

**Report of One Day Webinar**  
**on**  
**“Business Grants/Loan for Students to Promote Academic**  
**Innovations ”**

Department of Agricultural Engineering, MNS University of Agriculture Multan with the collaboration of Punjab Small Industry Corporation (PSIC) and MNS University of Engineering and Technology (MNSUET) Multan organized a webinar on “**Business Grants/Loan for Students to Promote Academic Innovations**” on January 14, 2021. The basic theme/objective of webinar was to share/discuss innovative businesses ideas and introduce student loan schemes of PSIC. In the webinar, followings were discussion panalists/stake holders:

- |   |                            |
|---|----------------------------|
| • Prof. Dr. Asif Ali, Vice Chancellor, MNSUAM               | Patron in Cheif            |
| • Prof. Dr. Amir Ejaz, Vice chancellor, MNS UET             | Keynote speaker            |
| • Jamil Ahmed Jamil, Managing director (PSIC), Lahore       | Keynote speaker            |
| • Ammarah Manzoorr, Regional director (PSIC), Multan        | Keynote speaker            |
| • Mr. Usman Khawaja, CEO Excell Group of Industries, Multan | Discussion panelist        |
| • Dr. Asif Yaseen, Dept. of Commerce, BZU, Multan           | Discussion panelist        |
| • Dr. Sarfraz Hashim, HoD, DAE, MNSUAM                      | Discussion panelist        |
| • Dr. Alamgir A. Khan, subject expert, Agri Engg, MSNUAM    | Focal Person/<br>Moderator |

Proceedings of the session commenced at 2:30 PM. A few verses from Holy Quran were recited to start the proceedings. Engr. Dr. Alamgir A. Khan served as moderator. Prof. Dr. Asif Ali, Vice chancellor, MNSUAM welcomed keynote speakers, discussion panelists and all the participants. He briefed about MNSUAM research efforts to address the regional problems including uprising mango industry through introducing mango Small Tree System (STS) and mango festivals. He apprised the faculty members for conducted need based research after seeking engage their research in industrial oriented solutions. He emphasized that academic personels concentrate on knowledge development rather than businesses.

The keynote speaker Prof. Dr. Amir Ejaz vice chancellor MNS UET talked about industy academia connections and future research trends. He described that three main research streams Information Technology (IT), Nano Technology (NT) and

Bio Technology (BT) are emerging to support industry. He further added that IT reached its peak, now its time for NT and BT. Trust is the most important element to reduce gap between industry and academia. At the end, he suggested that competitions for innovative solutions between students should be promoted to find solution for industry driven problems.

Mr. Jamil Ahmad Jamil, Managing Director Punjab Small Industries corporation Lahore briefed about their department Punjab Small Industries Corporation (PSIC) statutory and its mandate to promote artisans and industry. He said, PSIC facilitating in the development of small and medium size industries, access to developed infrastructure, business advisory services and market channels. Establishing new business and development of artisan's village, design centers, workshop and institution are its main function. He said the beneficiaries of PSIC are also include University Graduates with Entrepreneurial Skills and Diploma / certificate holders of technical / Vocational Training institutes. He apprised the participants about loan facility ranging from Rs.100,000 to Rs. 1000,000 on subsidized 4% to 5% rate of markup. He said PSIC interested in to facilitate University graduate having entrepreneurial skills through provision of credit facility on subsidized rate of mark up on soft terms & for establishment of their own business. At the end he showed his interest to arrange awareness session in the university to promote industrial problems oriented research and work.



Online Webinar arrangements at MNSUAM

Muhammad Usman Khawaja, chief executive officer, Excell Group of Industries described importance of Multan and its historic similarity with Damascus. He further added that Multan has distinctive geographical location in Pakistan as it is

located in the center of the county. In addition of large industries, Multan has great potential for cottage industry. Khawaja Usman provided three lists for potential industries including i). industries already manufacturing products and they have still room to expand and help country to increase its export; ii). New business ideas; iii). Import substitutes to help Pakistan save foreign exchange.

1. List of existing business having room to expand

- Peshawari Chappel or Sharki chappel or Phas earned good name in middle east
- Manufacturing of kitchen and bath towels due to good adsorbing quality of Multan cotton has good potential across the borders such as Middle east and Europe.
- Locally made fans and coolers could capture the African markets
- Pakistan has good quality mango and its export has obvious potential for Middle East, Europe and North America. Export potential is consistently increasing for both fresh and dried mangoes
- Improving quality of eatables like nimko and processed nuts still has room of business in South Punjab
- Camel skin products need to improve and these have reasonable room for increasing export

2. New business ideas

- Multani Khussa is getting attention in Europe especially in UK. Youth wear these shoes with jeans and this fashion is on high pace of adaptation. It is important to work on improving quality of Multani Khussa and to introduce new designs to fetch emerging international market.
- Chicken feet has emerging potential of its export to china
- Mango candies and mango chips for domestic and international market
- Cosmetic creams. Establishing cosmetic industries have great potential because of availability raw materials within the South Punjab.

### 3. Substitute of import items to address local need

- Cheddar cheese and mozzarella cheese. Pakistan is 3<sup>rd</sup> largest milk producer and also importer of cheese.

In the end of his talk Khawaja Usman emphasized that academia and industry jointly set a target to increase export and find substitutes of import. He re-emphasised to Academic institutions for improving technologies regarding local development of high quality cheese in Pakistan

Dr. Asif Yaseen, assistant professor, Department of Commerce, Bahauddin Zakariya Univesity, Multan discussed the importance of enterprenurship and its ecology. He expressed his views about Tripple Helix Aproach i.e. academia, industry and Govt departments.

After that panal discussion and questions answers session started. Participants asked the questions from keynote speakers and discussion panelist. Most of the questions from the participants were about new programs and facilities offered by PSIC.

At the end of the session, Prof. Dr. Amir Ejaz gave concluded remarks that academia and industry linkages are crucial to combat the current challges Pakistan facing in research and development.

Note: presentation of director PSIC is attached for detailed information related to their schemes for loan

#### Prepared by:

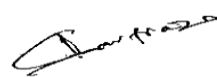


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**Dr. Alamgir A. Khan**  
Subject Expert and focal person of the Webinar

## PUNJAB SMALL INDUSTRIES CORPORATION



### PUNJAB SMALL INDUSTRIES CORPORATION

- PSIC is an Autonomous body Established Under the Act 1973.
- **Major Functions** for Promotion & Development of Cottage & Small Industries:
  - i. Establishment of Small Industrial Estates
  - ii. **Provision of credit / micro finance facilities**
  - iii. Furnishing guarantees to banks for extending loans
  - iv. Establishment of Industrial Support Centers
  - v. Development of Handicrafts
  - vi. Census and Survey of Small Scale Industries

### MAJOR ACHIEVEMENTS

Sr. No.	Projects	Achievements
1	Small Industries Estates in Punjab	25
2	Pakistan Handicraft Shops (PHS)	04
3	Handicrafts Dev. Centre (HDC)	08
4	Total Lending Schemes	24
5	Loan Schemes through Service Provider	02
6	Loan Schemes through Commercial Bank	01
7	Artisans Villages	02
8	Cluster Development Initiative (CDI)	
9	Census & Survey of Small & Cottage Industries	



### PSIC STRENGTH

- o Distinctive Public Sector Organization
- o Lending experience of more than 38 years
- o Trained workforce of more than 900 officers & officials
- o Well equipped system having I.T infrastructure, policies, procedures and mechanism
- o Independent Directorate of (Credit & Marketing)
- o Presence all over the Punjab both in urban & rural areas
- o Having more than Rs. 4.00 billion loan portfolio with 20 Credit Programs through Direct Lending
- o Managing loan portfolio of more than Rs.80.00 billion with 02 Credit Programs disbursed through Service Provider Organization

### FINANCING FACILITIES AVAILABLE WITH PSIC

#### A. Collaboration with Bank

1. Punjab Rozgar Scheme

#### B. Direct Lending by PSIC

1. Financial Support for Cottage Industries / Cluster Development
2. Interest Free Financial Assistance Scheme for Skilled / Semi Skilled and Home Based Workers
3. Empowering the artisans of Bahawalnagar and Cholistan

#### C. Collaboration with Service Provider Organization

1. Chief Minister's Self-Employment Scheme (CMSIS)
2. Graduation & Income Generation Scheme for People with Disabilities (PWDs)

### 1. PUNJAB ROZGAR SCHEME

Features	Description
Loan Limit	Rs. 01 Lac to 01 Crore
Type of Loan	Clean Loan Rs. 100,000/- to Rs.1,000,000/ Secured Loan Rs. 1,000,001/- to Rs.30,000,000/-
Mark Up For Borrower	Clean Loan 4% Secured Loan 3%
Government Support	Clean Loan KIBDR Secured Loan KIBDR 1%
Guarantee Coverage by Govt.	Clean lending = 50% Secured lending = 10%
Purpose of Loan	New and Existing Businesses (Preference given to COVID-19 Affective Business)
Debt : Equity Ratio	80:20 (For Male) 90:10 (For Women , Transgender and Disable)

Cont'd

Features	Description
Security of Loan	<b>Clean Loan</b> ➤ Up to Rs. 500,000/- (Personal Guarantee) ➤ Up to Rs. 500,001/- to 1000,000/- (Personal +Third Party Guarantee ) <b>Secured Loan</b> ➤ Mortgage of Assets/Property
Tenure of Loan	02 to 05 Years
Grace Period	Up to 06 Months
Sectors	Manufacturing , Services, Trading, Agriculture and livestock
Coverage	All over the Punjab
Collaboration With	Bank of Punjab

**Cont'd**

Target Population	
<ul style="list-style-type: none"> <li>➤ University/College Graduates</li> <li>➤ Diploma Holders of Technical Training Institutes</li> <li>➤ Artisans and skilled workers</li> <li>➤ Green Loan (Businesses who adopt resource efficient and cleaner production technologies)</li> <li>➤ Existing Businesses affected by COVID-19</li> </ul>	
Eligibility Criteria	
Age	20 to 50 Years
Gender	Male / Female / Transgender / Disable
Resident	Citizen of Pakistan, Resident in Punjab, verified through CNIC
Business Location	Punjab
Business Type	Sole proprietor, partnership or Registered Firm
Credit History	Must have clean e-CIB
Legal Status	Should be complied with all applicable laws in Pakistan

**ONLINE APPLICATION**

<https://rozgar.psic.punjab.gov.pk/>

**2. FINANCIAL SUPPORT FOR COTTAGE INDUSTRIES**

Features	Description
Loan Limit	Up to Rs.300,000/-
Repayment Period	Upto 03 Years Including Grace Period
Grace Period	03 Months (04-Months for Women)
Purpose of Loan	Working Capital, Raw Material, Purchase of Machines, Tools, Equipments and establishment of new projects
Operational Cost	5% p.a (4% for Women)
Recovery Mechanism	In Equal Monthly Installment
Disbursement	Through online transfer
Security of Loan	Guarantee of Government Employee (BS-14 or above) if not available I. Group Lending for individual loan upto Rs.50,000/ II. Mortgage of Property (in case of individual loan above Rs.50,000/-)
Target Area / Clusters	

➔

- TARGET GROUP**
- Existing Artisans/ Home based Workers.
  - Prospective Artisans/ Skilled Force
  - Diploma Holders
- ELIGIBILITY CRITERIA**
- Male, Female and Transgender are eligible
  - Resident of Punjab
  - Must have clean e-CIB / credit history
  - Having a viable business plan & Skills
  - Having Valid CNIC
  - Having Age between 18-55 years
  - Having business in designated cluster, place & district (in case of existing business)
  - Having Business Plan & Skills to work in designated cluster, place & district (in case of new business)



**3. INTEREST FREE SCHEME FOR SKILLED / SEMI SKILLED**

Features	Description
Loan Limit	Up to Rs.200,000/-
Repayment Period	Upto 03 Years
Purpose of Loan	Working Capital, Raw Material, Purchase of Machineries, Tools, Equipment's and establishment of new projects
Markup	0%
Recovery Mechanism	In Monthly Installment
Security of Loan	Personal Guarantees of Regular Government Employees of BPS-09 or above
Target Area / Clusters	➔

**4. EMPOWERING THE ARTISANS OF BAHAWALNAGAR & CHOLISTAN**

Features	Description
Loan Limit	Up to Rs.25,000/-
Target Group	Skilled Women
Repayment Period	Within three & half Years
Purpose of Loan	Working Capital, Raw Material, Purchase of Machineries, Tools, Equipment's and establishment of new projects
Markup	0%
Recovery Mechanism	In Monthly Installment
Security of Loan	Personal Guarantee
Target Area	Bahawalnagar , Cholistan & Bahawalpur

**5. CHIEF MINISTER'S SELF-EMPLOYMENT SCHEME**

Features	Description
Loan Limit	Up to Rs.50,000/-
Target Population	i. Diploma Holders of Technical Training Institutes ii. Others Men, Women, Transgender having viable business plan
Repayment Period	Up to 03 Years
Markup	0%
Purpose of Loan	Expansion and Establishment of New Projects
Recovery Mechanism	In Monthly Installment
Security of Loan	• Social Collateral / Personal Guarantee • Group Lending
Target Area	All Over the Punjab
Collaboration with	M/s Akhuwat Islamic Microfinance



**6. GRADUATION & INCOME GENERATION SCHEME FOR PWDs**

Features	Description
Loan Limit	Up to Rs.50,000/-
Target Population	Special Persons (Male, Female, Transgender) with Permanent Disabilities having work abilities
Repayment Period	Within 18-Months
Markup	0%
Purpose of Loan	Expansion and Establishment of New Projects
Recovery Mechanism	In Monthly Installment
Security of Loan	<ul style="list-style-type: none"> <li>Social Collateral / Personal Guarantee</li> <li>Group Lending</li> </ul>
Target Area	All Over the Punjab
Collaboration with	M/s Akhuwat Islamic Microfinance and Social Protection Authority (PSPA)

**HOW TO ACCESS AND APPLY FOR LOANS?**

**1. PSIC Loan Schemes**

- Website: [www.psic.gop.pk](http://www.psic.gop.pk) (PSIC Field Offices)
- Telephone Contact: 042-99201432
- Email Contact: [psic.credit@gmail.com](mailto:psic.credit@gmail.com)
- Social Media: [facebook.com/managing director, psic](https://www.facebook.com/managing-director-psic)

**2. Punjab Rozgar Scheme:**

<https://rozgar.psic.punjab.gov.pk/>

**3. Financial Support for Cottage Industries:**

- Dastkar Mobile Application** (Google PlayStore)
- <https://eloan.psic.punjab.gov.pk/>

**4. CMSES and PWDs Schemes:**

- <https://akhuwat.org.pk/network/> (Akhuwat Branch)

**THANKS  
(Q&A)**

Sr. No.	Name of Cluster	Location of Cluster	District	Name of Region
1.	Wooden Crafts / Lacquer Art Bakelite Electric Products	Sillanwali	Sargodha	Sargodha
2.	Kheri Chappel, Khussa, Shoe Making	Mianwali	Mianwali	
3.	Embroidery Balochi Crafts	D.G. Khan Taunsa Sharif	D.G. Khan	D.G. Khan
4.	Embroidery, Dress Making, Beautician, Shoe Making /Khussa Work	Vehova <sup>1</sup>	D.G. Khan	
5.	Wooden Crafts / Lacquer Art	Jampur	Rajapur	D.G. Khan
6.	Classical Shoe Making	Balt Meer Hazar Khan	Muzaffargarh <sup>2</sup>	
7.	Blue Pottery Hand Looms Product / Embroidery	Multan	Multan	Multan
8.	Matti Kay Bartan	Dehi	Chakwal	Rawalpindi
9.	Kheri Chappel, Khussa, Shoe Making	Lawa, Didwal	Chakwal	
10.	Salt Crafts / Products	Sheera	Jhelum	Rawalpindi
11.	Black Stone	Taxila	Rawalpindi	
11.	Dari, Khes, Laacha & Salara, Khaddi Work	Shehar Farid (Chishtian)	Bahawalnagar	Bahawalpur
12.	Wooden Toys & Furniture	Bahawalpur, Ahmadpur East	Bahawalpur	
13.	Hand knotted Carpet	Bahawalpur, Ahmadpur East	Bahawalpur	Bahawalpur
14.	Wood Carving Furniture	Chiniot	Chiniot	
14.	Furniture, Fans	Gujrat	Gujrat	Faisalabad
15.	Surgical	Slakot	Slakot <sup>3</sup>	

Sr. No.	Name of Region	Name of Cluster	Location
1.	Lahore	• Metal Crafts	Lahore
		• Artificial Jewellery	
		• Zari work	
		• Shera Making	
2.	Rawalpindi	• Chaggal / Shera Making	Muzra Hills
		• Black Stone Crafts / Ornaments	
		• Galba Making	
		• Woven Bask Making	
3.	Gujranwala	• Namda Making	Murree
		• Shawl Making	
		• Basketry	
		• Pashkari	
4.	Faisalabad	• Carpet	Karna, Dera Amroli
		• Carved Wooden Furniture	
5.	Sargodha	• Chaggal / Shera / Chaggal	Chinot
		• Wooden Crafts / Lacquer Art	
6.	Multan	• Silver Pottery	Multan
		• Hand Looms Products	
		• Khussa making	
		• Camel Skin Products	
7.	Bahawalpur	• Hand Embroidery	Bahawalpur
		• Hand Looms	
		• Shera Making	
		• Shera Making	
8.	D.G. Khan	• Embroidery & Zari work	D.G. Khan
		• Hand Made Footwear	
		• Hand Made Footwear	
		• Embroidery	
9.	D.G. Khan	• Dard, Khari, Lachha & Salsan	D.G. Khan
		• Silver Jewellery	
		• Hand Made Footwear	
		• Embroidery	
10.	D.G. Khan	• Embroidery, Raybi and Flashi	D.G. Khan
		• Chaggal / Shera Making	
		• Tilla Kari / Tori Kari	
		• Palassi	
11.	D.G. Khan	• Embroidery	D.G. Khan
		• Embroidery	
		• Embroidery	
		• Shera Making	
12.	D.G. Khan	• Hand Looms	D.G. Khan
		• Hand Looms	
		• Shera Making	
		• Balochi Crafts	
13.	D.G. Khan	• Zari Work	D.G. Khan
		• Zari Work	
		• Zari Work	
		• Zari Work	

Detail of Credit Programs				
Sr. No	Name of Scheme	Loan Disbursed		Present Status
		No. of Cases	Loan Amount	
1	Rural Industries Loan Fund (RILF)	170	12.068	Closed
2	Rural Industrialization Programme RIP/SES	6173	1757.092	
3	Credit Assistance Scheme for Artisan: CASA-2002	2818	50.768	
4	Credit Scheme for Small Industries: (CSSI) 2002	1384	1197.737	
5	Micro Finance for Household Enterprises	2989	79.975	
6	Green CNG Auto Rickshaw Loan Scheme CNG (GRLS)	3834	459.550	
7	Credit Assistance for Conversion of Diesel Buses into CNG	116	69.600	
8	Financing of SME: (For Small Scale Manufacturing Industries / Service project) SME(200) million	151	192.330	
9	Financing of SME: (For Small Scale Manufacturing Industries / Service project) SME(300) million	294	10.950	
10	Customized Lending Program for Promotion and Development of Hand Looms and Craft Based Textiles.	988	40.000	

Cont'd...				
Sr. No	Name of Scheme	Loan Disbursed		Present Status
		No. of Cases	Loan Amount	
11	Customized Lending Program for Furniture Cluster at Chinot	400	40.000	Closed
12	Credit Assistance Scheme for Installation of 300 Roll Plants based on Mechanical Timbers in 36 Districts of Punjab	271	64.177	
13	De-Radicalization of 4th Schedules	78	2.335	
14	Customized Lending for Metal Works Artisans at Kot Abdul Malik, Lahore	83	12.780	
15	Empowerment of Female Artisans of Tribal Areas of Dera Ghazi Khan and Rajapur	138	3.450	
16	Empowering the Artisans of Bahawalpur and Chinot through Development of Crafts and Entrepreneurial Skills	352	8.800	Operational
17	Up-Scaling / Hand Holding of Loanees of CMSES	328	47.050	
18	Interest Free Financial Assistance Scheme For Skilled, Semi-Skilled And Home Based Workers	1365	118.240	
19	Establishment of Handicrafts Development Centre at Zahir Peer, Bahimyar Khan	53	1.325	
20	Financial Support For Cottage Industries / Cluster Development	48	10.900	
Total:		21795	4148.822	