

 Early Warning System

IFC-50444

DCM Alfalah DPR



Quick Facts

Countries	Pakistan
Financial Institutions	International Finance Corporation (IFC)
Status	Proposed
Bank Risk Rating	B
Voting Date	2026-04-30
Borrower	Bank Al Falah Limited
Sectors	Agriculture and Forestry, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 100.00 million
Loan Amount (USD)	\$ 100.00 million



Project Description

According to the IFC, the proposed project aims to provide financing of up to US\$100 million, for up to 5 years, to Bank Al Falah, a long-standing IFC client, through the first of its kind Diversified Payments Rights program established by a bank in Pakistan, with IFC as the anchor investor. The proceeds of IFC's investment will enable the Bank to increase its support to Micro, Small and Medium Enterprises (MSMEs) and Agri sectors in Pakistan that will be identified as per IFC definitions.



Investment Description

- International Finance Corporation (IFC)

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Bank Alfalah](#) (Financial Intermediary)



Private Actors Description

As stated by the IFC, BAFL was incorporated in 1992, and is currently one of Pakistan's leading private, commercial banks. It is the 4th largest bank in terms of its total loan portfolio, and 6th largest in terms of total assets as of Sep-25. The Bank provides a broad range of financial services across corporate, investment, consumer, commercial, SME, agribusiness, Islamic, and asset financing. The Bank operates through a network of 1,178 branches spanning across 245 cities in Pakistan.

The Bank is majority-owned (55.55%) by a UAE group - Abu Dhabi Group (ADG), and the remaining 44.45% shares are listed on the Pakistan Stock Exchange. ADG is one of the largest conglomerates in the Middle East and the largest foreign investor group in Pakistan, with diversified portfolio across communications, oil & gas, construction, technical services, and trading.



Contact Information

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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>