



SME Business Facilitation Center (SMEBFC), Multan



SME Investment and Business Guide South Punjab

(2021-22)



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www.smebfcmultan.com & www.smeda.org.pk



ACRONYMS

AMIS	Agriculture Marketing Information Service
BOI	Board of Investment
CRO	Company Registration Offices
DFID	Department for International Development
DFI	Development Finance Institution
FDI	Foreign Direct Investment
FWBL	First Women Bank Limited
IT	Information Technology
ICT	Information and Communication Technology
ITC	International Trade Centre
MOIP	Ministry of Industries and Production
NFIS	National Financial Inclusion Strategy
PSE	Public Sector Enterprises
PCT	Pakistan Customs Tariff
PSDP	Public Sector Development Program
RBC	Regional Business Centers
RD	Regulatory Duty
SME	Small and Medium Enterprises
SMEDA	Small and Medium Enterprises Development Authority
SMEBFC	SME Business Facilitation Center
SBP	State Bank of Pakistan
SECP	Securities and Exchange Commission of Pakistan

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1. Executive Summary

South Punjab is well defined region in Punjab Province that includes Multan, Dera Ghazi Khan, and the Bahawalpur Civil Divisions. This includes 11 districts: Vehari, Multan, Lodhran, Khanewal, Bahawalpur, Bahawalnager, Rahim Yar Khan, Rajanpur, Muzaffargarh, Layyah, and D.G. Khan. The total area of South Punjab is 99,589 Square Kilometers, which makes up 48.5% of the total area of Punjab Province. The population of South Punjab is estimated to be around 34.7 million.

South Punjab is a land of diversity, plains, deserts and mountains rich of minerals, having a diverse flora & fauna and land of great difference and contrast. Its strengths lie in its agricultural land, livestock & wealth of natural resources. Agriculture holds a pivotal position in the economy of South Punjab. More than 70-75 percent population of South Punjab depends on agriculture for its livelihood.

The Government is providing basic infrastructure of roads, railways, air transports and development of human resources to create a more conducive environment for the investors in this region. It has an open policy of investment offering all incentives, concessions and facilities without any discrimination.

South Punjab region provides industrial estate facilities. These estates cater to all types of industry needs and equipped with infrastructure and related services, which include Bahawalpur Industrial Estate, Vehari Industrial Estate, Rahim Yar Khan Industrial Estate, Multan Industrial Estate etc.

The traditional as well as non-traditional sectors of South Punjab provide potential investment opportunities to investors. During the course of preparing this investor guidebook, a number of sectors have been identified which may be attractive for foreign and local investment. The major sectors for investment in South Punjab are agriculture, livestock, fisheries, handicrafts, minerals, manufacturing industries, trade and other services.

Through South Punjab Investment Guide information is provided about the potential sectors of South Punjab region along with tax structure of Pakistan and regulatory framework for the facilitation of investors. It presents an overview of potential opportunities in high-return sectors and projects. Important contact points for doing business in South Punjab are also listed at the end of the Guide.

SMEDA Office Lahore, SMEBFC Multan and RBC in Multan are working in close coordination with all relevant Provincial and Federal Government Organizations, Chambers of Commerce & Industry, Trade Associations, donors, multinationals etc. to facilitate and provide required support to the investors in general and SMEs in particular.



2. About SMEDA

The Small and Medium Enterprises Development Authority (SMEDA) is premier institution of the Government of Pakistan under Ministry of Industries & Production. SMEDA was established in October 1998 to take on the challenge of developing Small & Medium Enterprises (SMEs) in Pakistan. With a futuristic approach and professional management structure it has focus on providing an enabling environment and business development services to small and medium enterprises. SMEDA is not only an SME policy-advisory body for the government of Pakistan but also facilitates other stakeholders in addressing their SME development agendas.

SMEDA Objectives

- Formulate Policy to encourage the growth of SMEs in the country and to advise the Government on fiscal and monetary issues related to SMEs.
- Facilitation of Business Development Services to SMEs.
- Facilitate the development and strengthening of SME representative bodies' associations/chambers.
- Set up and manage a service provider's database including machinery and supplier for SMEs.
- Conducting sector studies and analysis for sector development strategies.
- Facilitation of SMEs in securing financing.
- Strengthening of SMEs by conducting and facilitating seminars, workshops and training programs.
- Donor assistances for SME development of SMEs through programs and projects.
- Assist SMEs in getting international certifications (such as UL, CE, DIN, JIS, ASME, KS, etc.) for their products and processes.
- Identification of service opportunities on the basis of supply/demand gap.

3. About SMEBFC, Multan

SME Business Facilitation Center (SMEBFC) Multan is a PSDP Project of SMEDA, MOI&P, Government of Pakistan. The Facilitation Center, managed by SMEDA, is a one-stop facility for the development requirements of SMEs of the South Punjab region. The Center facilitates information, products, and services related to marketing, technology, support in access to finance, regulatory compliance, business registration, corporatization, taxation, and capacity building support and services to the SMEs and potential entrepreneurs. Identification of region-specific investment opportunities and Over The Counter (OTC) product development is one of the major components of service delivery of SMEBFC Multan to SMEs and provides important information for the investment decisions to prospective investors. Concurrent to the pre-feasibility studies, a broad spectrum of business development services is also offered to the SMEs. These services include identification of experts and consultants and delivery of need-based capacity building programs of different types in addition to guidance on various important aspects of business.



4. South Punjab at a Glance

Punjab as a region has been dominated by Afghans, Sikhs, British and many others over the course of history. The South mainly comprise of areas including Multan, Muzaffargarh and Dera Ghazi Khan, with the occasional addition of the former princely state of Bahawalpur, while the north has referred to the region including Lahore, Kasur, Gujranwala, Sheikhupura, Amritsar and other areas. However, it was not the same throughout history as its borders kept changing.¹

Currently, South Punjab is well defined region in Punjab Province that includes Multan, Dera Ghazi Khan, and the Bahawalpur Civil Divisions. This includes 11 districts: Vehari, Multan, Lodhran, Khanewal, Muzaffargarh, Bahawalpur, Bahawalnagar, Rahim Yar Khan, Rajanpur, and D.G. Khan.

Figure 1: Map of South Punjab



These districts have 42 sub-district administrative units (tehsils), 1,221 union councils, and 8,907 Mauzas. The population of South Punjab is estimated to be around 34.7 million, while Punjab's total population is 110 million. Population density in the South Punjab is presently 447 persons per Square Kilometer and population growth rate is 2.32%. Moreover, South Punjab has 216 police stations, 61 police posts and 52 police circles.²

The total area of the 11 districts of South Punjab is 99,589 Square Kilometers (km²) which makes up 48.5% of the total area of Punjab Province. Which shows that area wise the South Punjab region is almost the half of the Punjab Province. South Punjab is a land of diversity, plains, deserts and mountains rich of minerals, having a diverse flora & fauna and land of great

¹ Rajmohan Gandhi, *Punjab: A History from Aurangzeb to Mountbatten* (New Delhi: Aleph, 2013), 23.

² The Bureau of Statistics, Punjab

difference and contrast. Its strengths lie in its agricultural land, livestock & wealth of natural resources.

Table 01: South Punjab's Basic Facts

Boundary	North Punjab, Sindh, Baluchistan, India
Area	99,589 square km
Population	34.7 million
Population Density	447 persons per square km.
Population Growth Rate	2.3 %
Climate	South Punjab has cool, dry winter from December through February; a hot, dry spring from March through May; the summer rainy season. Each season is bearable and all facilities are accessible everywhere for extreme weather conditions.
Official Language	English/Urdu
Local Languages	Urdu, Siraiki, Punjabi
Capital	Multan
Dry Ports	Multan
Airports	<ul style="list-style-type: none"> • Multan International Airport • Bahawalpur Airport • Dera Ghazi Khan Airport • Shaikh Zayed International Airport, Rahim Yar Khan
Railway	Khanewal railway station linking all provinces.
Export of Major Commodities	Mango, Date, Cotton, Rice, Vegetables, Animals Skins, Handicrafts etc.
Major Crops	Wheat, Cotton, Rice & Sugarcane
Fruits & Vegetables	Mango, Citrus, Guava, Date, Potato, Onion, Carrot, Chilies etc.
Major Industries	Cotton Ginning, Cotton Textile Mills, Rice Mills, Flour Mills, Sugar Mills, Chemical, Fertilizer, Horticulture, Handicrafts, Agro Based Industries, Shoe Industry, Pesticides, Livestock etc.
Minerals	Agricultural Clay, Lime Stone, Gypsum, Silica Sand, Iron Ore, Chalk, China Clay, Fuller's Earth etc.

Source: Bureau of Statistics Punjab, Pakistan Bureau of Statistics

5. Physical Infrastructure of South Punjab

5.1 Roads

Road is the dominant mode of inland traffic in Pakistan and carries 91% of passenger traffic and 96% of freight traffic. Current road density in Pakistan is 0.32km/km-sq. Pakistan's road network is vital for the movement of people and goods and plays an important role in integrating the country, facilitating economic growth and reducing poverty. Pakistan has a road network covering 259,618 kilometers including 179,290 km of high type roads and 80,328 km of low type roads.³

The total metalled road length of South Punjab is 29,913 Kilometers (including 1,465 km of National Highways, 56 km of Motorways, 27,628 km of Provincial Highways & 763 km of Sugar Cess Roads). South Punjab is linked with Sindh, Baluchistan and North Punjab through metalled roads. The details are given below in the table.

Figure 02: M-4 Motorway Crossing into South Punjab



³ National Highway Authorities

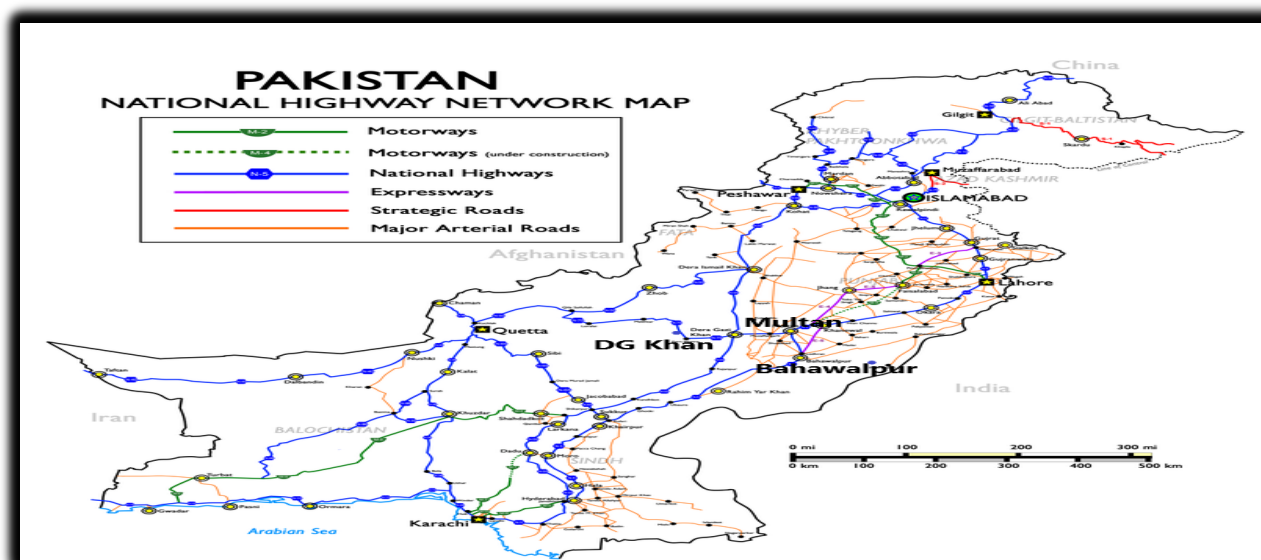
Table 02: Metalled Roads Length in South Punjab

Sr.No	South Punjab /Districts	Total	National Highways	Motorways	Districts Roads	
					Provincial Highways	Sugar Cess Roads
1	Bahawalpur	3,225.98	83.00	-	3,053.01	89.97
2	Bahawalnagar	3,761.78	-	-	3,647.52	114.26
3	R.Y. Khan	4,276.61	157.00	-	3,737.77	381.84
4	D.G.Khan	2,121.03	239.00	-	1,882.03	
5	Layyah	2,667.89	-	-	2,639.26	28.63
6	Muzaffargarh	2,243.03	30.00	-	2,152.83	60.20
7	Rajanpur	1,418.84	191.00	-	1,210.66	17.18
8	Multan	3,024.40	578.00	56.00	2,390.40	-
9	Khanewal	2,749.96	112.00	-	2,596.52	41.44
10	Lodhran	1,060.73	64.00	-	996.73	-
11	Vehari	3,363.19	11.00	-	3,321.98	30.21
Total		29,913.44	1,465	56	27,628.71	763.73

Source: National Highways Authority, Lahore

5.2 National Highways & Motorways Crossing Into South Punjab

- N-5 (1,819 km) Karachi - Torkham (Crossing into Multan)
- N-55 (1,264 km) Kotri - Peshawar (Crossing into D.G Khan)
- N-70 (447 km) Qila Saifullah - Multan
- N-135 (363 km) Miniwali - Muzaffargarh
- M-3 (230 km) Lahore - Abdul Hakeem (District Khanewal)
- M-4 (309 km) Pindi Bhattian - Multan
- M-5 (392 km) Multan - Sukkar

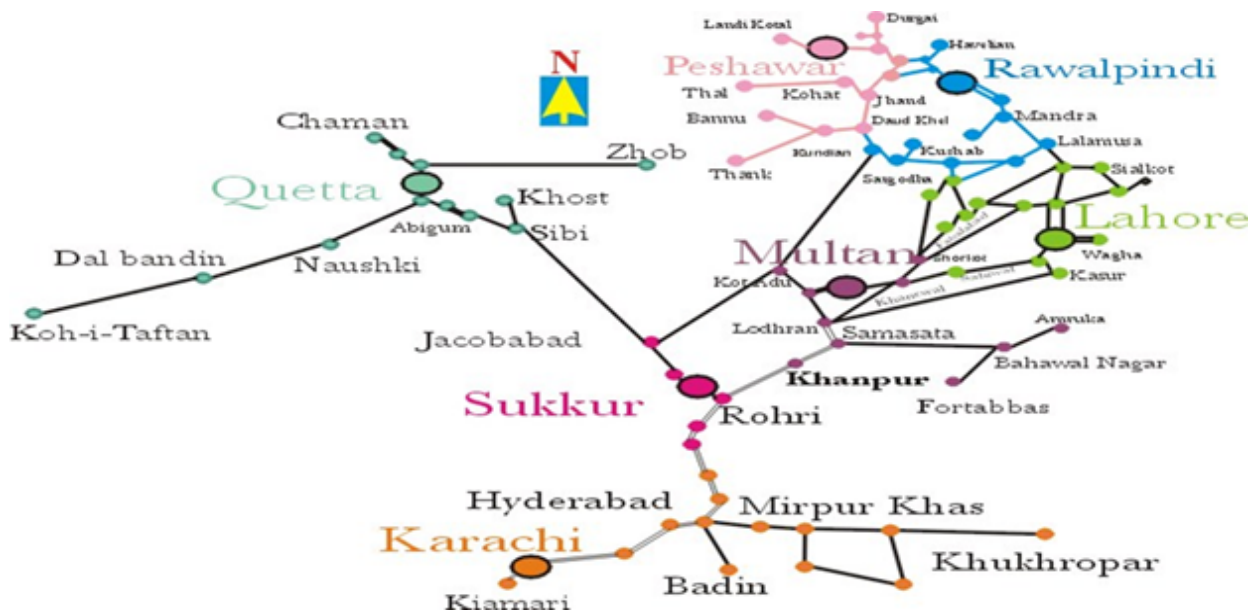
Figure 03: National Highways & Motorways Map

5.3 Railway

The Pakistan Railways (PR) network is comprised of 7,791 route kilometers; 7,346 km of broad gauge, and 445 km of metre gauge. There are 633 stations in the network, 1,043 km of double-track sections (in total) and 285 km of electrified sections. The section of the network Karachi-Lodhran (843 km) and 193 km of other short sections are double tracks, and 286 km from Lahore to Khanewal is electrified. The Main Line connects the following major stations: Karachi, Multan, Lahore, Rawalpindi, and Peshawar. The Pakistan Railway has 520 diesel locomotives, 23 electric locomotives, and 14 steam locomotives.⁴

Pakistan Railway provides an important mode of transportation in South Punjab to the farthest corners of the country and brings them closer for business. The existing railway line in the South Punjab (and with other provinces) was developed by the British Government. District Khanewal is linked by railway line with all the provinces of Pakistan. Khanewal Junction Railway Station is located in the city of Khanewal, South Punjab of Pakistan. District Khanewal has the oldest, largest and most important railway junction of the country. All the major trains moving towards north and south or towards other directions of the country change their course from this point onward. At this junction point, all kinds of trains i.e. electric engine trains or trains with manual engines are running. Khanewal Junction Railway Station is a major stopover for all fast and slow moving trains. In the nutshell, Khanewal is a lifeline for the trains of the country. The routes are Khanewal from linked to Karachi, Lahore, Rawalpindi, Peshawar, Quetta, Multan, Faisalabad, Sargodha, Jhang, Hyderabad, Sibi, Sukkur, Attock, Rahim Yar Khan, Bahawalpur, Gujrat, Gujranwala, Rohri, Jacobabad, Nawabshah and Nowshera.

Figure 04: Railway Network Map of Pakistan



⁴ <https://dlca.logcluster.org/display/public/DLCA/2.4+Pakistan+Railway+Assessment>

5.4 Air Transport

There are total 04 airports in the South Punjab being managed by the Civil Aviation Authority. These are following:

- **Multan International Airport:** The Multan International Airport is the first aerodrome in the City of Saints that not only facilitates the domestic and international passengers travelling to and from Multan but also to nearby towns and cities such as Khanewal, Vehari, Pakpattan, Sahiwal, Rajanpur and Muzaffargarh. This modern airport complex also provides passengers with all the latest amenities and facilities to ensure a hassle-free flight and journey. It is considered to be an important international airport in Punjab.
- **Bahawalpur Airport:** The Bahawalpur Airport was established in 1986 and the redevelopment work to transform it into a modern and advanced facility started in the 2000s. A new terminal was constructed in November 2002, the first portion of the airport's 4,400-foot-long runway was opened as part of Phase 1 of the project. Whereas, the Phase 2 of the project was completed in 2007. The facility comprises arrival and departure halls, airline offices, engineering and security support centers, and cargo areas. A new traffic control tower has also been built inside the airport complex. As of now, Bahawalpur Airport offers flights to Islamabad, Lahore, Karachi as well as Hajj flights to Jeddah.
- **Dera Ghazi Khan Airport:** The Dera Ghazi Khan Airport, more commonly referred to as the DG Khan Airport, is located about 15 kilometers from the city centre. This airport mainly caters to the population of Dera Ghazi Khan and nearby towns. It offers flights to Karachi through Pakistan International Airlines (PIA).
- **Shaikh Zayed International Airport, Rahim Yar Khan:** The Sheikh Zayed International Airport is located in Rahim Yar Khan. It was named after Sheikh Zayed bin Sultan Al Nahyan, the former ruler of Abu Dhabi, who provided financial assistance for the completion of this facility as well as other developmental projects in the city. Presently, this airport offers flights to Islamabad, Lahore and Karachi through PIA.

Table 03: Special Economic Zone in South Punjab

Sr.No	Name of the Approved SEZs	Location
1	Rahim Yar Khan Industrial Estate	Eastern CPEC Route - 30 KM from M-5, Punjab
2	Vehari Industrial Estate	6 KMs from Vehari city on Khanewal- Vehari Road, 110 KMs East of Multan-Faisalabad Motorway, Punjab

Incentive/ Exemption/ Policy Package for SEZs

- Zone developers and Zone Enterprises to have duty free import of capital goods for establishment, maintenance of Zones and projects therein.
- Income tax exemption for Zone Developers and Zone Enterprises for a period of ten years.
- All utilities and infrastructure till zero point of the Zone.
- Captive power generation allowed to zone developers, and excess can be sold.
- One -Window -Facilities by BOI
- Dry Ports Facilities
- Security arrangements by the provincial government

c) Industrial Estates

The economic well being of any region is dependent on the industrial base in that region. The industrial sector provides employment to skilled and unskilled labor and foster economic activity in regional markets. This further leads to more trade and hence more employment and a better standard of living. In order to facilitate growth and establishment of industries, Industrial Estates have been established at the following places in the South Punjab:

- Bahawalpur Industrial Estate
- Vehari Industrial Estate
- Rahim Yar Khan Industrial Estate
- Multan Industrial Estate

Table 04: Registered Factories & Employment Level in South Punjab

Division	No. of Factories	Estimated Employment
Bahawalpur	1,162	49,865
D.G. Khan	624	52,663
Multan	1,028	62,291
Southern Punjab (Total)	2,814	164,819

Source: Punjab Development Statistics, 2019

6. Potential Sectors for Investment

6.1 Agriculture

Agricultural sector is indispensable to the country's economic growth, food security, employment generation and poverty alleviation particularly, at the rural level. Agriculture holds a pivotal position in the economy of South Punjab. More than 70-75 percent population of South Punjab depends on agriculture for its livelihood. With strong forward and backward linkages with the secondary (industrial) and tertiary (services) sectors, it can play a pivotal role to spur economic growth. However, this sector has remained prone to several challenges like climate change, variance in temperature, water shortage, and changes in pattern of precipitation along with increase in input prices.

South Punjab has two cropping seasons. "Kharif", the first sowing season, which starts from April to June and is harvested from October to December. This season crop cycle mainly consists of rice, sugarcane, cotton, maize, moong, mash, bajra, jowar etc. "Rabi", being the second season, sowing begins from October to December and is harvested from April to May. It comprises mainly of wheat, gram, lentil (masoor), tobacco, rapeseed, barley, mustard etc.

Figure 06: Agricultural Commodities of South Punjab



There is 7.1 million hectare area available for crop cultivation in South Punjab. In addition, 0.7 million hectares area is culturable waste. Canals and tube wells are the two main sources of irrigation.

Table 05: Land Utilization Statistics in South Punjab (2020-21)*(In Hectares)*

Sr. No	South Punjab/ Divisions	Cultivated Area	Uncultivated Area	Total Reported Area
1	Bahawalpur	1,716,428	441,171	2,157,599
2	DG Khan	1,827,432	1,329,438	3,156,870
3	Multan	1,280,124	243,492	1,523,616
Total		4,823,984	2,014,101	6,838,085

Source: Crop Reporting Service, Punjab

Detail of the major crops, fruits and vegetables grown in South Punjab region is as following:

6.1.1. Main Crops

Wheat, Cotton, Rice and Sugarcane are the main crops grown in South Punjab. Area and production of these crops during the period 2020-21 are given below:

Table 06: Main Crops of South Punjab

Crops	Production In '000' Tones	Area In '000' Acres
Wheat	9,239	6,794
Cotton	792	3,579
Rice	1,061	1,184
Sugarcane	27,810	894

Source: Crop Reporting Service, Punjab

Besides, Maize, Jawar, Moong, Mash, Masoor, Tobacco and Oil Seed such as Rape / Mustard, Sun Flower etc. are also grown in minor quantities in South Punjab.

6.1.2. Main Fruits

Mango, Citrus, Guava and Date are the main fruits grown in South Punjab. Area and production of these fruits during the period 2020-21 are given below:

Table 07: Main Fruits of South Punjab

Fruits	Production In Tones	Area In Acres
Mango	1,290,925	238,311
Citrus	413,354	99,088
Guava	27,788	7,675
Dates	2,483	655

Source: Crop Reporting Service, Punjab

Besides Jaman, Pears, Phalsa, Water & Musk Melon, Pomegranates, Banana etc. are also grown in minor quantity in South Punjab.

6.1.3 Main Vegetables

Potato, Onion, Tomato, Carrot and Chilies are main vegetables grown in South Punjab. The area and production of these vegetables during the period of 2020-21 are given below in table:

Table 08: Main Vegetables of South Punjab

Vegetables	Production In Tones	Area In Acres
Potato	720,939	64,998
Onion	429,463	75,010
Tomato	67,961	60,02
Carrot	115,833	9,442
Chilies	14,680	14,961

Source: Crop Reporting Service, Punjab

Besides, Bitter Gourd, Ladyfinger, Tinda, Turnip, Garlic, Cauliflower, Cabbage etc. are also grown in the South Punjab in minor quantities.

The above data shows a noticeably high yield of agriculture in South Punjab. Cotton produced in this region is main source of raw material for the textile industry of Pakistan. Similarly, wheat, rice, sugarcane, vegetables & fruits production fulfils the food requirements of more than half region of Punjab and also exported to other countries.

6.1.4 Government Measures for Agriculture Sector

The government closely monitors key crops and devises policies interventions to ensure uninterrupted supply of basic food items at affordable prices in the country. The primary goal of the government is to enhance financial inclusion in the agriculture sector to boost productivity and exports, thereby enabling a rural development-driven economic growth. Realizing the importance of agriculture, the government is also focusing on pro-agriculture set of policies to tap maximum benefits by introducing the agri-input regime to increase yields of major rabi and kharif crops. The Prime Minister of Pakistan has approved “Agriculture Transformation Plan” with the objective to enhance national agricultural output and livelihood of farmers.

a) Agriculture Transformation Plan⁵

Ministry of National Food Security and Research presented an action plan to the Prime Minister for transformation of agriculture sector in the country. Under this plan provinces will work on re-tweaking of machinery given under National Agriculture Emergency Projects (NAEP) on wheat, rice, sugarcane, and oilseeds for maximum distribution of implements among farming community on following aspect:

- Design of intervention and pre-qualification mechanism
- Additional implements
- Subsidy mechanism to be aligned with Kissan Card
- Service providers to be registered

⁵ Pakistan Economic survey, 2020-21

- Unique implement ID
- Farmers share

This approved action plan with specific timeline for interventions, yield gaps and particular issues of the sector to be resolved through first and second generation. These interventions comprise of action to be taken by Federal and Provincial Governments. The details are as under:

First Generation Interventions

Bridging the Yield Gap	Target Sector
<ul style="list-style-type: none"> • Seed Sector Reforms • Inputs: digital subsidy mechanism • Mechanization • Water Efficiency • Revamping extension services • Access to Credit • Post harvest storage 	<ul style="list-style-type: none"> • Cotton revival • Olive Deeping • Genetic improvement in livestock • Fisheries

Second Generation Interventions

<ul style="list-style-type: none"> • Horizontal Expansion • International Cooperation • Value Chain Development • Clusters (Fruits & Vegetables) • Perishable produce 	<ul style="list-style-type: none"> • Crop Zoning • Land Consolidation • Organic Farming • Adaptation & self Discovery • Sub-montane agriculture
--	--

Source: Ministry of National Food Security & research

b) Agriculture Marketing Information Service (AMIS)⁶

Purpose of Agriculture Marketing Information Service (AMIS) is to disseminate the prices of agriculture commodities rates from 135 markets located across the province of Punjab. In 2010, Agriculture Department of Punjab decided to enhance the service by collecting international agricultural commodity prices and publishing these prices on AMIS. Exchange of Information across international exchanges and internal market places will enable AMIS to gain comparative analysis of local and international commodity prices and will also provide benefit to traders, exporters and other stakeholders.

Salient Features of AMIS

- Real time conversion of international commodity prices from U.S Dollars and Indian Rupee to Pakistani Rupee.
- Storing closing prices of all agricultural commodities for historical reporting.

⁶ <http://amis.pk/>



- Improved reporting (tabular and graphical) of international commodity prices.
- Publishing international commodity prices in Urdu language.

For more information, please visit the website: <http://amis.pk/>

6.1.5 Potential Areas for Investment

- | | |
|--|---|
| • Corporate Farming | • Tunnel Farming |
| • Cotton Cultivation | • Cotton Ginning Mills |
| • Surgical Cotton Manufacturing Unit | • Cotton Seed Oil Expeller Unit |
| • Rice Cultivation | • Vegetables Dehydration Unit |
| • Rice Husking & Polishing Unit | • Parboiled Rice Plant |
| • Potato Chips Manufacturing Unit | • Date Processing Plants |
| • Cold Storages | • Fruit Nurseries |
| • Tomato Paste Manufacturing Unit | • Agriculture Equipment Implements & Manufacturing |
| • Flours Mills | • Fertilizers/ Pesticides |
| • Warehouse | • Agriculture Waste / By Products Raw Material Unit |
| • Food Processing Unit | • Plantation Products |
| • Bio-Agriculture | • Canned Fruits with Syrup Processing Units |
| • Fruit Packing Houses | • Cut Flower Production |
| • Fried/Dried Onion Plants | • Vegetable Ghee/Oil Production Plant |
| • Tin Making for Vegetables Ghee/Oil | • Guar Gum Unit |
| • Fruits Jams, Jellies and Pickles Manufacturing Unit | • Cotton Bags Manufacturing Unit |
| • Fruit Juice Processing Unit (Mango, Orange & Guava etc.) | • Seed Processing Unit (Wheat, Cotton, Rice etc.) |

6.2 Livestock

Livestock is the second important economic activity in the South Punjab. Livestock is a major source of livelihood for most of the rural population. Livestock is marketed to other provinces. It is an important source of meat, milk, wool, hides and skins. Animals are also used to reach those areas where no transportation is available. The major livestock species include goats, cattle, buffalos and sheep. The summary of the livestock statistics of South Punjab is given below in the table:



Table 09: Livestock Statistics of South Punjab

<i>(In Thousands)</i>								
Cattle	Goats	Buffaloes	Sheep	Bullocks	Camels	Horses	Asses	Mules
6,019	9,103	4,757	2,177	133	39	27	287	7

Source: Livestock Census 2010

The major animal breeds found in South Punjab are following:⁷

- **Cholistani:** The breed is found in the sandy desert of Cholistan and district Bahawalpur, Bahawalnagar & Rahim Yar Khan. The Cows are raised as dairy animals but their male calves are a source for production of good quality beef.
- **Sahiwal:** The breed was developed in the fertile status of the land between the river Ravi and Sutlej, particularly in the districts of Sahiwal, Okara & Multan.
- **Dajal:** The breed originates from the Dajal area in D. G Khan. Males are good for draught work, whereas cows are low yielder but owner's domestic consumption is fulfilled.
- **Nili Ravi:** This buffalo "Black Gold" of Punjab is a much prized breed. Its home tract is around the Sutlej and Ravi Plain i.e. Lahore, Faisalabad, Sahiwal, Multan and parts of Bahawalnagar districts of South Punjab.
- **Nukri:** Nukri goats are found in D.G Khan and Rajan Pur districts of South Punjab. The general body colour is white with red eyes.
- **Thalli:** Thalli sheep breed derives its name from the Thall desert and its native tract. These sheep are now found extensively in Muzaffargarh & Multan districts.
- **Marecha/Mohra:** Theses camels are found in the Cholistan desert (in the area of Bahawalpur Division).

Figure 07: Animals Breeds in South Punjab

⁷ <https://livestock.punjab.gov.pk/>

6.2.1 Poultry

Poultry sector is one of the most important sub-sectors of livestock sector as it provides employment to more than 1.5 million people in country. With an investment of more than Rs 750 billion, this industry is growing at an impressive rate of approximately 7.5 percent per annum over the last decade. Pakistan is now placed at the 11th position among the largest poultry producers of the world and has ample space for further improvement.⁸

The poultry industry in the South Punjab is flourishing. At domestic level, poultry birds are raised to meet the domestic needs for eggs and meat. There are 4,223 broiler and 572 layer poultry farms in South Punjab having rearing capacity of 209,470 and 4,487 thousand birds respectively. There are also 38 breeding farms with rearing capacity of 1,148 thousand birds.⁹

6.2.2. Government Measures for Livestock Sector¹⁰

The government has renewed its focus on the livestock sector for economic growth, food security, and poverty alleviation in the country. The overall livestock development strategy aims to foster private sector-led development with public sector providing enabling environment through policy interventions. The regulatory measures are aimed at improving per unit animal productivity by improving health coverage, management practices and disease control. To promote in the value added livestock export sector, government is considering to develop meat export processing zones and also facilitating establishment of modern slaughterhouses. Various financial schemes have been introduced to facilitate access to formal finance.

The federal government has launched following programmes under the “Prime Minister’s National Agriculture Emergency Programme”:

a) Back Yard Poultry

Under this project five million pre-vaccinated high laying backyard birds will be distributed among public across the country at subsidized rates in four years. This will provide livelihood and adequate animal protein to undernourished population. The total cost of the project is Rs 1.6 billion and 30 percent will be contributed jointly by federal and provincial governments while rest of the cost is expected to be borne by the beneficiary.

b) Save the Calf

The initiatives envisages 380,000 male calves to be saved from early slaughter in 4 years period through financial incentive of Rs 3,000 per calf to farmers besides reducing mortality with improved nutrition and husbandry practices. The intervention will provide stock for feedlot fattening for enhanced productivity and quality beef leading to increased profit margins for the farmers and rural alleviation. The total cost of the project is Rs 3.4 billion. The federal government will contribute 20 percent of total cost while the remaining will be shared by provincial governments.

⁸ Pakistan Economic survey, 2020-21

⁹ Bureau of Statistics Punjab

¹⁰ Pakistan Economic survey, 2020-21



c) Calf Feedlot Fattening in Pakistan

Under this Programme Rs 4,000 for each calf has been allocated as financial incentive to persuade farmers to produce healthy and nutritious beef in the country. The intervention will promote feedlot fattening business in the country. The total cost of the project is Rs 2.4 billion.

6.2.3 Potential Areas for Investment

- Layer Farming
- Broiler Farming
- Dairy Farms
- Milk Production, Processing and Packaging
- Goat and Sheep / Cattle Fattening Farm
- Slaughter Houses
- Wool Processing
- Bee Farming
- Tannery
- Sausage Making
- Ostrich Farming
- Animal Feed Mill
- Camel Farming
- Chicken, Mutton & Beef Shops
- Meat Processing Unit
- Milk Pasteurizing Unit
- Dairy Products (Cheese, Butter, Yoghurt)
- Frozen Meat Unit

6.3 Fisheries

Fisheries as a subsector of agriculture, plays an important role in the national economy and towards food security of the country by reducing pressure on demand for mutton, beef, and poultry. It is also considered to be an important source of livelihood for the coastal population. Besides marine fishery, inland fishery (based in rivers, lakes, dams etc.) is also an important activity throughout the country. During FY2021 (July-March), fish production remained at 690.600 thousand metric tonnes of which 465.200 thousand metric tonnes was from marine and the remaining was produced by inland fishery sector. During FY2021 (July-March), 136.370 thousand metric tonnes of fish and fishery preparation valued, at US\$ 303.606 million (Rs 48,945 million), were exported. Pakistan's major buyers are China, Thailand, Malaysia, Middle East, Sri Lanka, and Japan.¹¹

In South Punjab region mainly Rohu and Thaila, Mori, Grass Carp, Silver Carp, Big Head, Gulfam, and Tilapia fish is being cultured in farms. Most common types being produced by fish farms are Rahu, Thaila and Tilapia. The fish is supplied to local fish markets of Multan, Bahawalpur, Dera Ghazi Khan, Head Islam, Head Panjnad, Head Taunsa, Head Sidhnai etc.

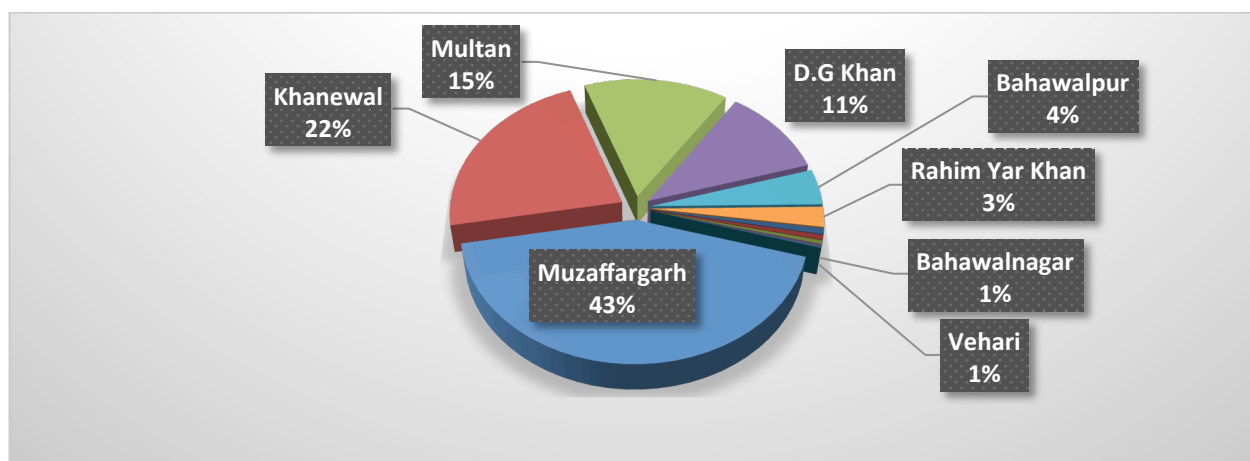
¹¹ Pakistan Economic Survey 2020-21

Figure 08: Tilapia Fish of Muzaffargarh**Table 10: Fish Production in South Punjab**

Sr.No	South Punjab/Divisions	Quantity ('000' Quintals)
1	Bahawalpur	87
2	D.G Khan	221
3	Multan	149
Total		457

Source: Directorate General, Fisheries, Punjab, Lahore.

Climatic situation and soil composition is quite favorable for fish farming in South Punjab. District Muzaffargarh is the largest fish producing district in South Punjab with total share of 43% within South Punjab region. Likewise, Khanewal has 22%, Multan 15% and D.G Khan 11% share in total fish production of the region. In other district like Bahawalpur, Rahim Yar Khan, Bahawalnagar, Vehari, Lodhrn, Ranajpur and Layyah fish farming is being carried out and the number is increasing with the time.¹²

Graph 01: District wise Share of Fish Production in South Punjab (in Percentage)

¹² Punjab Fisheries Department - South Punjab

6.3.1. Government Measures for Fisheries Sector

Government of Pakistan is undertaking several steps to improve the fisheries sector and its exports. A number of initiatives are being taken by federal and provincial fisheries departments including strengthening of extension services, introduction of new fishing methodologies, development of value added products, enhancement of per capita consumption of fish, up gradation of socio-economic conditions of the fishermen community and a review of Deep Sea Fishing Policy of 2018.¹³

6.3.2 Potential Areas for Investment

- Fish Processing and Packing Unit
- Fish Packing Boxes Manufacturing
- Fish Feed Manufacturing Unit
- Biofloc Fish Farming
- Tin/Can Manufacturing Units
- Fishing Net Manufacturing Units
- Fish Sale Shops
- Freshwater Prawn Seed Hatchery
- Laboratories at State Level for Water Quality and Fish Health Investigations

6.4 Handicrafts

Pakistan has a rich and diverse history of handicrafts. The entire wealth of timeless Pakistani handicrafts has survived through ages. The legacy of Pakistani culture promises everything—beauty, dignity, form and style. Every city has its own handicrafts specialty ranging from fabric, material, embroidery, to jewelry, carving, mirror work and other handicraft items. Each color, style, design and motif carries with it a unique symbol portraying the culture of that particular area and builds on people’s indigenous skills. The immense magic created by Pakistani hands is visible from the timeless artistry of the dazzling semi-precious jewelry, exquisite furniture, colorful toys and dolls, beautiful paintings and enthralling sculptures.

For handicrafts of South Punjab, artisans of Multan, Bahawalpur and Dera Ghazi Khan produce most adorable cross stitches especially the city of saints, Multan, takes the lead in it. Multan is producing matchless cross stitched garments, bedsheets and curtains. Women make their designs with hands but apparently it seemed that these had been made by machines. Tar kashi of Multan, Kahrur Pacca and DG Khan is much popular home and abroad. The artisans make the eye-catching designs on cotton and other crapped clothes like gents kurta, dupatta etc. Kan Dani, Mukesh and Gotta work besides Chunri are specialties of Bahawalpur. Ajark and block print locally known as “Thapa” are also famous products of city Abbas Nagar, some 35 km away from Bahawalpur. DG Khan produces Kucha Tanka, Balochi and Mirror work. Prayer Mats commonly known as “Taadi” in Saraiki are much beautiful. These are made by date’s leaves. Multicolored Trays made up of date palm leaves and popularly known as Chhabi are decorated with beads. Blue Pottery, Camel Skin Bone, leather products, Silma Sitara and Naqsha Dabka

¹³ Pakistan Economic survey, 2020-21

work, khussa (Footwear), camel lamps, clay pots like money boxes, naqashi, block prints are famous handicrafts of Multan. These handicrafts of South Punjab possess export potential as well.

6.4.1 Potential Areas for Investment

- Cloth Embroidery
- Dying of Date-Palm Leaves
- Camel Lamps
- Leather Embroidery (Chakkan)
- Clay Pots like Money Boxes
- Ladies and Gents Sandals, Belts
- Ladies Purse/ Hand Bags Making
- Brief Cases Rugs & Wall Hangings
- Photo Frame Gift Sets
- Makrani Patti (Handloom)
- Silver Jewelry
- Wooden Hotpot, Sugar Pot
- Marble Stone Craft
- Apparels and Accessories
- Beads Jewelry
- Dyeing Yarns
- Candle Making & Egg Decorating
- Handy Fans And Chabian
- Embroidery of different House Hold Items
- Carpets
- Gilums (Woven Rugs)
- Mazri Products (Basket Weave)
- Blue Pottery
- Handicrafts Sale Shops

6.5 Cotton Ginning & Pressing

Cotton is the most important cash crop in Pakistan and cotton production in Pakistan is integral to the economic development of the country. The nation is largely dependent on the cotton industry and its related textile sector, and the crop has been given a principal status in the country. Nearly 26 percent of farmers grow cotton, and over 15 percent of total cultivated area is devoted to this crop, with production primarily in two provinces. Approximately 65 percent of Pakistan's cotton is grown in Punjab, which has dry conditions, and the rest is grown in Sindh, which has a more humid climate, with negligible area under cotton in Khyber Pakhtunkhwa and Balochistan. Pakistan occupied the fourth position among the cotton growers of the world. In respect of exports of raw cotton, Pakistan holds third position and is the fourth in consumption (about 30 and 40 percent of its production). It is the largest exporter of cotton yarn. Cotton products export account for 55 percent of all foreign exchange earnings of the country. It

accounts 7.8 percent of value added in agriculture and 1.6 percent in GDP.¹⁴ Punjab is categorized under the following zones on the basis of cotton crop:

Table 11: Cotton Production Zones in Punjab

Production Zone	Districts
Core Areas	Multan, Lodhran, Khanewal, Vehari, Muzaffargarh, Layyah, D.G. Khan, Rajanpur, Bahawalpur, Bahawalnagar and R.Y.Khan.
None-Core Areas (Old Cotton Areas)	Faisalabad, T.T.Singh, Jhang, Okara, Sahiwal and Pakpattan.

Source: Pakistan Cotton and Ginners Association (PCGA)

The core areas of cotton production lie in the region of South Punjab. Area and production of cotton crop in the South Punjab during the period 2020-21 is given below:

Table 12: Area & Production of Cotton Crop in South Punjab

Production In '000' Tones	Area In '000' Acres
792	3,579

Source: Crop Reporting Service, Punjab

The availability of abundant cotton crop has resulted the emergence of 'Cotton Ginning and Pressing' industry in the South Punjab region since pre-partition. Due to flourish of textile value added products in the country, 'Cotton Ginning and Pressing' sector being the source of main raw material for the textile products has also transformed manifolds. It is one of the most important sub sector of textile value chain. Textile sector is the largest exporting sector in Pakistan, so performance of textile sector is predominantly reliant on 'Cotton Ginning and Processing' industry and vice versa. Around 80% of the demand of cotton bales of Pakistan's textile industry are being met by locally. According to Pakistan Cotton and Ginners Association (PCGA) and State Bank of Pakistan study, there are about 1,200 cotton ginning units with approximately 60% ginning units located in Punjab and 40% units in Sindh. Many of these units (around 20%) are non-operational due to various factors but mostly due to low availability of cotton and power shortages. Within Punjab industry is predominantly scattered in and around the regions of Rahim Yar Khan, Bahawalpur and Multan. District wise operating Cotton Ginning & Pressing Factories in South Punjab are given below:

¹⁴ Pakistan Bureau of Statistics

Table 13: District wise Ginning & Pressing Factories in South Punjab

Sr No.	Districts	Factories in Operation
1	Multan	54
2	Lodhran	41
3	Khanewal	64
4	Muzaffar Garh	49
5	Dera Ghazi Khan	40
6	Rajanpur	41
7	Layyah	13
8	Vehari	77
9	Rahim Yar Khan	101
10	Bahawalpur	105
11	Bahawalnagar	60
Total		645

Source: Pakistan Cotton and Ginners Association (PCGA)

Consolidated statement of cotton arrivals in factories of South Punjab as on 1st March 2022 is as following:

Table 14: Cotton Arrivals in Factories in South Punjab

Sr.No	Districts	Arrival in Bales	Pressing in Bales
1	Multan	72,280	72,130
2	Lodhran	88,203	88,203
3	Khanewal	230,018	230,018
4	Muzaffar Garh	116,220	116,220
5	Dera Ghazi Khan	327,206	326,606
6	Rajanpur	96,510	96,510
7	Layyah	191,536	191,536
8	Vehari	102,964	102,964
9	Rahim Yar Khan	668,763	668,763
10	Bahawalpur	524,672	524,672
11	Bahawalnagar	1,132,157	1,131,957
Total		3,550,529	3,549,579

Source: Pakistan Cotton and Ginners Association (PCGA)

6.5.1 Potential Areas for Investment

- Spinning Mills
- Surgical Cotton Production Units
- Weaving Units
- Fabrics Dying Units
- Commercial Circular Knitting Unit
- Tents & Canvas
- Cotton Bags
- Cotton Towels
- Cotton Bed Sheets
- Cotton Seed Oil Expeller Unit
- Lint Cleaners for Ginning Factories
- Surgical Bandages Production Units

6.6 Transportation and Logistics

Pakistan is the sixth most populous country having an annual population growth rate of 2.4%. With a large proportion of population living in cities, transport and logistics sectors are important for sustained economic development. Transport contributes 22.3% of the services sector and accounts for around 6% of the total employment. Therefore, the government is making every possible effort for improving transport and logistics services for better economic gains with improved access to domestic markets and lowering the cost of goods and services.

6.6.1 Potential Areas for Investment

- Warehousing
- Cold Chain Logistics
- Trucking
- Urban Transport

6.7 Technology and Communication

The digital transformation of economies is taking place at a fast past due to rapid growth in E-commerce. There are more than 2,000 IT companies in Pakistan and this number is growing every year. Therefore, the Information and Communication Technology (ICT) sector offers opportunities for existing and start-up businesses.

6.7.1 Potential Areas for Investment

- E-Commerce
- Software Houses
- Digital Services Platforms
- Broad Band Services
- Computers, Laptops, Tablets (New/Used)
- ICT Equipment



6.8 Healthcare and Medical Devices

Healthcare services and medical devices are in high demand particularly in the private sector market. The demand and opportunities have increased in the post COVID scenario. The growing demand in the health sector and rising awareness about health consciousness offers profitable investment prospects in health and medical sector in South Punjab.

6.8.1 Potential Areas for Investment

- Pharmacies
- Private health clinics / hospitals
- Testing Laboratories
- Monitors, X-Rays Machines
- Dental & Surgical Clinics / Hospitals

6.9 Large Projects

Following are the potential projects for large scale investment in South Punjab.

- Cement Factories
- Fertilizer Plants
- Minerals Mining, Processing and Export
- Oil Refinery and Large Oil Storages
- Power Generation through Coal and other alternate energy resources
- Iron and Steel Mills.
- Automobile Manufacturing Plant
- Sugar Mills
- Seed Processing Units
- Paints Manufacturing Plants
- Oil and Gas Exploration, Development and Production
- Solar Power Projects

These projects can support a large number of SMEs in the allied sectors and industries.

6.10 Export Potential Map

The Export Potential Map is a free tool that turns economic analysis into practical trade information using the ITC export potential methodology (A methodology to identify export opportunities for developing countries). Using the Map's customizable and shareable visualizations, you can spot:



- Products, markets and suppliers with (untapped) export potential
- Opportunities for export diversification

The products with greatest export potential from Pakistan to world are as following:

- Apparel
- Cereals (processed)
- Dairy products
- Fruits
- Home textiles
- Meat (except poultry)
- Rice
- Vegetables
- Live animals (except poultry)
- Vegetable oils & fats
- Wood products
- Chemicals

Whereas, the products with export potential from South Punjab to world are as following:

- Fruits
- Home textiles
- Meat (except poultry)
- Vegetables
- Dairy products
- Live animals (except poultry)

For more information, please visit the website: <https://exportpotential.intracen.org/en/>



7. Enabling Business Environment

7.1 Liberal Investment Regime

With the objective to increase competitiveness of the economy, the Investment Policy 2013, maintains the investor-friendly policies and continues to expand the opening and liberalization process to all sectors. Some of the key features of current Investment Policy of Pakistan are as under:

- All sectors and activities for foreign investment unless specifically prohibited or restricted for reasons of national security and public safety.
- No minimum requirement for the amount of foreign equity investment in any sector.
- Foreign investors in any sector shall at any time repatriate profits, dividends, or any other funds in the currency of the country from which the investment was originated.
- Open-admission system that does not require pre-screening and approval for entrants.
- Attractive tax / tariff incentives package.
- Industrial Units bringing in technology for the first time that is not available in Pakistan shall be declared pioneer industry and to avail incentives at par with special Economic Zones (SEZs).

7.2 Foreign Investment Fully Protected

Pakistan has an open foreign investment regime. Protections provided to foreign investors are no less than the treatment to national investors. The Board of Investment (BOI) is the apex agency to promote, encourage and facilitate foreign investment. The BOI has declared food and beverages, auto and auto parts, information technology and IT-enabled services, logistics and value-added textiles as priority sectors. All sectors and activities are open for foreign investment. The main laws regulating acquisition and investments by foreign nationals and investors are as following:

- Foreign Exchange Regulation Act 1947 (FERA 1947)
- Foreign Private Investment (Protection and Promotion) Act 1976 (FIPPA 1976)
- Protection of Economic Reforms Act 1992
- Foreign Exchange Manual (the FE Manual)
- Companies Act 2017 (CA 2017)
- Competition Act 2010 (CA 2010)
- Securities Act 2015 (SA 2015)
- Banking Companies Ordinance 1962 (BCO)
- Public Private Partnership Act 2017
- Special Economic Zones Act 2012
- Listed Companies (Substantial Acquisition of Voting Shares and Takeovers) Regulations 2017
- Competition (Merger Control) Regulations 2016 (the Merger Control Regulations)

7.3 Taxation in Pakistan

The Ministry of Finance (MoF) is responsible for the formulation of tax policy whilst the Federal Board of Revenue (FBR) administers the taxes and taxation policies. The main legislative



framework of taxation is provided the “Income Tax Ordinance, 2001”. The Government of Pakistan is looking to encourage businesses inside the country and much of the tax incentives it provides aim to increase economic activity within the country and attract foreign investors to its shores. Keeping this in mind, the government has announced a new tax regime whereby starting from 2019 until 2023 and onwards, the corporate tax rates for small companies are given below in the table:

Table 15: Corporate Tax Rates for Small Companies

Company/Tax Type	Tax Rate %
Banking company	35
Public company other than banking company	29
Any other company	29
Small company	23 (will reduce by 1% each year till 2023)
GST (Sales Tax/VAT)	17
Sales tax (services)	16
Customs duty	0-20 except auto items
Federal excise duty	0-16 for specific items only

Source: Federal Board of Revenue

7.4 Investment Incentives Available in Punjab

Sector-wise details of investment incentives are as following:

a) Construction Sector

- Investment in Construction Projects under “Naya Pakistan Housing Authority”, 90% fixed tax will be waived and only Pay 10% tax.
- Withholding Tax on Construction Industry lifted from all sectors, except steel and cement.
- Fixed tax rates for construction sector charges per square foot or square yard.
- Rs 30 billion subsidy to Naya Pakistan Housing Projects for stimulating construction activities.

b) Food Processing Sector

- Low rate of customs duties on import of capital goods used in dairy & poultry sector.
- Plant, machinery and other capital goods used for establishing dairy farms & poultry farms can be imported on concessional rates of customs duty.
- Low duties on capital goods used for handling, processing and storage of vegetable and fruits.
- Exemptions on income tax for the food processing and beverages sector.
- 0% customs duty on capital goods for setting up fruit processing in specific areas.

c) Tourism Sector

- Refinance facility under the Export Finance Scheme for consultancy service.
- Set off of losses of companies operating as hotels.
- Withholding rate of tax on hotel services reduced to 3%.
- Concessionary customs duty for import of plant, machinery and equipment by the manufacturing industry, tourism related projects, hotels and relocated industrial plants.

d) Alternate Sources of Energy

- Concessions of customs duty on local manufacturing of LED lights.
- Customs duty on imports of parts of LED lights is being reduced to 5%.
- Extension in relief on import of solar panel.

e) Information Technology Sector

- Income Tax exemption on export of a wide range of IT solutions and services.
- Income derived from exports of computer software or IT services or IT enabled services is exempted from tax till 30th June, 2025.
- Up to 100% foreign ownership of IT & ITeS companies.
- 35% of export earnings can be retained in foreign currency for making payments abroad.

f) Leather Industry

- Exemption of 3% custom duty on tanned hides and skins.
- Exemption of additional 2% custom duty on all plant and machinery used in production of goods.
- Reduction on regulatory duty on import of goods, 5% to 35% on leather decreasing agents, 20% on gags and trunks, 50% on garments, 15% on footwear outer soles, 35% on footwear material and composition or uppers of leather, 5% drawback on local taxes & levies on finished leather.

8. Formation / Registration of Business Organizations

8.1 Formation of Sole Proprietorship

A “Sole Proprietorship” is the most common and simple form of business organization. They are formed by persons who own all or most of the business property and assets. They are 100% responsible for all the control, liabilities and management of business. A sole proprietorship, as its name states, has only one owner. As the only owner, the sole proprietor has the right to make all the management decisions of the business. To start a business as a “sole proprietorship” no prior registration is required with any government department or authority in Pakistan.

8.2 Formation of Firm/Partnership

A “Partnership” in Pakistan is a business entered into by a formal agreement between two or more persons or corporations carrying on a business in common. The capital for a Partnership is provided by the partners who are liable for the total debts of the firms and who share the profits and losses of the business concern according to the terms of the partnership agreement. Partnership in Pakistan (other than banking companies) are generally limited in size to twenty partners.

The registration of partnerships is not compulsory by law. It is optional and there is no penalty for non-registration. However there are disadvantages for not registering. If any dispute arises among the partners or ex-partners they may not resolve the issue through the civil courts.

For registration of partnership, minimum 2 and maximum 20 partners can register their partnership firm legally. Following are the types of partnerships.

1. Ordinary/General/Simple Partnership Agreement: This form of partnership agreement partners are equally involved in all the activities of business.
2. Limited Partnership: Partners are limited in their liabilities and duties. The profit and loss is also limited as per the investment and liabilities.
3. At-Will Partnership: It contains both the aforementioned types of partnerships. The profit is divided according to his/her investment and work.

To register/form a Partnership Firm in Pakistan, the partners of the firm can apply for the registration of partnership under the law of “The Partnership Act, 1932”.

a) Documents Required

- Original partnership deed duly signed by all partners with firm’s stamp on the stamp paper and attested by notary public/oath commissioner.
- Copy of partnership deed duly attested with notary public/oath commissioner.
- Attested photocopy of CNIC of all partners.
- Statement in prescribed form (Form A).
- Challan of Rs.110/- deposited in National Bank of Pakistan.
- Blank stamp paper of Rs.50/-.
- Authority letter in favor of legal representative.

Documents shall be submitted before the Registrar of Firm of the area in which any place of business of the firm is situated or proposed to be situated.



8.3 Incorporation of Company

A “company” is a business set up as separate legal entity and admittedly law to do business. There are members or shareholders who own the company. These members elect a board of directors. There is one managing director (CEO) who along with the board makes operational decisions. The shareholders or owners are protected from the debts and liabilities of the corporation, and the corporation pays corporate income taxes. These taxes are paid on profits rather than the income. A company may also require a company secretary, legal advisor and auditor depending on its size (does not apply to smaller companies).

Companies can either be registered as:

1. Public Limited Company
2. Private Limited Company
3. Single Member Private Limited Company

Generally a private limited company has 2 directors whereas public limited companies have a minimum of 3 directors. However, a single member private limited company (known as SMC) with one director only may also be setup.

Companies are registered under the Companies Ordinance, 1984. Any person or association of persons can form and get a company registered by simply filing the prescribed documents and depositing the requisite registration fee with Securities and Exchange Commission of Pakistan (SECP). SECP is the only body granted the powers of company registration in Pakistan by the Government of Pakistan. SECP has established its ten Company Registration Offices (CROs) at Islamabad, Karachi, Lahore, Peshawar, Faisalabad, Multan, Sukkur, Quetta, Abbottabad & Sialkot.

The steps involved for registering a company with SECP under the Ordinance are as following:

1. Name Availability

The first step in company registration in Pakistan is to make an application to the registrar of companies for the availability of name. The application can be made both online and in offline mode and normally takes a period of 3 to 4 days before confirmation of the name applied for new company registration in Pakistan.

2. Preparation of Documents

The second step in company registration procedure in Pakistan is to start preparing documents necessary for the process of company registration. The following are the set of documents need to be prepared in order to successfully complete the process of company registration in Pakistan:

- **Memorandum of Association:** Memorandum of Association is the basic document in which all the objectives of the company registration are stated.
- **Articles of Association:** Articles of Association is the basic document where all the rules of the company to operate are stated.
- **Form 1:** Form I for company registration is the basically a declaration of one of the directors of the company to be registered.
- **Form 21:** Form 21 is the form whereby the address of company undergoing the process



of company registration in Pakistan is notified to the registrar.

- **Form 29:** Form 29 contains information about the particulars of the directors of the company that is undergoing the process of company registration in Pakistan.
- **Power of Attorney:** Power of Attorney in favor of any person authorized to submit documents and liaison with the company registration office for different issues during company registration procedure in Pakistan.
- **Copies of CNIC's of Directors:** Copies of CNIC are of Directors and witness who signed the memorandum and articles of association of the company that is undergoing the company registration procedure in Pakistan.
- **Name Availability Letter/Email Original from SECP:** Letter received from the SECP confirming the name applied for the company that is undergoing the company registration procedure in Pakistan.

3. Submission of Documents and Collection of Certificate

The last step in company registration procedure is to submit all the above mentioned certificates to the registrar of the companies. Once satisfied with the documents incorporation certificate of the new company registered is issued by SECP within 3 to 5 working days and company registration procedure in Pakistan completes with the issue of this certificate.



9. Financial Infrastructure

9.1 The State Bank of Pakistan Initiatives for the Promotion of SME Finance

SBP has taken following key measures for the promotion of SME finance in the country.

9.1.1 Separate SME Department in State Bank

A separate department for promotion and development of SMEs was established in September 15, 2007, with the objective to undertake renewed efforts in the area of strategy development and implementation of related assignments, in order to support promotion of finance to SMEs. The department focuses on providing an enabling regulatory framework for SMEs, assessing their credit needs, capacity development of Banks/DFIs and awareness building through seminars/conferences to achieve the desired objectives, along with the promotion of financial services for export led industrial growth. In July 2008, as a result of the re-organization, the Refinance Division of Microfinance Department was also merged into the SME Finance Department. The department has two divisions:

i) SME Finance Division

This Division is responsible for improvements in SME policy and regulatory framework through appropriate measures and special initiatives, in order to promote and develop SME finance in the country.

ii) Refinance Division.

This division is responsible for formulating and implementing short and long term credit schemes on concessional terms for the promotion of exports of the country. Further, it also oversees the flow of banks' credit for commodity operations and to Public Sector Enterprises (PSEs) and Autonomous Bodies (ABs).

9.1.2. National Financial Inclusion Strategy (NFIS)

Under National Financial Inclusion Strategy (NFIS) and strategic direction of SBP, SME sector has been identified as one of the key priority areas. In line with the strategic direction of SBP, key benchmarks to be achieved by 2023 is to promote SME finance (Extend finance to 700,000 SMEs; 17% of the private sector credit). Following are the key points to promote SME finance:

- Launch fully functional Credit Guarantee Company.
- Launch fully functional E-Registry for creation of charge.
- Strengthen FWBL & SME Bank through privatization.
- Speedy disposal of SME loan cases by banking courts.
- Incentivized refinance schemes for tourism and IT sectors.
- National SME Policy to be in place.
- Provincial governments to play an active role.
- Reorganize and empower SMEDA.
- Census of business enterprises.
- Banks to be incentivized through fiscal measures i.e. tax incentives.



9.1.3. Policy for Promotion of SME Finance

In order to develop SME sector, SBP has prepared a policy for promotion of SME finance (conventional & Islamic) in Pakistan. There are 9 key pillars of this policy which include improving regulatory framework, upscaling of micro finance banks, risk mitigation strategy, simplified procedures for SME financing, program based lending & value chain financing, capacity building & awareness creation, handholding of SMEs, leveraging technology and simplification of taxation regime.

9.1.4 Prudential Regulations for SME Financing

Provision of enabling regulatory environment for SME financing is a core activity of SBP. Separate Prudential Regulations had been finalized after extensive consultations with all major stakeholders. These Prudential Regulations provide great flexibility to banks and DFIs for SMEs financing. Infrastructure, Housing & SME Finance Department issued amendments in SME Prudential Regulations in April 2021 to align them further with changing market dynamics.

9.1.5 SME Asaan Finance (SAAF) Scheme

Access to finance plays an important role in development of SME sector. In order to overcome inherent structural deficiencies in SMEs lending like asymmetry of information, high loan losses, lack of collateral, high delivery costs, etc. SBP is offering an SME Asaan Finance (SAAF) scheme to fulfill the financing requirements of SMEs. The details of the scheme are as under:

- All SMEs (new businesses as well as operative businesses) that are new borrowers of the participating banks are eligible.
- Maximum financing, under the scheme, to a single SME will be capped at PKR 10 million.
- All types of loans i.e. term loans as well as working capital/running finance loans will be eligible.
- Loans may be secured against personal guarantees of the borrowers.
- Maximum tenor of the loan will be as per financing facility approved by the participating bank.
- Mark-up rate for end user under the scheme will be of up to 9 percent (p.a.).
- Shariah compliant version of this scheme is also available
- Under the scheme, Government of Pakistan will provide risk coverage of 40 percent to 60 percent on first loss portfolio basis on following portfolio categories:

Sr.No	Portfolio Category	Risk Coverage
1	Loans of up to PKR 4 million	60 percent
2	Loans exceeding PKR 4 million and up to PKR 7 million	50 percent
3	Loans exceeding PKR 7 million and up to PKR 10 million	40 percent

9.1.6 Refinance Facility for Modernization of SMEs

SBP is offering Refinance Facility for Modernization of SMEs to fulfill the financing requirements of SMEs. The details of the scheme are as following:

- Medium to long term financing is available to SMEs for modernization of their existing units or setting up of new SME units.
- Financing against local purchase/ import of new machinery at mark-up rate of upto 6 percent p.a.
- Financing available for carrying out civil works upto 20 percent of total project cost for conversion of conventional brick kiln and upto 50 percent of total project cost for new zigzag technology based brick kiln.
- Financing limit for Small Enterprises Rs. 25 million and for Medium Enterprises Rs. 200 million.
- Maximum financing tenor 10 years including grace period of 6 months.
- Shariah compliant version of this scheme also available.

9.1.7 Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme (PMKJ-YES)

In order to provide self-employment opportunities to unemployed youth, Government of Pakistan has launched Prime Minister's Kamyab Jawan SME Lending Program across the country. Government of Pakistan shall provide mark-up and credit loss subsidy on small business loans. The key features of the Program as approved by the Prime Minister are reproduced below:

- Financing under PMKJ-YES is available for all citizens of Pakistan holding CNIC, aged between 21 and 45 years with entrepreneurial potential. For IT/E-Commerce related businesses, the lower age limit will be 18 years.
- Above age limit condition is applicable on individual and sole proprietors. In case of all other forms of business including partnership and companies, only one of the owners, partners or directors must be in the age bracket prescribed above.
- Financing is available for long term loan /working capital loan including Murabaha and leasing /financing of locally manufactured vehicles for commercial use. Only one vehicle per borrower is allowed.
- Under PMKJ-YES, financing is segregated into three tiers. under tier-1, loan limit is from Rs 100,000 upto Rs 1 million under tier-2, loan limit is from above Rs 1 million and upto Rs 10 million and under tier-3, loan limit is from above Rs 10 million and upto Rs 25 million.
- Maximum loan tenor is upto 8 years including grace period of upto one year.
- For new businesses, debt-equity ratio for tier-1 loans is 90:10 and for tier-2 and tier-3 loans is 80:20. For existing businesses, debt-equity ratio is Nil for all tiers. The borrower's contribution of equity would be in the form of cash or immovable property and will be required after approval of the loan.
- For tier-1 loans, mark up rate is 3 percent, for tier-2 loans mark up rate is 4 percent and for tier-3, mark up rate is 5 percent.
- Tier-1 loans will be clean, however, only personal guarantee of the borrower is required. For tier-2 and tier-3 loans, security requirements is as per executing banks' own credit

policy. Vehicle financed under T1, T2 and T3 to serve as collateral.

9.2 Financial Institutes in South Punjab

Financial institutions are available to provide loans to the potential investors and for the establishment of industries in the South Punjab. List of some of the financial institutions is as under:

a) Public Sector Commercial Banks

- The National Bank of Pakistan
- The Bank of Punjab
- First Women Bank Limited

b) Specialized Banks

- Zarai Tarqiati Bank Limited
- SME Bank Limited
- Punjab Provincial Cooperative Bank Limited

c) Local Private Banks

- Habib Bank Limited
- United Bank Limited
- MCB Bank Limited
- Allied Bank limited
- Bank Al-Falah Limited
- Bank Al-Habib Limited
- Habib Metropolitan Bank Limited
- JS Bank Limited
- Askari Bank Limited
- Faysal Bank Limited
- Standard Chartered Bank (Pakistan) Limited
- Soneri Bank Limited

d) Islamic Banks

- Meezan Bank Limited
- Al-Baraka Bank (Pakistan) Limited
- Bank Islami Pakistan Limited
- MCB Islamic Bank Limited

10. SMEDA Pre Feasibilities

Following is the list of some relevant pre feasibilities prepared by SMEDA for the guidance of SMEs and investors. Detailed reports may be downloaded at the following web address:

https://smeda.org/index.php?option=com_phocadownload&view=category&id=122&Itemid=308

Agriculture and Food Processing

- | | |
|---------------------------------|--|
| 1. Aloe Vera Processing Unit | 2. Dates Processing Plant |
| 3. Flour Mill | 4. Kinnow Processing Unit |
| 5. Fruit Dehydration Unit | 6. Mini Flour Mill |
| 7. Peanuts Processing Unit | 8. Potato Flakes Manufacturing Unit |
| 9. Honey Processing | 10. Potato Starch Manufacturing Unit |
| 11. Rice Husking Polishing Unit | 12. Tomato Paste and Fruit Pulp Unit |
| 13. Rice Husking Mill | 14. Rice Parboiling & Drying Plant |
| 15. Vegetables Dehydration Unit | 16. Spices Processing, Packing & Marketing |
| 17. Rose Water Extraction Unit | 18. Slaughter House |

Automobiles and Transport

- | | |
|---|---|
| 19. Auto Detailing and Paint Shop | 20. Automobile Diagnostic & Car Detailing |
| 21. Glass / Ceramic Coating of Vehicles | 22. Lubricant Manufacturing Plant |

Chemicals

- | | |
|---|--|
| 23. Detergent Powder Manufacturing Unit | 24. Dish Wash Liquid & Soap Bar Manufacturing Unit |
| 25. Floor Cleaner Manufacturing Unit | 26. Oxygen Gas Producing Plant |

Construction

- | | |
|--|------------------------------------|
| 27. Artificial Rubber Tiles Manufacturing Plant | 28. Teflon Tape Manufacturing Unit |
| 29. Tuff Tiles Manufacturing Unit | 30. Housing Construction Company |
| 31. Clay Bricks Manufacturing Kiln (Zigzag Technology) | |

Dairy

- | | |
|--|----------------------------|
| 32. Dairy Farm (25 Cows) | 33. Dairy Farm (75 Cows) |
| 34. Dairy Shop | 35. Milk Pasteurizing Unit |
| 36. Mini Dairy Processing Plan (Pasteurized Milk, Yogurt & Cheese) | |

Education

- | | |
|-----------------------------|-----------------------|
| 37. High School (Franchise) | 38. Montessori School |
| 39. Online Teaching | |



Energy:

- 40. Engineering & Manufacturing
- 41. Solar PV Home Distribution Business
- 42. Solar Power / Solar Heating Systems Designing and Installation Services

Engineering & Manufacturing

- 43. Steel Wire Drawing Unit
- 44. Zip Manufacturing Unit
- 45. Glass Manufacturing Unit
- 46. Steel Nail Making Unit
- 47. Electrical Fittings Manufacturing Unit
- 48. Steel Re-Rolling Mill

Entertainment

- 49. 3D Cinema
- 50. Bowling Club
- 51. Media Production House
- 52. Swimming Pool

Food & Beverages

- 53. Tea Company
- 54. Fruit Juice Manufacturing Unit
- 55. Nimko Manufacturing Unit
- 56. Sausage Production Plant
- 57. Homemade Canned Food Business
- 58. Mineral Water Bottling Plant
- 59. Soft Gummy Candy Manufacturing Unit
- 60. Bread, Rusk & Biscuit Manufacturing Unit

Furniture

- 61. Furniture Showroom
- 62. Steel Furniture Manufacturing Unit

Health & Medical

- 63. Absorbent Cotton Manufacturing Unit
- 64. Diagnostic Laboratory
- 65. Dialysis Centre
- 66. Hard Gelatin Capsule Shell
- 67. Veterinary Clinic
- 68. Health and Fitness Club
- 69. Liquid Hand Wash
- 70. N95 and Surgical Mask Stitching/ Manufacturing Unit

Herbs and Cosmetics

- 71. Herbal Cosmetics Manufacturing Unit

Information Technology

- 72. E-Commerce Platform
- 73. Software House

Leather & Footwear

- 74. Leather Garments Manufacturing Unit
- 75. Men Footwear



Livestock, Birds and Other Animals

- | | |
|--|--|
| 76. Animal Feed Mill | 77. Poultry Breeder Farm |
| 78. Biofloc Fish Farming | 79. Calf Fattening Farm |
| 80. Camel Farming | 81. Environmental Controlled Layer Farm (65,520 Birds) |
| 82. Environmentally Controlled Poultry Farm (65,520 Birds) | 83. Goat Fattening Farm (450 Animals) |
| 84. Intensive Goat Breeding Farm | 85. Organic Chicken Farming and Shop |

Logistics

- | | |
|--------------------------------|---------------|
| 86. Freight Forwarding Company | 87. Warehouse |
|--------------------------------|---------------|

Mines and Minerals

- | | |
|---------------------------------|---------------------|
| 88. China Clay Processing Plant | 89. Fluorite Mining |
|---------------------------------|---------------------|

Paper & Packaging

- | | |
|--------------------------------------|---|
| 90. Corrugated Packages | 91. Kraft and Fluted Paper Manufacturing Unit |
| 92. Non-Woven Bag Manufacturing Unit | 93. Paper Bag Making Unit |

Plastic

- | | |
|---|--|
| 94. 19 Liter-PET Bottles Manufacturing Unit | 95. Air Bubble Packing Sheet Manufacturing Unit |
| 96. Diapers Manufacturing Unit | 97. Gravure Printing Unit |
| 98. PVC Shrink Sleeves Manufacturing Unit | 99. Thermoform Food Container & Glass Manufacturing Unit |

Services

- | | |
|-------------------------------------|--|
| 100. Auto Repair & Service Workshop | 101. Beauty Clinic |
| 102. Boutique (Women Designer Wear) | 103. Student Hostel |
| 104. Call Center | 105. Digital Marketing Agency |
| 106. Laundry and Dry Cleaning | 107. Printing Press Unit |
| 108. Security Agency | 109. Small Courier / Delivery Services |

Textile, Apparel Clothing & Accessories

- | | |
|--------------------------------------|---------------------------------|
| 110. Bed Linen Stitching Unit | 111. Commercial Embroidery Unit |
| 112. Cotton Towel Manufacturing Unit | 113. Water and Fireproof Cloth |
| 114. Garments Stitching Unit | |



11. Web Links of Important Organizations

Government of Pakistan	http://www.pakistan.gov.pk/
Government of Punjab	https://punjab.gov.pk/
Government of Sind	https://www.sindh.gov.pk/
Government of Balochistan	https://balochistan.gov.pk/
Government of North West Frontier Province	https://kp.gov.pk/
Cabinet Secretariat	https://cabinet.gov.pk/
Ministry of Climate Change	http://www.mocc.gov.pk/
Ministry of Commerce and Textile Industry	http://www.textile.gov.pk/
Ministry of Communications	https://moitt.gov.pk/
Ministry of Defence	https://mod.gov.pk/
Ministry of Defence Production	http://www.modp.gov.pk/
Ministry of Energy	http://www.mowp.gov.pk/
Ministry of Federal Education and Professional Training	http://www.mofept.gov.pk/
Ministry of Finance, Revenue and Economic Affairs	http://www.finance.gov.pk/
Ministry of Foreign Affairs	https://mofa.gov.pk/
Ministry of Housing & Works	http://www.housing.gov.pk/
Ministry of Human Rights	http://www.mohr.gov.pk/
Ministry of Industries and Production	http://www.moip.gov.pk/
Ministry of Information, Broadcasting, National History and Literary Heritage	http://www.infopak.gov.pk/
Ministry of Information Technology and Telecommunication	https://www.moitt.gov.pk/
Ministry of Interior	https://interior.gov.pk/
Ministry of Inter Provincial Coordination	http://www.ipc.gov.pk/
Ministry of Kashmir Affairs and Gilgit Baltistan	http://www.kana.gov.pk/
Ministry of Law and Justice	http://www.molaw.gov.pk/
Ministry of Maritime Affairs	https://moma.gov.pk/
Ministry of Narcotics Control	https://narcon.gov.pk/
Ministry of National Food Security and Research	http://www.mnfsr.gov.pk/
Ministry of Overseas Pakistanis and Human Resource Development	http://www.ophrd.gov.pk/
Ministry of Parliamentary Affairs	http://www.mopa.gov.pk/
Ministry of Planning, Development and Reform	https://www.pc.gov.pk/
Ministry of Postal Services	https://pakpost.gov.pk/
Ministry of Privatization	http://www.privatisation.gov.pk/
Ministry of Railways	http://www.railways.gov.pk/
Ministry of Religious Affairs and Inter-faith Harmony	http://www.mora.gov.pk/
Ministry of Science and Technology	https://most.gov.pk/

Ministry of States and Frontier Regions	http://www.safron.gov.pk/
Ministry of Statistics	http://www.statistics.gov.pk/
Ministry of Water Resources	http://mowr.gov.pk/
United Nation Pakistan	https://pakistan.un.org/
Small and Medium Enterprise Development Authority	http://www.smeda.org.pk/
Pakistan Environmental Protection Agency	http://www.environment.gov.pk/
Securities and Exchange Commission of Pakistan	http://www.secp.gov.pk/
Pakistan Software Export Board	http://www.pseb.org.pk/
Board of Investment	http://www.pakboi.gov.pk/
Trade Development Authority of Pakistan	https://tdap.gov.pk/
Federal Board of Revenue	http://www.fbr.gov.pk/
Geological Survey of Pakistan (GSP)	http://www.gsp.gov.pk/
Overseas Employment Corporation	http://www.oec.gov.pk/
Space and Upper Atmosphere Research Commission (SUPARCO)	http://www.suparco.gov.pk/
Technology Upgradation and Skill Development Company	http://www.tusdec.org.pk/
National Highway Authority	http://www.nha.gov.pk/
National Savings Organization	http://www.savings.gov.pk/
Pakistan Agriculture Research Council	http://www.parc.gov.pk/
Pakistan Tourism Development Corporation	https://tourism.gov.pk/
Pakistan Telecommunication Authority	http://www.pta.gov.pk/
State Engineering Corporation	http://sec.net.pk/
Sustainable Development Policy Institute	http://www.sdpi.org/
Private Power and Infrastructure Board	http://www.ppib.gov.pk/
National Accountability Bureau	http://www.nab.gov.pk/
National Database & Registration Authority (NADRA)	http://www.nadra.gov.pk/
Pakistan Council of Research in Winter Resources	http://www.pcrwr.gov.pk/
Pakistan Post	http://www.pakpost.gov.pk/
PIQC Institute of Quality	https://piqc.edu.pk/
National Tariff Commission	http://www.ntc.gov.pk/
Pakistan Dairy Development Center	http://www.pddc.com.pk/
Agriculture Marketing Information Service	http://www.amis.pk/
Pakistan Stone Development Company	https://pasdec.org.pk/
Commission on Science and Technology for Sustainable Development in the South (COMSATS)	http://www.comsats.org/
Pakistan Gems and Jewelry Development Company	http://www.pgjdc.org/
Pakistan Bureau of Statistics	https://www.pbs.gov.pk/
State Bank of Pakistan	https://www.sbp.org.pk/

12. Contact Details of Important Organizations

1	Agriculture Department, Punjab	2-Bank Road Lahore, Punjab Ph: 042- 99210499, 99210130
2	Auqaf and Religious Affairs Department, Punjab	Aiwan-e-Auqaf Shah Chiragh Building Near Lahore High Court, The Mall Lahore. Ph: 042-99210872-3
3	Board of Revenue	Nabha Road, Anarkali Bazaar, Lahore Ph: 0800 - 08100
4	Punjab Bait-ul-Maal	41-Empress Road Lahore, Pakistan Ph: 042-99204157, 042-99204158
5	Cooperatives Department Punjab	Cooperatives Department Civil Secretariat, Lahore. Ph: 042-99210084, 99212808
6	Energy Department, Punjab	Energy Department, 8th Floor, EFU House, Jail Road, Lahore Ph: 042- 99212462
7	Environment Protection Department, Punjab	Gate No. 8, National Hockey Stadium, Hafeez Kardar Road, Block E-2, Gulberg III, Near Gaddafi Stadium Lahore, Punjab Ph: 042-99232230
8	Excise, Taxation & Narcotics Control Department	Secretary Office Transport House Opp. Faletties Hotel, Egerton Road Lahore. Ph: 042 - 99202946
9	Finance Department, Punjab	Punjab Civil Secretariat, Lower Mall, Lahore Ph: 042-99211082
10	Punjab Food Department	Old P&D Building, 2 - Bank Road Lahore Ph: 042-99210514
11	Forest, Wildlife & Fisheries Department	38-Ponch House, Multan Road, near Chuburji, Lahore Ph: 042-99211695, 99212361
12	Specialized Healthcare & Medical Education Department	11-A Lawrence Road, Lahore, Ph: 042-99206277
13	Higher Education Department	Civil Secretariat, The Mall, Lahore Ph: 042-99210039, 042-99210042
14	Housing, Urban Development and Public Health Department	2-Lake Road, Mozang Chungi, Lahore Ph: 042-99212626-7
15	Human Rights & Minorities Affairs Department	28 Edgerton Road, National Tower, Lahore Ph: 042-99205140, 41
16	Industries, Commerce, Investment & Skills Development, Punjab	2-Bank Road, Old P&D Building, Civil Secretariat

17	Information & Culture Department	Ph: 042-99210534-5 Punjab Civil Secretariat, Lahore
18	Irrigation Department Punjab	Ph: 042- 99210081 - 82 Program Monitoring and Implementation Unit (PMIU), Punjab Irrigation Department, Old Anarkali, Lahore Ph: 042- 99213595 - 7
19	Labour & Human Resource Department	2 Bank Road, Old P&D Building, Civil Secretariat, Lahore Ph: 042-99211580
20	Law and Parliamentary Affairs Department	Lower Mall, Islampura, Lahore Ph: 042- 99210043
21	Literacy & Non Formal Basic Education Department	5th Floor, Alfalah Building, Mall Road Lahore Ph: 042-99205414
22	Livestock and Dairy Development Department, Punjab	Livestock Complex, 16-Cooper Road, Lahore Ph: 08000-9211
23	Local Government & Community Development Department	Government of the Punjab Civil Secretariat, Lahore Ph: 042-99210013-4
24	Management and Professional Development Department	J-Street, Scotch Corner, Upper Mall Scheme, Lahore Ph: 042-99205625
25	Mines & Mineral Department Punjab	Old IG Block, Punjab Civil Secretariat, Lahore Ph: 042- 99210616 , 99212916
26	Planning and Development Board, Punjab	Planning and Development Board, Civil Secretariat, Lahore. Ph: 042-99059000
27	Population Welfare Department	58-Abu Bakar Block (New Garden Town), Lahore Ph: 042-99232436-8
28	Public Prosecution Department	Next to Anarkali's Tomb, Civil Secretariat, Lahore Ph: 042-99213506, 042-99213389
29	Social Welfare Department	M-Block Near International Market Model Town, Lahore Ph: 042- 99232178-9
30	Tourism Department	Punjab Stadium, Ferozepur Road, Lahore Ph: 042-99231526, 27
31	Transport Department	Transport House, 11-A Egerton Road, Lahore Ph: 042-99200475, 99200514

32	Women Development Department	37- Main Gulberg, Lahore Ph: 042-99268446
33	Bureau of Statistics Punjab	65 - Trade Centre Block, M.A Johar Town, Lahore Ph: 042- 99232917-19
34	Provincial Disaster Management Authority	40-A, Lawrence Road, Lahore Ph: 042-99204408, 99204409
35	Punjab Food Authority	83-C, New Muslim Town near Naqsha Stop, Lahore Ph: 0800-80500
36	Employees' Old-Age Benefits Institution	105-A, Second Floor, Allama Iqbal Road, Garhi Shahu, Lahore Ph: 042-36294717
37	South Punjab Women Chamber Of Commerce & Industry	Near Jamia Masjid , Khair Pur Bhutta, Cannt, Multan Ph: 061-4027621
38	Registrar of Firms Office, Multan	District, Jail Road, Jinnah Town, Multan, Punjab
39	Small and Medium Enterprises Development Authority (SMEDA) Regional Business Center, Multan	Office of DO (E-IP), Near Circuit House, District Jail Road, Multan Cell : 0321-6304224
40	Securities and Exchange Commission of Pakistan (SECP) Regional Office, Multan	63-A, 2nd Floor, Nawa-i-Waqt Building, Abdali Rd, Adali Colony, Multan, Punjab Ph: 061- 9200530
41	National Productivity Organization (NPO) Sub Office, Multan	Multan Chamber of Commerce & Industry Shahrah-e-Aiwan-e-Tijarat-o-Sanat, Kalma Chowk, Multan Cell: 0322-4940420
42	National Industrial Relations Commission (NIRC) Regional office, Multan	Multan Bench Office, 288, Shamsabad, Near Chungi No. 9, Multan Ph: 061-9330161
43	Multan Electric Power Company (MEPCO) Head Office, Multan	MEPCO Complex, Khanewal Road, Multan, Punjab Ph: 061-9220313
44	Punjab Small Industries Corporation (PSIC) Regional Office, Multan	Khanewal Rd, Shamsabad Colony, Multan, Punjab Ph: 061-9210180



SME Business Facilitation Center (SMEBFC) - Multan

A PSDP Project of SMEDA, MoIP, Government of Pakistan

**For Growth and Development of SMEs
of
South Punjab Region**

*SMEBFC Multan, a PSDP Project of SMEDA, MoIP, Government of Pakistan,
is a One-stop Facility for the development of SMEs of South Punjab Region.*

The Center offers following services to the existing SMEs and potential Entrepreneurs:

- ➡ Identification of Region specific potential projects for investment.
- ➡ Information related to business registrations, marketing, technology & production and HR.
- ➡ Advice regarding Taxation, Regulatory Procedures and Compliance Requirements.
- ➡ Support in Market linkages and Business match-making.
- ➡ Information and Guidance in obtaining finance from banks and available financing opportunities.
- ➡ Customized Training Programs for Improved Business Efficiencies.
- ➡ Support and market access to private sector Business Development Service Providers (BDSPs) for service delivery to SMEs.

If you wish to expand or start your own Business,

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Room no. 9, 1st Floor, Trust Plaza, LMQ Road, Multan

+92 61 6800822

www.smebfcmultan.com