

Branch Network

Sindh

Karachi
Abul Hasan Isphahani
Bahadurabad
Boat Basin
Bohra Pir
Chase Shaheed-e-Millat
Clifton Block II
Cloth Market
Dehli Colony
DHA 26th Street
DHA Bokhari Commercial
DHA Kh-e-Ittehad
DHA Kh-e-Shahbaz
DHA Khadda Market
DHA Korangi Road, Phase 1
DHA Phase VIII
DHA Zamzama
Dhoraji
Electronic Market
Federal B. Area
Fisheries
Garden East
Garden West
Gulistan-e-Jauhar
Gulshan Chowranghi
Gulshan-e-Hadeed
Gulshan-e-Iqbal
Hawksbay Road
Hyderi Market
IBA City Campus
Islamia College
Jheel Park PECHS
Jodia Bazar
Karachi Stock Exchange
Korangi Industrial Area
Landhi
Lucky Star
M. A. Jinnah Road
Malir Cantt
Marriott Road
Nazimabad
New Challi
New Sabzi Mandi
North Karachi Industrial Area
North Napier
North Nazimabad
Ocean Mall, Clifton
Orangi
Paposh Nagar
Park Towers, Clifton
Progressive Centre,
Shahrah-e-Faisal
Regal Chowk, Saddar
Safoora Goth
Shah Faisal Colony
Shaheen Complex
Shahrah-e-Faisal
Shershah
S.I.T.E.
Sohrab Goth
Teen Talwar Clifton
The Center Saddar
Timber Market
U.P. Morr
Urdu Bazar
Hyderabad
Anaj Mandi
Citizen Colony
Cloth Market
DHA

Latifabad
Latifabad Unit No VI
Qasimabad
Saddar Bazar
SITE Hyderabad
Sukkur
IBA Sukkur
Military Road
Shaheed Gunj
Badin
Bhiria City
Chak 41 Jamrao Sanghar
Chambar
Dadu
Dharki
Digri
Ghotki
Golarchi
Jacobabad
Jamshoro
Kandhkot
Kashmore
Khairpur
Khipro
Kot Ghulam Muhammad
Kotri
Kunri
Larkana
Maati
Mehar
Mirpurkhas
Mitthi
Moro
Navabshah
Pano Aqil
Sanghar
Sehwan Shareef
Shahdadkot
Shahdaddpur
Sheikh Bhirkio
Shikarpur
Sultanabad
Tando Adam
Tando Allahyar
Tando Jam
Tando Muhammad Khan
Thatta
Umerkot
Punjab
Lahore
DHA Airport Road
Allama Iqbal Town
Azam Cloth Market
Badami Bagh
Baghbanpura
Bahria Town
Brandreth Road
Cavalry Ground
Chowburji
Circular Road
College Road
DHA Phase VI
DHA T-Block
DHA Z-Block
Ferozepur Road
Gulberg
Gulshan Ravi Road
Ichra Bazaar
Johar Town
M. M. Alam Road
McLeod Road

Model Town
Mughalpura
New Garden Town
Rawind Road
Shadbagh
Shadmam Town
Shah Alam Market
Shahdara
Sunder Industrial Estate
The Mall Branch
Timber Market Ravi Road
Upper Mall
Urdu Bazar
Valencia Society
Walton Road
WAPDA Town
Zarrar Shaheed Road
Rawalpindi
AECHS
Bahria Town, Phase 4
Bahria Town, Phase 7
Bank Road
Chakri Road
Falcon Complex Khanna Road
Khayaban-e-Sir Syed
Kurri Road
Lalazar Rawalpindi Cantt
Peshawar Road
Raja Bazar
Range Road
RCCI Industrial Estate Rawat
Saidpur Road
Sattelite Town
Faisalabad
Ghulam Mohammad Abad
Grain Market
Gulistan Colony
Karkhana Bazar
Liaquat Road
Satiانا Road
Gujranwala
Bank Square
G. T. Road
Sheikhupura Road
Multan
Abdali Road
Boson Road
Vehari Road
WAPDA Town Phase 1
Gujrat
G. T. Road
Kacheri Chowk
Kasur
Agrow Kasur
Chandni Chowk
Pakpattan
Agrow Pakpattan
Pakpattan
Sialkot
Shahabpura
Sialkot Cantt
Paris Road
Sheikhupura
Agrow Sheikhupura
Sheikhupura Branch
Agrow Allahabad Theeng
Morr
Agrow Warbutton
Ali Pur Chatta
Arifwala
Attock

Bahawalpur
Bhakkar
Bhalwal
Bhawalnagar
Burewala
Chah Chand Wala
Jampur
Chakwal
Chichawatni
Chiniot
Daska
Dera Ghazi Khan
Depalpur
Dinga
Gagoo Mandi
Ghakkhar Mandi
Gohadpur
Gojra
Gulyana
Hafizabad
Haroonabad
Hasilpur
Jalalpur Jattan
Jauharabad
Jehlum
Jhang
Kachi Jamal Khanpur
Kamoki
Khanewal
Kharian
Lalamusa
Layyah
Lodhran
Mandi Bahauddin
Mandi Faizabad
Mian Chunnoo
Mouza Gajju Hatta
Shujabad
Mouza Ghalwan Alipur
Mouza Parhar Sharqi
Muridke
Muzaffargarh
Nankana Sahib
Narowal
Nekapura Sialkot
Okara
Pir Mahal
Qaboola
Rabwa
Rahim Yar Khan
Sadiqabad
Sahiwal
Chak 89 Dist. Sahiwal
Sambrial
Sargodha
Talangan
Taxila
Toba Tek Singh
Ugoki
Vehari
Wazirabad
Wah Cantt
Agrow Chishtian
Khyber Pakhtunkhwa
Peshawar
Dabgarri Gardens
G.T. Road
Grain Market
Islamia Road
Karkhano Hayatabad
University Road

Abbottabad
Bafa
Bannu
Chakdara
Chitral
D.I. Khan
Haripur
Mansehra
Mardan
Mattni Changan
Mingora
Nowshera
Saleh Khana
Shahkas Khyber Agency
Timergara
Topi
Balochistan
Quetta
M.A. Jinnah Road
Quetta Cantt
Zarghoon Road
Dera Murad Jamali
Duki Harnai
Gawadar
Khanozai Pishin
Muslim Bagh
Usta Muhammad
Azad Jammu & Kashmir
Bagh
Chaksawari
Charhoi
Dadyal
Dina
Hattian
Jatlan
Khui Ratta
Kotli
Mirpur
Muzaffarabad
Naarr
Rawalakot
Sehnsa
Seri
Gilgit-Baltistan
Chilas
Gilgit
Federal Capital
Bara Kahu
Blue Area
DHA Phase 2
E-11
F-7
F-8
F-10
G-11
G-13
G-15
Gulberg Green
I-8
I-9
Islamabad Stock Exchange
Khanna Pul
NPF 0-9, PWD Road
Tarlai
Bahrain
Manama



JS Smart Roshni



Mark-up as low as

6%

Solar solutions to empower you!

For Details:

Call HadronSolar at 0345-444-4260 | 042-3524-0526
Call JS Bank at 0800-011-22

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JS Smart Roshni - Reliable Source of Energy!

JS Bank is proud to offer JS Smart Roshni – a smart solar panel financing solution to businessmen of Pakistan, to become less dependent on the grid for energy requirements. Whether you are active in commercial or industrial sector, you can truly utilize the renewable source of energy to take your business to new heights. JS Smart Roshni provides term loan financing facility, for generation of electricity ranging from 4 kW to 100 kW, at a highly subsidized mark-up rate of only 6% per annum.

Financing & Equity

JS Smart Roshni offers financing between Rs. 500,000/- to Rs. 10 million depending on the number and sizes of the solar panels being purchased with minimum equity requirement of 20% of the financing amount.

Solar Panel Specifications

JS Smart Roshni provides you with a comprehensive solution from financing to installation of the Solar Panel Systems, with best options offered through our Energy Partners. All Solar Panel Systems include 10 years' warranty of the panels & 25 years for performance.

- **5 kW Solar Panel System:** Price of the complete system, including installation, can range between Rs. 575,000/- to Rs. 700,000/- depending on the choice of panels
- **10 kW Solar Panel System:** Price of the complete system, including installation, can range between Rs. 1,050,000/- to Rs. 1,200,000/- depending on the choice of panels

Lowest Mark-up Rate, Flexible Tenure

- Mark-up rate of only 6% per annum – based on SBP Refinance Scheme
- Flexible financing tenure between 3 and 5 years, with repayment in monthly installments

Insurance & Charges

- Insurance offered through reputable insurance partners at a preferential rate
- Processing fee of minimum Rs. 5,000/- or 0.5% of the loan amount (whichever is higher)

Eligibility Criteria

- Must be Computerized National Identity Card (CNIC) holder
- Operating business for at least one (1) year with sufficient knowledge of the business

Requirements for Getting Started

- Quotation of the Solar Panel Systems (signed and stamped by the authorized Energy Partner)
- Copy of CNIC/NICOP
- Two (2) recent Passport size Photographs
- Filled and Signed Request Application Form of JS Smart Roshni
- Processing Fee Deposit Slip
- Audited Accounts (Financial Statements)/Wealth Tax Return, as per SBP regulations
- Personal Guarantee of the owners/directors (only sponsor directors in case of limited companies)
- Supporting Documents/Undertaking to be obtained for proper utilization of loan
- Proof of business for the last 1 year
- Last 1 year's bank statement along with bank certificate for non-JS Bank account holders
- 3 bank statements of at least 1 year
- Any other requirement of the Bank

Apply now for JS GharApna Solar Panel Financing by visiting your nearest JS Bank Branch or call HadronSolar 0345-444-4260 | 042-3524-0526