Early Warning System

IFC-48834

Fatima Fert

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Quick Facts

Countries	Pakistan
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	B
Voting Date	2025-07-21
Borrower	Fatima Fertilizer Company Limited
Sectors	Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 180.00 million
Loan Amount (USD)	$ 180.00 million

Project Description

According to bank's website, IFC is considering providing a senior A-loan of up to US$60mn (“IFC Loan”) to Fatima Fertilizer Company Limited (“Fatima Co” or the “Company”) which will be used to import raw materials, machinery, and pay for technical services from international providers for the Company's operations
(“Project”).

Early Warning System Project Analysis

Environmental Category: B - Limited

Investment Description

- International Finance Corporation (IFC)

The Project cost will be financed by a senior “A” loan of up to US$60 million to be provided by IFC under annual commitments of up to US$60 million per year for up to three years. Each commitment of the loan will be repaid by the Company at its anniversary and then, at IFC’s discretion, an additional US$60 million loan will be committed at the beginning of the subsequent year. At any time, IFC exposure to the Company will not exceed US$60 million.

IFC's Investment as Approved by the Board: US$ 180 million (loan)

Private Actors Description

Fatima Co is one of Pakistan’s leading fertilizer companies with the second largest installed capacity representing 30% of the overall fertilizer sector and 44% of the phosphate-based fertilizer subsegment. The Company was established in 2003 and is listed on Pakistan stock exchange. It operates three manufacturing plants in the Punjab province with combined nameplate production capacity of 2.57 million tons per annum (MTPA). Its flagship plant is located in Sadiqabad and operated directly, while two smaller ones in Multan and Sheikhupura are operated through fully owned subsidiaries. The Company’s main shareholders are Fatima Group (owning 58.9%) and Arif Habib Group (owning 33.6%), with the remaining 7.5% owned by the general public. Fatima Group is a conglomerate engaged in commodities trading, manufacturing of fertilizers, textiles and sugar, as well as in the mining and energy sectors. Arif Habib Group started its activities in the financial services sector and later also became an investor in industrial sectors (fertilizers, cement, steel and power generation) and engaged in real estate development and management.

Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
Fatima Group Inc	Parent Company	Industry and Trade	owns	Fatima Fertilizer Company Limited	Subsidiary	Industry and Trade

Contact Information

Fatima Fertilizer Company Limited

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ACCESS TO INFORMATION

You can submit a request for information disclosure at: https://disclosures.ifc.org/#/inquiries

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org You can learn more about the CAO and how to file a complaint at http://www.cao-ombudsman.org

Bank Documents

- Environmental & Social Review Summary - ESRS (English)