

# CM PUNJAB ASAAN KAROBAR FINANCE

## About Program

This initiative offers interest-free loans to empower Small and Medium Enterprises (SMEs) in Punjab. It aims to drive economic growth by supporting entrepreneurship, job creation and exports by focusing on priority sectors across the province.

## Loan Purpose

New Businesses: Startup funding

Existing Businesses: Expansion, modernization, or working capital

Leasing: Commercial logistics

RECP Technologies: Climate friendly businesses

## Eligibility Criteria

Small Enterprises with annual sales up to PKR 150M

Medium Enterprises with annual sales > PKR 150M - PKR 800M

Age: 25-55 years

Active FBR tax filers with clean credit history

Residence and business located in Punjab

Valid CNIC and NTN

Must own / have rented the place of existing business

## Loan Details

Tier	Amount (PKR)	Security	Tenure (up to)	End-User Rate	Processing Fee (PKR)
T1	1M-5M	Personal Guarantee	5 years	0%	5,000
T2	6M-30M	Secured	5 years	0%	10,000

## Grace Period

Grace period is up to 6 months for start-ups / new businesses and up to 3 months for existing businesses.

## Equity Contribution

0 % for T1 other than leased commercial vehicles

Leased Vehicles: 25%

Other Loans: 20% in all other cases under T2

10% for females, transgender and differently-abled persons

### **Repayment Terms**

Equal monthly installments as per terms of the approval

Late Charges: PKR 1 per 1000/day on overdue amounts

### **Additional Costs**

Handling fee

NIL for setting-up new business

3% p.a for existing businesses

NIL p.a for climate-friendly businesses in (T2 only)

Insurance, legal and registration charges apply as per actual costs