

# 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 Chowringi  
 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  
 Landhii  
 Lucky Star  
 M. A. Jinnah Road  
 Malir Cantt  
 Marriott Road  
 Nazimabad  
 New Chahii  
 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  
 Safoura 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 Gulam Muhammad**  
**Kotri**  
**Kunri**  
**Larkana**  
**Maatli**  
**Mehar**  
**Mirpurkhas**  
**Mitthi**  
**Moro**  
**Nawabshah**  
**Pano Aqil**  
**Sanghar**  
**Sehwan Shareef**  
**Shahdadkot**  
**Shahdadpur**  
**Sheikh Bhirkio**  
**Shikarpur**  
**Sultanaabad**  
**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  
 Chowbuzji  
 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  
 Raiwind Road  
 Shadbagh  
 Shadman 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  
 RCC Industrial Estate Rawat  
 Saidpur Road  
 Sattelite Town

**Faisalabad**  
 Ghulam Mohammad Abad  
 Grain Market  
 Gulistan Colony  
 Karkhana Bazar  
 Liaquat Road  
 Satiana Road  
**Gujranwala**  
 Bank Square  
 G. T. Road  
 Sheikhpura Road  
**Multan**  
 Abdali Road  
 Bosan Road  
 Vehari Road  
 WAPDA Town Phase 1  
**Gujrat**  
 G. T. Road  
 Kacheri Chowk  
**Kasur**  
 Agrow Kasur  
 Chandni Chowk  
**Pakpatan**  
 Agrow Pakpatan  
 Pakpatan  
**Sialkot**  
 Shahabpura  
 Sialkot Cantt  
 Paris Road  
**Sheikhpura**  
 Agrow Sheikhpura  
 Sheikhpura 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**  
**Gujyana**  
**Hafizabad**  
**Haroonaabad**  
**Hasilpur**  
**Jalalpur Jattan**  
**Jauharabad**  
**Jehlum**  
**Jhang**  
**Kachi Jamal Khanpur**  
**Kamoki**  
**Khanewal**  
**Kharian**  
**Lalamusa**  
**Layyah**  
**Lodhran**  
**Mandi Bahauddin**  
**Mandi Faizabad**  
**Mian Chunnoo**  
**Mouza Gajji Hatta Shujabad**  
**Mouza Ghalwan Alipur**  
**Mouza Parhar Sharqi**  
**Muridke**  
**Muzaffargarh**  
**Nankana Sahib**  
**Narowal**  
**Nekapura Sialkot**  
**Okara**  
**Pir Mahal**  
**Qabool**  
**Rabwa**  
**Rahim Yar Khan**  
**Sadiqabad**  
**Sahiwal**  
 Chak 89 Dist. Sahiwal

**Sambrial**  
**Sargodha**  
**Talanganag**  
**Taxila**  
**Toba Tek Singh**  
**Ugoki**  
**Vehari**  
**Wazirabad**  
**Wah Cantt**  
 Agrow Chishtian  
**Khyber Pakhtunkhwa**  
**Peshawar**  
 Dabgori Gardens  
 G.T. Road  
 Grain Market  
 Islamia Road  
 Karkhano Hayatabad  
 University Road  
**Abbottabad**  
**Bafa**  
**Bannu**  
**Chakdara**  
**Chitral**  
**D.J. 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 Hamai**  
**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 GharApna**  
*khawabon ka*  
**Aashiyana**  
**Solar Panel Financing**

 **hadronsolar**



Mark-up as low as

**6%**

## Solar Panel Financing For Your Ghar!

For Details

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

 **JS BANK**  
 BARHNA HAI AAGEY

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 **JS BANK**  
 BARHNA HAI AAGEY

JS GharApna Solar Panel Financing offers a comprehensive solution, from financing to installation of the solar panel system, with the best services provided through our energy partners. JS GharApna Solar Panel financing offers loan of up to Rs. 2 million, at a highly subsidized mark-up rate of only 6% per annum. Upon installation of solar panel system at your Ghar, you will experience an increase in your disposable income due to reduction in living expenses through declining electricity bills.

## Solar Panel Specifications

All solar panel systems include 10 years warranty of panels & 25 years of performance.

## Financing & Equity

JS GharApna Solar Panel Financing offers financing between Rs. 500,000/- and Rs. 2,000,000/-, depending on the number and size of the solar panels being purchased, with minimum equity contribution of 25% of the financing amount.

## Lowest Mark-up Rate & Flexible Tenure

- JS GharApna Solar Panel Financing is offered at a highly subsidized mark-up rate of only 6% per annum through a term loan – based on SBP refinance scheme
- Flexible financing tenure is available for up to ten (10) years, with repayments in monthly installments

## Hassle-free Monthly Installments

Pay your monthly installment to JS Bank through the savings generated through solar panels. Below is a comparison table of electricity saved against financing amount:

| Panel Size | Average Electricity Cost | Monthly Power Generation from Solar Panels: |              | Financing Amount (based on 5 years tenure) |
|------------|--------------------------|---|--------------|--|
|            |                          | Units                                       | Savings      |  |
| 5 kWp      | Rs. 15.5/unit            | 650   | Rs. 10,075/- | Rs. 8,700/-                                |
| 10 kWp     |                          | 1,300                                       | Rs. 20,150/- | Rs. 17,400/-                               |

## Charges & Insurance

- Processing Fees of Rs. 10,000/- plus FED
- Mandatory insurance of solar panel solutions through reputed insurance partners
- In case installment is not paid within due date then mark-up rate of 1 year KIBOR + 10% per annum is applicable

## Eligibility Criteria

- Must be Computerized National Identity Card (CNIC) holder
- Must be owner of the residence - where solar panels are to be installed

## Requirements for Getting Started

- Open an account at JS Bank (Current or Savings)
- Fill & sign JS GharApna Solar Panel Financing application form
- Obtain quotation of solar panels' system from the authorized energy partner of the Bank
- Two (2) recent passport size photographs
- Copy of CNIC/NICOP

## Salaried Individuals

- Last 3 Months' Pay Slips of the customer
- 6 Months' Bank Statement (Salary Account)
- Employment Certificate
- Minimum Salary Requirement:
  - Rs. 40,000/- per month for permanent employees
  - Rs. 50,000/- per month for contractual employees
- Minimum employment duration of 2 years (employment proof is required)

## Businessmen

- An average of Rs. 100,000/- balance per month
- Proof of last 2 years of business
- Last 1 year's bank statement along with bank certificate for non JS Bank account holders
- Maximum 3 bank statements for income clubbing
- Must be an income tax payee

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