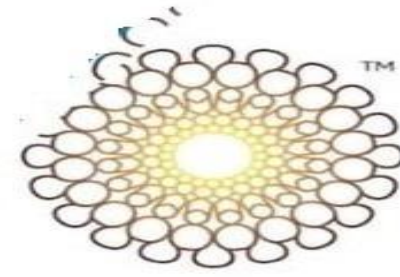




Punjab Small Industries Corporation



**EXPO
2020
DUBAI
UAE**



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OFFICIAL PARTICIPANT

**PSIC's Role & Initiatives for Financial
Inclusion.**

**By:
Mr. Muhammad Tahir
Managing Director**

Introduction!

Leading Agency of Punjab Government to Support MSMEs.



24 Industrial Estates Covering 2000 Acres of Land across Punjab.

Established under PSIC Act of 1973.



Up till now 21 different Loaning Schemes for SMEs.

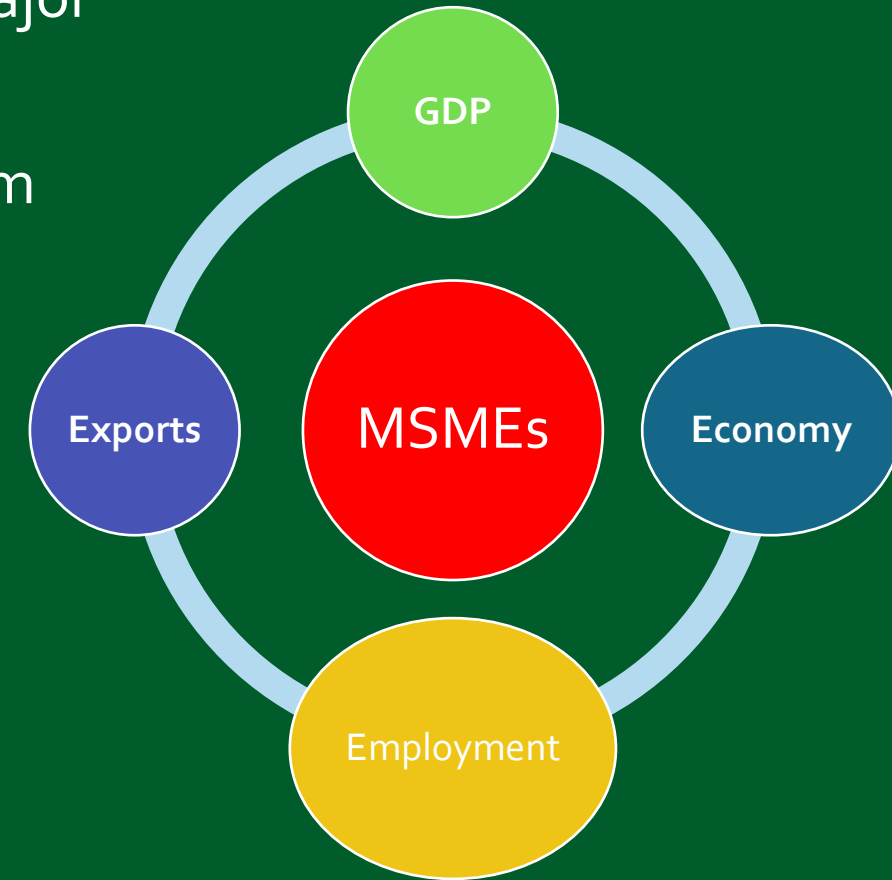
Set up as a Corporation with Private Sector led Management Board.



Cluster Development Initiatives in collaboration with United Nation Industrial Development Organization (UNIDO).

SMEs in Punjab

- Small and Medium Enterprises (SMEs) play a major role in driving the economy of a country.
- There are almost 2.08 million Small and Medium Enterprises in Punjab.
- Pakistan, being a developing country, owes a significant chunk of its GDP to SMEs.
- Contribute about 54.2% of the GDP in Pakistan.
- 50% of total exports of Pakistan.



Punjab Small Industries Corporation Role

- Development of industries through sectoral analysis and Cluster Development Initiative.
- Provision of land to Small Scale Industries & Creative and Cultural Industries in the Clusters.
- Subsidized Credit to industries in industrial hubs and clusters.
- Training in Creative and Cultural sector.
- Marketing support to artisans.
- Provision of feedback for HR Development.
- Provision of Business Plans & other Advisory Services.
- Policy Advocacy.



How Financial Inclusion is promoted in Pakistan

- Improve access to financial services for marginalized groups and for micro & small enterprises in Pakistan.
- Promotion of Small Enterprises financing through products and credit scoring systems.
- Credit schemes for Manufacturing , Trading , Services & Agricultural sectors.
- Flexible regulatory regime for Micro Finance Institutions (MFIs).

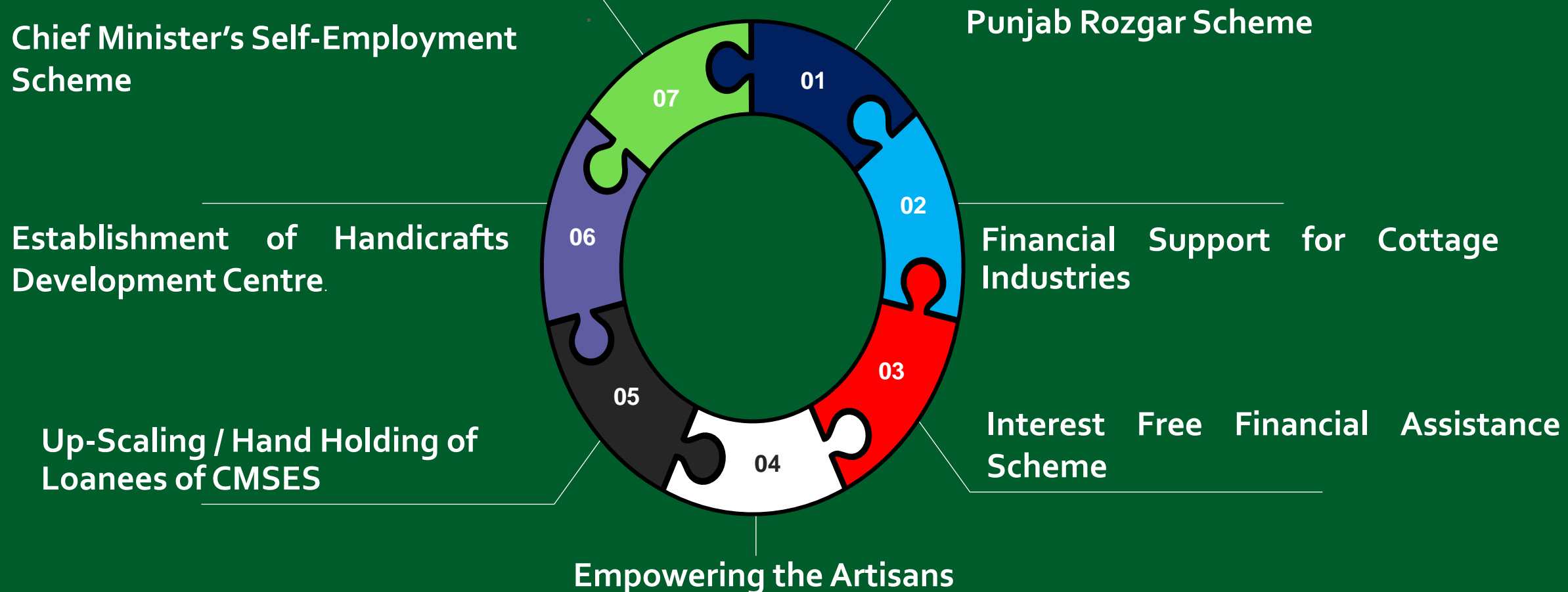


Financial Inclusion by PSIC

- PSIC started Credit / Financial Assistance Programme during 1983-84.
- Subsidized Credit to Industries in Industrial Hubs and Clusters.
- Up-till now PSIC has launched 21 Loaning Schemes.
- 02 Loaning programs through Service Provider Organization (SPO).



On-Going Financial Inclusion Programmes



Target Population Group

- University / College Graduates
- Diploma / Certificate Holder from TVET
- Artisans and Skilled Workers
- Existing Business
- Micro and other enterprises adopting Green / Environmental friendly Intervention



Key Initiatives & Achievements



"Punjab Rozgar Scheme"

- Rs. 30 billion (\$ 162 million) loans to MSMEs,
- Creating 1.6 million employment opportunities in 5 years.



Establishment of Cluster Development Centers" with total cost of Rs.460 million (\$ 2.6million)



Establishment of Women Incubation Center



Rs.4468.448 million (\$ 25.00 million) disbursed to 22,626 entrepreneurs on subsidized or zero markup rate.



Provision of new and missing facilities & Extension of Industrial Estates.



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Thank You!