Guarante
e / with one year audited
financial reports / Business plan/
Company profile / license of the
company
22. Original Documents of Collateral
Security
23. valuation report of Collateral
Security Mortgaged
24. General Power of Attorney
(Copy Documents of Collateral
Security Mortgaged by the name
of bank)
25. Due Loan/Guarantee Certificate
from Banks and any other
Financial sources, internal-
external, private, government,
commercial, agricultural,
industrial, productive.
26. Feasibility study of Business
27. Company be insured by
government or private insurance
registered company

Geographical Coverage





باختر بانک Bakhtar Bank

For Further Information:



info@bakhtarbank.af



+93 776 777 000



Sherpur Square, Shahr-e-Naw, In front of Emergency Hospital, Kabul

Bank Profile

Bakhtar Bank is a local bank operating according to international standards. It has set the objective to help the Afghan business community to prosper. Everyday our employees work to satisfy our customers consisting mainly of Afghan locals, entrepreneurs and International Institutions.

Bakhtar Bank is an Afghan-based bank. The Bank offers a suite of products comprising, deposits, loans, investment solutions, payments and cards. The Bank operates in: Corporate/Wholesale banking, Retail Banking, Treasury/cash management/trade finance and specialized Banking Operation services as of June 21st, 2009, the Bank has network of 56 branches, two extension counters and have plan to open 3 new branches throughout whole Afghanistan this year as well. The Bank offers branchless banking services, such as Internet banking, mobile banking. The Bank's deposits include demand, savings and fixed/term deposits. Bakhtar Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels.

Vision

To be a strong, professional, profitable organization that provides

excellent customer satisfaction and sets the benchmark for the banking industry in all its performances.

Core Values

- Customer Centricity
- Ethics
- Transparency
- Teamwork

Mission

To serve the customers in all walks of life, by providing high quality innovative and superior products and services through its professional, service oriented staff with world class modern technology throughout the Afghanistan.

Target Sectors of BKB

BKB specially targets the following potential customers:

Private Sectors

- Construction and Infrastructure
- Trading
- Agriculture
- The Telecommunications Industry

Within the private sector BKB targets import substituting and export enhancing businesses because these enterprises add most significant value to the Afghan economy.

International Sectors

- Embassies
- NGOs

- Multilateral Organizations
- Foreign Militaries
- Governmental Institutions

Business Principles

Within BKB all employees are dedicated to work according to our business principles:

Customer Care

Our first concern is the welfare of our customer. We go that extra mile to make a customer happy; total customer satisfaction is the ultimate goal of all our staff. In this respect a perfect customer focused service is what we want to deliver.

Integrity

BKB expects all its employees to display impeccable behavior. There is no doubt that effective business interactions are based on honesty, sincerity and openness. We are committed to consistently meeting high ethical standards of conduct in all our business transactions.

Transparency

At BKB we value open and honest communication with all our constituents. At BKB we make sure that in every contact with a client, we present ourselves in an open, accurate and comprehensible way. In addition, at BKB we observe compliance with rules and regulations and clarity in all our bank operations.

Entrepreneurship

Success in developing the Afghan society requires entrepreneurship. At BKB we stimulate entrepreneurship in every way possible. We stimulate our customers by helping them in growing their businesses. We are focused on a proactive and dynamic approach in order to secure long term, sustainable profitability to the entrepreneurs.

Professionalism

In all aspects of our business we work professionally. We recognize that our clients are among our prime valued assets and as such we ensure to provide them the highest internationally acknowledged services.

Products and Services

- Deposit products
- Current Account,
- Savings Fund,
- Fixed/Term Deposits,
- VIP- Current Account
- Bakhtar SafeCash

Credit products

Fund-based facilities e.g.

Term/Working capital Loans

Non-fund based facilities e.g.

Letters of Credit and

Financial/Performance Guarantees

Remittance

Local/international remittance facilities are available to account/non-account holders as the

bank has a correspondent-banking network (Commerz Bank AG Frankfurt, Germany, with leading global bank. Inward/outward remittance facility is available in various currencies through SWIFT. Money transfer through Western Union: Inward & outward.

Innovative services

- Core Banking: Any Branch Banking.
- Internet Banking.
- Mobile/SMS Banking
- M-Paisa

Banking at No cost/Minimum cost

- No account opening charges
- No account maintenance charges
- Free statement of account
- Free collection of local cheques
- Zero Balance Salary Accounts
- No charges for deposit/ withdrawal of Foreign Currency
- Nominal Remittances charges
- Cheque Book of 25 leaves at just Afs 250/USD 5 only.

Hours of Operation

Head Office

Saturday – Wednesday: 8:30am – 3:30pm

Thursday: 8:00am – 12:00pm

Branch:

Saturday – Wednesday: 8:30am – 3:30pm

Thursday: 8:30am – 12:00pm (Kabul)

Thursday: 8:30am - 3:30pm (Provincial)

General documents required for credit

1. Application from the borrower (Should contain all the details regarding borrower, address, contact details, activity, requirement etc)
2. Copy of valid AISA license of the borrower.
3. Copies of Tazkira and passport of the President and Vice President of the borrower.
4. Audited Balance Sheet for last two years at least.
5. Business plan of the borrower for next three years.
6. Working results for the current years.
7. In case of term loan for machinery, detailed list / quotations for the machinery to be purchased by the borrower.
8. Copies of “Qabala” of the property offered as collateral security.
9. Valuation of the property offered as collateral security from the approved valuer of the Bank.

Geographical Coverage

Branch	Address	Email
Main Branch Branch	Shirpor Square, Kabul, Afghanistan	0794555001
Sarai Shazada Branch	2nd Floor, Sarai Shahzada, Kabul, Afghanistan	0794555002
Khair Khana Branch	Lesa Maryum, Khair Khana, Kabul, Afghanistan	0794555003
Kartay e Now Branch	3rd street Firoz kohi Plaza, next to Cinema Iqbal, Kartay Now, Kabul, Afghanistan	0794555004
Chel Setoon Branch	Chel Setoon, Kabul, Afghanistan.	0794555005
Company Branch	Company square, Kabul, Afghanistan.	0794555006
Makrorayan Branch	4th Macrorayan, Tolo Tower, Kabul, Afghanistan.	0794555007
Mirwais Maidan Branch	Abasin Trade Center, Kabul, Afghanistan.	0794555008
Share Now Branch	Ansari Square, Kabul, Afghanistan.	0794555009
Pul e Surkh Branch	Karta e 3, Pul e Surkh Square Kabul, Afghanistan.	0794555021
Breshana Counter	Da Afghanistan Breshna Shirkat, Kabul, Afghanistan.	0792990024
1st Macroyan	Alburz Market, old macroyan, Kabul, Afghanistan	0792990161
Taimani Branch	3rd Street,Taimani Project,Kabul,Afghanistan	0792990162
Mandawi	Second floor of Afghanyar Market, Mandawi, Kabul, Afghanistan	0792990163
Jad-e-Maiwand Branch	Aimal Shaber Business Center,Paien Chawk,Jad-e-Maiwand,Kabul,Afghanistan	0792990164

Branch	Address	Email
Dash-e-Barchi	Qambari Brothers Plaza, Naqash Station, Jad-e-Shahid Mazari, Dash-e-Barchi, Kabul, Afghanistan	0792990165
Arzan Qimat	Second floor of Tagab Market, Mahbas square, Kabul, Afghanistan	0792990166
Kart-e-Parwan	Kart-e-Parwan-Cinema Baharestan Road, Infront of Ajab Khan Plaza, Kabul, Afghanistan	0792990167
Gumruk (Industrial Area)	Park ha-e-Sanati (Gumruk)9th	0792990168
District, Kabul, Afghanistan		
Kolola Pushra	Nhazi market, Near to Gul Surkh Square, Kabul, Afghanistan	0792990170
Sar-e-Kotal	Aryana Khurasan Market, Sar-e-Kotal, Kabul, Afghanistan	
Darlamam	1st floor of Amiri business center, Kabul, Afghanistan	0792990172
Qatarifullah	Madina Bazar, near to Shar-e-Naw hotel Kabul, Afghanistan	0792990174
Paghman	Near to Multani Massjad, Chandol Bayee bazar Kabul, Afghanistan	0792990175
Dehmazang	In-Front of Barikot cinema Kabul, Afghanistan	0792990176
Khair Khana (First Part)	First stree of AFSTOR, 1st part of Khair Khana, Kabul, Afghanistan	0792990178
Shah Shaheed	2nd street of Shashahed , Kabul, Afghanistan	0792990179
Karte Sakhi	Jamal Mina, in-front of Kabul University Eng. Door, Kabul, Afghanistan	0792990180
3rd Maroyan	Coming Soon	

Address		Email
Jad-e-Nadir Pashtoon	Coming Soon	
Charai Qambar	Coming Soon	
Provinces		
Jalalabad Branch	Talashi square Alsayed plaza, jalalabad, Afghanistan.	0794555011
Herat Branch	Faqiri sons Market, behzad avenue, Heart, Afghanistan.	0794555012
Mazar-E-Sharif Branch	Samangan market darwaze balkh, Afghanistan.	0794555013
Kandahar Branch	Sardar madad khan choek next to Atal exchange and business market, Kandahar, Afghanistan.	0794555014
Helmand Branch	Lashkargah, jade nangarhar, Afghanistan.	0794555015
Kunduz Branch	Zakhil market, Kunduz, Afghanistan.	0794555016
Ghazni Branch	Jade bazazi, wahedi market, Ghazni, Afghanistan.	0794555017
Khost Branch	Marhom Dagarwal Said Muhammad Andiwai Plaza. Dawakhana line, khost, Afghanistan.	0794555018
Pol e Khomri Branch	Pol e khomri, Baghlan, Afghanistan	0794555019
Jowzjan	Accha Bander, Jawzjan, Afghanistan	0792990181
Paktia	Rahim Gardezi plaza, Paktia, Afghanistan	0792990182
Zabul	Main Qalat Square, Kabul Kandahar road, Qalat City, Afghanistan	0792990183

Branch	Address	Email
Faryab	Unama Road, Maimana City, Afghanistan	0792990184
Parwan	Infront of Charakar Police station, Charakar city, Afghanistan	0792990185
Nimroz	Timori Sun's Market, Walayat Main Road, Nimroz, Afghanistan	
Hairatan	Basoud Market, Hiratan City, Afghanistan	0792990187
Farah	Mahi Square, 3rd District, New Itahad money exchanger market, Farah, Afghanistan	0792990188
Takhar	Hadayat market, Nighari street, Badakhshan station, Takhar, Afghanistan	0792990189
Badakhshan	3rd district, Shahr-e-Now, Faizabad, Afghanistan	0792990160
Logar	Said Feroz Shah Business Market, Chawk-e- Shohada, Takhar, Afghanistan	0792990191
Oruzgan	Walayat Main Road, Terinkot City,	0792990195
Badghis	1st District, Bank Road, Qalai Now, Afghanistan	0792990196
Wardak	Haji Mashal Market, Maidan Shahar, Wardak, Afghanistan	0792990197
Konar	Wakil Gulzareen Plaza, Shaheedano Chawk, Kunar, Afghanistan	0792990198
Laghman	Esmat Square, Laghman City, Afghanistan	0792990199
Bamyan	Hadadat Market, Sara Pamir Road, Bamyan, Afghanistan	0792990200
Samangan/Turkham/Ghor/Ghor	Coming Soon	



For Further Information:

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Chief Loan Officer



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Pashtonistan Square, Ibn Sena Watt, Beside Da Afghanistan Bank,
Infront of Kabul Serena Hotel, Kabul, Afghanistan

Bank Profile

Bank-e- Millie Afghan is the first and foremost bank in Afghanistan, established in 1933. Bank-e- Millie Afghan introduced the banking system in Afghanistan and is enjoying its 80th years of fame, reliance and having recognition both inside and out side Afghanistan.

The bank initiated its operations on initial investment assets of AFN. 9.6 Million, (72%) was related to private sector and (28%) to the government. It was fully nationalized by the government in 1976.

Right from the date of establishment Bank-e- Millie Afghan is determined to mainly operate for the development in major fields of trades, commercial industries and agriculture, it is equipped with all types of possibilities and geared up to provide best banking services to its customers .

In order to reach every customer, bank has implemented successfully the CORE BANKING SYSTEM. BMA has currently 15 city branches and 21 provincial branches.

Based on article No: 22 of the banking law of Afghanistan, Bank-e- Millie Afghan is being lead by the following organs:

- Shareholders General Assembly as a highest decision making organ.
- Board of Supervisors that is

responsible to oversee activities of top management of the bank and to provide leadership to the bank.

- Board of Management as a responsible organ for managing and directing the bank toward its primary objectives as well as responsible for overall implementation and management of financial objectives, policies and strategic plans. It also provides leadership for over all departments of the bank.

- Internal Audit committee is responsible for conducting independent audits of financial records and control procedures to ensure that the bank is in compliance with the governing laws and regulations.

Geographical Coverage City Branches

Branch	Address	Contact	Email
BMA Main Office	Jade Ibne Sina	0202102221	info@bma.com.af
Wazir Akbar Khan	Wazir Akbar Khan Street # 13th	0202302805	wkhan@bma.com.af
Jade Nadir Pashtoon	Jade Nadir Pashtoon	0752022669	jnpushtoon@bma.com.af
Said Noor Moh Shah Meena	Said Noor Mohammad Shah Meena Karte Now Street # 2nd	0752022788	kartenow@bma.com.af
Khair Khana Meena	Phase 2nd Street of Mariam high School Dobai Market	0752 022633	khairkhana@bma.com.af
Mirwais Maidan	Mirwais Maidan Aryana Hotel 2nd Floor	0752022933	mirwaism@bma.com.af
Shaharara	Shaharara Square	0752022511	shaharara@bma.com.af
Macroyan	Located in Market of 1st Macroyan Alburz Amka Piazza	0752022885	macroyan@bma.com.af
Share Now	Ansari Square Shar-e-Now Tor Abas Khan Square opposite of	0752022991	sharnow@bma.com.af
Gul Bahar Center	Gul Bahar Center 4th Floor		gulbahar@bma.com.af
Sarai Shahzada	Sarai Shahzada	0752065773	s.shahzada@bma.com.af
Karte 3	Infront of Shora Street	079820 6312	kartese@bma.com.af
Ahmad Saha Baba Meena	Ahmad Saha Baba Meena	0752061826	arzan.qeemat@bma.com.af
Sorubi	In City of Sorobi	0799742112	sourbi@bma.com.af
Macrorayan 3	Qazi Zada Piazza first Floor	0752 071 785	macroyan.sea@bma.com.af

Provincial Branches

Branch	Address	Contact	Email
Mazar Sharif	Mazar city opposite to Police Station	0502 002814	mazar@bma.com.af
Ankloy	Next to Da Afghanistan bank regional office	0542811618	ankloy@bma.com.af
Jalalabad	Jalalabad city opposite to Police Station	0702248017	nangarhar@bma.com.af
Faryab	Maimana city near to Jade abdul rahman and city Park	0745220081	faryab@bma.com.af
Pole Khumri	Next to Da Afghanistan bank regional office	0755 910449	polekhummri@bma.com.af
Kunduz	Kunduz city Jade Spinzar behind Takharistan School	07555505163	kunduz@bma.com.af
Juzjan	Shabarghan city, next to Communication department	0755710186	juzjan@bma.com.af
Herat	Herat City Share Now Opposite of flowers park	040223320	herat@bma.com.af
Aqcha	Aqcha district opposite to Police Station	0542812518	aqcha@bma.com.af
Kandahar	Kandahar city Shahidan Square	00700000957	kandahar@bma.com.af
Badakhshan	Faiz Abad Share Now under Floor of Maiwand bank branch	07997704021	badakhshan@bma.com.af
Parwan		0799742112	parwan@bma.com.af

Branch	Address	Contact	Email
Nimroz	Nimrooz city near to Custom Office of Nimrooz	0705678279	nimroz@bma.com.af
Torkham	Close to torkham custom	0752112910	torkham@bma.com.af
Laghman	Chawak asmat, Ayub Market second floor	0752113050	laghman@bma.com.af
Khost	Watani Plaza second floor	070933106	khost@bma.com.af
Helmand	Market haji ghulam nabi third floor helmand city	0752088688	helmand@bma.com.af
Paktya		0752085145	paktya@bma.com.af
Logar	First chawak, Sayed feroz agha market	0700584684	logar@bma.com.af
Ghazni		0776781644	ghazni@bma.com.af
Hairatan		0705678297	hairatan@bma.com.af

Bank Service and Products

1. Deposit Scheme

- Fixed Deposit
- Current Account
- Savings Account

2. Money Transfer Services

- International Tools: Swift and Western Union
- National Tools: Branch to Branch, Inter-banking Transactions

3. Loan Services

- Fund based Services:
 - Working Capital Finance
 - Term Loans
 - Consumer Loans
- Non-Fund based Services:
 - Letter of Credit and all types of Bank Guarantees
 - Letters of Credit
 - Bid Securities
 - Performance Guarantee
 - Advance Payment Guarantee

4. Islamic Banking Services

- Qarda-e-Hasana (Current Account)
- Murabahah (buy and resale)
- Mudarabah (Partnership)

Note:Interest rate is normally charged from 12% to 16%

General documents required for credit


1. Loan Application
2. Board Resolution on Bank loan
3. Valid Business license
4. Tazkira of President and Vice President
5. By Law (Articles of Association) of Company
6. Audited Financial Statements for the past 2-3 years
7. Business Plan
8. Personal asset statements of shareholders or partners
9. Credit Info/ No Dues Certificate from the other Commercial Banks
10. Collateral Security (Immovable Property)
11. Appraisal or Evaluation Report of the immovable property
12. Corporate Guarantee
13. Audited Financial Statements of Guarantor/s
14. By Law (Articles of Association) of Guarantor
15. Personal Guarantee/s
16. Collateral Security Should be Insured by an Insurance Co.




For Further Information:

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 15th Street of Wazir Akbar Khan, Kabul, Afghanistan

Bank Profile

Ghazanfar Bank, a full fledged licensed commercial Bank, commenced its operations in March 2009. The Share Holders of the Bank belongs to one of the leading business groups of Afghanistan. As a leading business house Ghazanfar Group is involved in various key businesses sectors as a front runner such as import and distribution of Petroleum/Gas and other various important industrial sectors. Ghazanfar Bank started off its operation from Kabul, Afghanistan and is offering key financial services both under conventional and Islamic Banking. The Bank has since opened up its Branches at various key locations such as Mazar Sharif, Hairatan, Kunduz, Takhar, Pule-Khumri, Jalalabad, Herat besides opening another two branches at Kabul in SaraiShahzada and Shar-e-Naw. In due course of time the Bank intends to expand its Branch Network in Kabul as well as at other key locations of the Country.

The Management Team of the Bank is comprised of highly experienced and qualified Bankers, Financial Experts, Accountants and Risk Managers with considerable expertise in all aspects of Banking. With the help of such a dynamic team the Bank is in a position to offer specialized skills in a

traditional way in all related spheres such as counseling and advising on any financial matter, handling of foreign exchange transactions, handling of investments in a Depository Account, Islamic Banking transactions, Lending/Corporate Banking transactions, SME Lending transactions, Money Transfer transactions, Retail Banking transactions and International Trade related transactions. Recently a pension scheme was launched by the Bank under the nomenclature of Rahat-e-Zindagi. It is for the first time that such a scheme has been introduced in Afghanistan. The Ghazanfar Bank continues to expand the horizons of banking in the country.

GhazanfarBank Service:

1. Retail Services

- Current Account
- Saving Account
- Term Deposit
- Safe Deposit Locker

2. Corporate

- Current Account
- Working Capital
- Term Loan
- SME Banking
- Letter of Credit
- Bank Guarantee

3. Remittance

- SWIFT
- Western Union

4. E-Banking Services

- Internet Banking
- SMS Banking
- E- Statement
- SMS alerts on Account

5. Islamic Banking Services

- Mudarabah-Deposit
- Mudarabah-Saving
- Al-Wadiah-Current
- Murabaha-Car-Financing

Note:

information related to Ghazanfar Bank, both Dari and English version, which is published in this Booklet has been collected from Ghazanfar Bank's website: www.ghazanfarbank.com

Geographical Coverage

Branch	Address	Contact	Email
Kabul-MainKundoz	House No 866, Sher Pur Main raod , Kabul Afghanistan	0707 786 786	mainbranch@ghazanfarkbank.com
Kabul-Saraisahzadah	Saraisahzada Branch,Kabul	079 786 0010	Shahzada@ghazanfarkbank.com
Kabul-Shahr-e-Naw	Shah-e-Naw Chare Turabaz Khan,Infront of MTN Plaza, Kabul	079 786 0042	Shahrenaw@ghazanfarkbank.com
Jalalabad	Chowk Mukhaberat, Mogabel Gul Foroshi Jalalabad City	079 786 0008	Jalalabad@ghazanfarkbank.com
Mazar	Burj Ghazanfar, Darwaz e Palkh - Mazar-e-Sharif	079 786 0080	Mazar@ghazanfarkbank.com
Herat	Jade Behzad, Hafz Plaza Heart	079 786 0070	Herat@ghazanfarkbank.com
Haratan	Shahrak Bandar-e-Hayratan Mazar	079 786 0022	Hayratan@ghazanfarkbank.com
Pul-e-Khomri	Faisal Market, Second Floor. Chawke Pul-e-Khomri	079 786 0038	Pulekhomri@ghazanfarkbank.com
Kundoz	Jade Shirkan Bander, Haji Aman Jewlary Market, Kundoz city	079 786 0039	Kundoz@ghazanfarkbank.com
Takhar	Raste Qain Froshi, Chawke Takhar	079 786 0093	Takhar@ghazanfarkbank.com



The First MicroFinanceBank

For Further Information:

Mr. Matthew Robinson
Chief Executive Officer



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48, 4th Street of Ansari, In front of the Holland Embassy, Shar-e-Naw
Kabul- Afghanistan

FMFB-A Introduction

The First MicroFinanceBank (FMFB) Afghanistan is part of the Aga Khan Agency for Microfinance (AKAM), which has programmes in over 15 countries throughout the developing world. AKAM is an agency of the Aga Khan Development Network (AKDN), a group of not-for-profit international development agencies working in health, education, culture and rural and economic development, primarily in Asia and Africa. The First MicroFinanceBank (FMFB) Afghanistan has a commercial banking license and started operations in 2004. Its prime objective in Afghanistan is to contribute to poverty alleviation and economic development through the provision of sustainable financial services to the poor and the underserved. The Bank's underlying principles are broad geographical and service outreach, maximal impact on the target clientele, and long term sustainability - that is, full coverage of costs through revenues and generation of a modest surplus to finance expansion. With an initial capital of US\$ 5 million invested by the Aga Khan Fund for Economic Development (AKFED) and the International Finance Corporation (IFC), later joined by Kreditanstalt für Wiederaufbau (KfW), the institution was the

first of its kind under the country's new regulatory structure and was granted license #001 under the new banking law.

The Bank provides credit and saving products as well as local and international payment services.

The lending products are available for small businesses, house improvement, agriculture, and Small Medium Enterprises. FMFB credit services ranges from USD 500 to 100,000, focusing on micro-enterprises, small businesses for creation of productive sources of income and employment.

With availability of financing services, the Bank also provides commercial banking services to corporate clients, including domestic and international remittances.


Beginning from Kabul and urban centers in the northeast of the country, the Bank is gradually expanding to all major urban and rural centers of Afghanistan, with a view to reaching national coverage in the next few years. The establishment of the Bank is an integral part of the AKDN's commitment to contribute to the reconstruction and rehabilitation of the economic infrastructure and civil society institutions in Afghanistan.


As of 2013, FMFB has 37 branches in 14 provinces with an outstanding loan portfolio of more than USD 80 million, with over one hundred twenty thousand clients (18% female).




For Further Information:

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 Shahr-e-Naw, Haji Yaqob Sqyare, Shahabuddin Watt,
Kabul, Afghanistan

Bank Profile

Afghanistan International Bank was founded in 2004 and has since established itself as a pioneering leader in Afghanistan's banking sector. We have become the country's most respected and trusted financial institution.

Over the past ten years AIB has built an enduring institution that combines international expertise with local knowledge, giving us a deep-rooted understanding of customer needs that is grounded in the highest international standards and best practice.

Our Vision

we aspire to remain the most reputable financial institution and bank of choice in Afghanistan.

Our Mission

Our mission is to foster economic development in Afghanistan, to be a catalyst for growth, and ultimately contribute to the prosperity of the country and its people.

We strive to adhere to international best practices in corporate governance, financial and risk management (including anti-money laundering and 'know your customer'), customer service, operations, information technology, and internal controls. A major factor in our success is dedication to staff develop-

ment and training within a culture of integrity and professionalism.

Our Future

Through our financial performance and the specific investments we have made in our people and infrastructure, AIB has become a positive emblem for achievement and transformation, despite its challenging environment.

As we look ahead to our tenth anniversary we remain committed to enabling a better future for Afghanistan, and we are proud to play a role in shaping the opportunities that lie ahead.

Afghanistan International Bank

Afghanistan International Bank is a leading commercial Bank in Afghanistan. AIB was founded in 2004 at the instigation of three Afghani groups and supported by Asian Development Bank. AIB shareholders include:

- Asian Development Bank (ADB), a multilateral development finance institution.
- Afghan Investment Partners Corporation, a leading investment company in Afghanistan.
- Horizon Associates LLC, an investment company of the Mohib Group; a substantial commodities trader in the region.
- Wilton Holdings Ltd., part of the Rahmat Group, active in both

Pakistan and Afghanistan focusing on the production of textiles, fruit processing and trading operations.

The shareholders' major objective from the inception of the Bank has been to assist in developing the Afghan economy and to conduct business in accordance with international governance standards. Today the board of directors has seven members three of whom are independent, with hands off approach to the bank's day to day operations. Independent directors of the Bank include:

Mr. Ronald Stride - Previously Managing Partner for Booz Allen and Hamilton Asia

Ms. Veronica John - CEO of an Emerging Markets Private Equity Fund (Singapore)

AIB has 31 branches (Three planned to open in 2013, bringing the total to 34) giving it presence in all main business areas covering, north-south-east-west of the country. AIB has a customer base of over 89,880. AIB's business units comprises of Corporate, Retail, E-Banking (POS, ATM, Mobile Banking, Internet Banking) and Treasury services.

The Bank offers a variety of products and services under the Retail Banking such as Current Accounts, Saving Accounts, Term Deposits,

Payroll Services, International Maestro Debit Cards, MasterCard WebSurfer Cards, MasterCard Credit Card, Payment Services and Internet Banking Services.

AIB also pays special attention to its corporate customers through its Corporate Banking Services, which comprises of an array of customized banking solutions tailor-made according to the needs of its corporate customers in Afghanistan. These services include Cash Management, Trade Finance, Loans, Foreign Exchange and Treasury services.

AIB Service and Products:

1. General Services

- Remittance (Local and International)
- Current Account
- Fixed Deposit Account
- Gold Account
- Saving Account
- Salary Account
- Foreign Currency Exchange
- Armored vehicles to transmit money within Kabul
- MoneyGram (International Remittance)

2. Corporate, Small and

- Medium Enterprises Loans
- Bridge Financing
- Fixed Term Loan
- Overdrafts

3. Non-Fund Based Services

- Letter of Credit
- Bank Guarantees

4. Internet Banking

5. AIB international Debit Card

6. ATM

7. Web Surfer Card

General documents required for credit.

1. Client request for loan on Company's Letter Head.
2. Copy of Registration with AISA/ Ministry of Commerce. (Latest)
3. Copy of Memorandum & Article of Association (Asaas Nama) (If changed)
4. Business Plan/ Fact Sheet/ Business profile of the company
5. Detail background information of the management/ shareholders of the company
6. Net worth statement of the shareholders
7. Two years Latest Audited Financial Information about Sister Concern Companies (if any)
8. Complete Bank Statement at least for one year (If Banking Other than AIB)
9. Bank Certificate / Credit facilities Availed from other Banks
On Going Contracts Copy - if available
10. List of completed contracts in last 2 years
11. Copy of Contracts with suppliers/ buyers – if available
12. Details of Customers (Address / Contact / E-mail)
13. Details of Suppliers (Address / Contact / E-mail) For Reference
14. Buying Terms / Conditions
15. Selling Terms / Conditions
16. Business Network
17. Details of Employees – Regular / Contractual
18. Details of Collateral
19. Account payables with aging
20. Account Receivables with aging
21. Inventory Report on Product Base Custom Documents

Geographical Coverage

Branch	Address	Email
AIB Head Office	Shahr-e-Naw, Haji Yaqoob Square, Shahabudin Watt, Kabul, Afghanistan	020 255 0 255
Kolola Pushta Branch	Near to Gule Surkh Square, Kolola Pushta, Kabul, Afghanistan	0793 33 43 33
Microrayan Branch	Masood Square, Behind Block # 101, Microrayan No.2, Kabul, Afghanistan	0799 80 11 11
Shahr-e-Naw Branch	Ansary Square, Shahr-e-Naw, Kabul, Afghanistan	0799 80 99 99
Sarai Shahzada Branch	Shop # 150, Second Floor, Kabul, Afghanistan	0794 10 12 13
Mirwais Maidan Branch	Selo Street, Ariana Kabul Hotel Building, Kabul, Afghanistan	0793 77 71 11
Khair Khana Branch	Lycee Mariam, Khair Khana, Kabul, Afghanistan	0793 33 33 31
Taimani Branch	3rd Street, Taimani Project, Kabul, Afghanistan	0794 45 55 44
Khair Khana Second Branch	Shahrak Gulkhana, 1st Part Khair Khana, Kabul Afghanistan	0793 45 45 42
Jad-e-Maiwand Branch	Second Part of Jad-e-Maiwand, Saraji Street, Kabul Afghanistan	0793 45 45 43
Kart-e-Naw Branch	Second Street of Kart-e-Naw , Kabul Afghanistan	0793 45 45 41
Park ha-e-Sanati Branch	Park ha-e-Sanati, 9th District, Kabul Afghanistan	0793 45 45 44
Green Village	Stratex Hospitality Green Village, KAIA Gate-3, Off of Jalalabad Road, Kabul – Afghanistan	
Dasht-e-Barchi Branch	Second Floor of Bahare Sabz Market, Pule Khoshk, Shahid Mazari Steet, Kabul-Afghanistan	
Kart-e-Se Branch	Opposit of Ariana TV Station, Darul Amaan Road, Kart-e-Se, Kabul – Afghanistan	

Branch	Address	Email
Pule Bagh-e-Onomi Branch	2nd Floor Of Zar Negar Hotel, Mohammad Jan Khan Watt, Kabul – Afghanistan	
Wazir Akbar Khan Branch	House #10, Street 10B, Wazir Akbar Khan, Kabul–Afghanistan	
Provinces		
UNOCA Branch	Jalalabad Road, Kabul–Afghanistan	
Mazar-e-Sharif Branch	Ke Fayat Market, 2nd Floor, Room # 238, Mazar-e-Sharif, Afghanistan	0799790000
AIB Haratan Branch	1st Floor, Abbas Ibrahim Zada Co Building, Haratan, Afghanistan	0799807777
AIB Herat Branch	Shahr-e-Naw, Jada-e-Behzad, Herat, Afghanistan	079980444
AIB Kandahar Branch	Shahr-e-Naw, Herat Road, In front of Kandahar Hotel, Kandahar, Afghanistan	0799805555
AIB Kunduz Branch	Kunduz Main Square, Bander-e-Khan Abad Street, Kunduz, Afghanistan	079344499
AIB Parwan Province	AIB Bagram Branch PX area, Bagram Airport, Parwan, Afghanistan	0794801111
AIB Jalalabad Branch	Behsood Bridge Road, In front of Sherzai Stadium, Jalalabad, Afghanistan	0799803333
AIB Nimroz Branch	Hirmand Road, Zaranj City, Nimroz Afghanistan	0793 454549
AIB Khost Branch	Second Floor, Merza Ali Plaza, Khost Afghanistan	0793454548
AIB Pol-e-Khumri	Second Floor of Khesrawey Building, Baghlan-Afghanistan	0793454547
AIB Helmand	Al Bilal Market, Jadda e Nangrahar, Lashkargah, Helmand -Afghanistan	0791555320



میوند بانک
Maiwandbank

For Further Information:



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Bank Profile

Maiwand Bank is the fastest growing strong commercial Bank in Afghanistan, established and commenced banking operations w.e.f 1st January, 2009.

Within a short span of over 4.5 years, the Bank has grown to a network of 33 offices and is expanding further. With a strong capital base and sound management, the bank caters to the banking and financial requirements of various sectors in Afghanistan through its wide range of services. The bank strongly supports the reconstruction and developmental efforts of Afghanistan.

Bank is techno savvy with state of art technology, innovative product lines and banking channels viz. anywhere, anytime banking (CBS IT solution), Branchless Banking i.e. internet banking, SMS/Mobile banking, ATMs/POS, Phone Banking, Kiosk, Mobile Banking and Mobile Payment Teams. Besides normal banking services, Maiwand Bank also undertakes international money transfers through SWIFT and western Union.

Maiwand Bank is the first bank in Afghanistan to have full fledged Ladies branches. The bank also offers Islamic banking apart from conventional banking. The bank's diverse product range includes international Master Debit Card. The bank also has Master card

principle membership. New products introduced by the bank include Consumer Finance; Future products to be launched shortly include Card products apart from other Branchless Banking Initiatives.

Banking Products&Services

Current Accounts, Saving Bank accounts, Fixed Deposit Schemes

Fund Based Facilities (Over Draft, Demand Loans, Term Loans, Consumer Finance)

Bank Guarantees: Letters of Credit, International Master Card/Debit Card, Send/Receive Money Via SWIFT and Western Union

Islamic Banking Services

Current Account (Al-Wadiah)

Saving Bank Account (Al Wadiah)

Maiwand Musharaka Saving Account

Maiwand Musharaka/Mudaraba Certificates

MAiwand Khass Musharaka Account

Maiwand Mutalem Musharaka Account

Consumer Murabaha Finance

Alternate Delivery Channels:

ATM, POS (Point of Sale) Terminals, Internet banking, SMS Banking, Mobile Banking, Phone Banking Kiosks, Master Card Internet, Payment Gateway

Geographical Coverage

Branch	Address	Contact	Email
Head Office	Torabaz Khan Square , Share Now , Kabul Afghanistan	0703000100	shakiba@maiwandbank.com
Ladies Branch	Kart-e-Parwan, Baharistan St, 1st floor of Madina Plaza, Kabul	0703000108	m.ladies@maiwandbank.com
SaraiShahzada	Sarai Shah zada Market near to the Pul-e-Kheshti Mosque	0703000101	m.shahzada@maiwandbank.com
Ladies Branch KoteSangi	Hamadi Market , 2nd floor chowkKoteSangi , Dist # 5		
KoteSangi	Hamadi Market , 2nd floor chowkKoteSangi , Dist # 5	0703000116	M.kot-e-sangi@maiwandbank.com
Macrorayan Ladies Section	Masood Square 3rd MacrorayanMatbah blocks.–Kabul Afghanistan	0703000119	m.macrorayan.ladies@maiwandbank.com
Macrorayan	Masood Square 3rd MacrorayanMatbah blocks.–Kabul Afghanistan	0703000118	m.macrorayan@maiwandbank.com
KhairKhana Branch	3rd part of KhairKhanaDist 11 , next to Parwan Hotel.–Kabul Afghanistan	0703000120	m.khairkhana@maiwadbank.com
Main Branch Extension Counter	ORGAN HAI -E- MAHALI EXTENSION COUNTER PRESIDENTIAL KABUL	0703000125	mainbranch.ec1@maiwandbank.com
Kabul University Branch	Kabul Medical University. – Kabul Afghanistan	0703000127	kabul_university@maiwandbank.com
Gull Bahar Center branch	Malik Asghar Square 1st floor of GulBahar City Center – Kabul Afghanistan	0703000128	m.gulbahar@maiwandbank.com
KartiSih Branch	SerayeeAllowddimDist 7th, Kabul Afghanistan	0703000129	Kart-e-sih@maiwandbank.com
Ladies KhairKhana Branch	3rd part of KhairKhanaDist 11 , next to Parwan Hotel.–Kabul	0703000121	m.khairkhana.ladies@maiwandbank.com
EX-Adminstrative Affairs	ORGAN HAI -E- MAHALI EXTENSION COUNTER PRESIDENTIAL KABUL	0703000138	mb.ec2affairs@maiwandbank.com
KotelKhairKhana	Sar-e-kotalkhairkhana , dist #17 , KABUL AFGHANISTAN	0703000126	khairkhana.ec2@maiwandbank.com

Branch	Address	Contact	Email
Ladies KartiSih	SerayeeAllowdindDist 7th, Kabul Afghanistan	0703000130	m.kart-e-sih.ladies@maiwandbank.com
Islamic Banking	Kart-e-Parwan, Baharistan St, 1st floor of Madina Plaza, Kabul Afghanistan	0703000135	mb.islamictv@maiwandbank.com
Mazar Branch	Mazar-e-sharif Jada-e-Wolayat Haji RasolQenahat Market	0703000102	mb.mazar@maiwandbank.com
Hairata-Kunduz Branch	ShahrakeHairatan Next to ZakhairiDaryai	0703000103	m.hairatan@maiwandbank.com
Pole Khumri Branch	Municipal Blocks , 2nd Floor	0703000109	m.pulekhomri@maiwandbank.com
kunduz branch	Kunduz city Kocho e Ahangari	0703000104	kunduz@maiwandbank.com
jatalabad Branch	jatalabad city Chaokai e Bazazi	0703000105	m.jatalabad@maiwandbank.com
kandahar branch	chawk e keftammadad, Kandahar	0703000106	m.kandahar@maiwandbank.com
Herrat branch	Shara-e-Now Jade Behzad, Heart	0703000107	m.herat@maiwandbank.com
Nimroz branch	Share-e-Now in front of Nimroz governmental hospital, Janri Masque Street, Dist 1st – Nimroz	0703000124	m.nimroz@maiwandbank.com
Badakhsan Branch	Faiz Abad New city, Rahar Restaurant 2nd floor – Badakhsan – Afghanistan	0703000122	m.badakhsan@maiwandbank.com
Takhar Branch	BanderFarikhar, Rasta Neelgary, Takhar Afghanistan	0703000131	m.takhar@maiwandbank.com




For Further Information:

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 Pol-e-BaghOmomi, Kabul, Afghanistan

Bank Profile

Honorable Afghan citizens are familiar with the name of Pashtany Bank as an important historical economic business.

Pashtany Bank was established with the assistance of Agriculture Development Bank and other governmental organizations in solar year of 1333 during the rule of king Mohammad Zahir Shah.

The founder and the first president of the bank was late Janat Khan Gharwaal. Under the presidency of Gharwal, the bank had five central, four provincial and three border region branches and it had also branches in Peshawar, Karachi and Chaman regions of Pakistan.

The first nineteen years of Pashtany Bank under the direction of late Janat Khan Gharwaal, were golden years.

In Saratan of solar year 1352 when Sardar Mohammad Dawood Khan came to power, changed the regime of Afghanistan from royal to republic. Consequently, Pashtany Bank lost private shares and became fully governmental.

As a result of the political changes and economic crisis, the bank financial statements recorded a loss of twenty one million in solar year 1352. As a result, the bank requested

the assistance of Da Afghanistan Bank. The bank showed continues improvement in profits from 1353 to 1357. Net profit in solar year 1354 was 57.71 millions. Investment in solar year of 1356 increased from 250 million to 750 million that resulted in a net profit of 133 million.

Pashtany bank continued serving the nation even during the 30 years of Civil War and today Pashtany Bank is one of the most successful and trusted bank in the country with more than 58 years of experience.

Pashtany Bank Service and Products:

1. Loan Services

- **Fund-Based Facilities** (different sectors, such as construction, agriculture, trade, industry and others)
- **Non-Fund Facilities** such as Letters of Credit and different kinds of Bank Guarantees

2. Deposit Services

- Current Account
- Fixed Deposit Account
- Savings Account

3. Money Transfer Services

- Swift
- Western Union
- M.Hawala: Payment of electricity bill through Pashtany Bank

Geographical Coverage

Branch	Address	Contact	Email
Head office	Mohammed Jan khan watt Kabul Afghanistan	0797999100	info @ pashtany bank .com
Saraisahzada	Sarayshzada third floor shop no 212	0797999101	Saraisahzada@ pashtany bank .com
Makrorayan 3	3 maroryahn in farant of matbeazadi	0797999102	Makrorayan 3@ pashtany bank .com
Bagh- e-zanana	Barkikalizaytawer	0797999103	Bagh- e-zanana@ pashtany bank .com
Torabaz khan	Shahrinaw/chahrahitorabaz khan	0797999104	Torabaz khan@ pashtany bank .com
Dehmazang	In faran of senamabarekot	0797999105	Dehmazang@ pashtany bank .com
Taimoorshahi	Beside shah-e-doshmshiramok	0797999132	Taimoorshahi@ pashtany bank .com
Khairkhana	15 district golayee park	0797999107	Khairkhana@ pashtany bank .com
Mirwiasmaidan	Arianakabu hotel fist floor	0797999108	Mirwiasmaidan@ pashtany bank .com
Intercontinental hote	Intercontinental hote	0797999109	Intercontinental hote@ pashtany bank .com
Abedamaiwand	Abedamaiwandsarajee	0797999131	Abedamaiwand@ pashtany bank .com
Qala-e-fatullah	Infront of saleemkarwan blocks	0797999111	Qala-e-fatullah@ pashtany bank .com
Kabul international terminal	Kabul international terminal	0797999129	Kabul international terminal
Herat	Share now sauth part af park gulha	079799912	Herat @pashtanybank .com
Mazar-e-sharif	In the east port afrawz-e-mobark	0797999122	Mazar@pashtanybank.com

Branch	Address	Contact	Email
Kunduz	Vhrahe-e-gomandani	0797999123	kondoze@pashpanybank.com
Kandahar	In front of zahirshhee high school	0797999124	Kandahar @pashpanybank.com
Nangarhar	Chrabi - daramsal	0797999125	jalalabad@pashpanybank.com
Faryab	Saraki - dihkqan	0797999126	faryab@pashpanybank.com
Hairatan Bandar	Hairatan Bandar	0797999133	hairatan@pashpanybank.com
Pul-e-Khomri	Near to bulakhayesharwali	0797999137	pulekhorri@pashpanybank.com
Sherkhan Bandar	Sherkhan Bandar	0797999127	sherkhanbandar@pashpanybank.com

Outcome of Round Table Round II

“Access to Finance and Technical Assistance: Banks”

- Encouraged Banks Finances for the Private Sector
- Facilitated Access to Bank Loans for the SMEs
- MoU being signed between ACCI and 6 Domestic Private Banks to grant discount on charges on loan and Bank guarantees for ACCI members
- Facilitated questioning & answering session between banks and the private sector members
- Provided the context for listening the commercial bank’s suggestions and criticizes on central bank (Da Afghanistan Bank)’s rules of laws
- Facilitated the opportunity for the business community for face to face discussions and networking with the bank representatives

Sponsors



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خدمات كسب كار



مرحله دوم میزگرد دسترسی به منابع مالی مالی سرچینوته د لاس رسی د گړدي میز دوهم پیر او Roundtable on Access to Finance, Round II

18 September, 2013

Saifi Landmark Hotel, Kabul

د ۱۳۹۲ لړموي ۲۷ مه
صافي لندمارك هوټل، كابل

د ۱۳۹۲ لمريز ۲۷ مه
هوټل صافي لندمارك، كابل





Afghanistan Chamber Of Commerce & Industries
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