

# SBP ENHANCES SCOPE AND FINANCING LIMITS UNDER ROZGAR SCHEME



STATE BANK OF PAKISTAN



**AMENDMENTS  
ANNOUNCED VIDE  
IH&SMEFD Circulars No.  
09 & 10 of 2020**

[www.sbp.org.pk/smeFD/circulars/2020/CL10.htm](http://www.sbp.org.pk/smeFD/circulars/2020/CL10.htm)

[www.sbp.org.pk/smeFD/circulars/2020/C9.htm](http://www.sbp.org.pk/smeFD/circulars/2020/C9.htm)

## **CATEGORY A**

Less than or  
equal to Rs.  
500 Million  
**LOAN LIMIT**

100 % (Maximum  
Limit of Rs. 500  
Million)

# **WAGES & SALARIES BILL FOR 03 MONTHS**

## **CATEGORY B**

More than Rs.  
500 Million

## **LOAN LIMIT**

Rs.500 million or  
75% of 3 months  
wage bill, whichever  
is higher (Maximum  
Limit of Rs. 1 billion)

# **WAGES & SALARIES BILL FOR 03 MONTHS**

# RISK SHARING FACILITY

## ★ ELIGIBILITY

Businesses with maximum sales turn over of Rs. 2 billion

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## ★ RISK COVERAGE

GoP will bear 40% first loss on disbursed portfolio (principal portion only) for eligible borrowers.

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## ★ SECURITY REQUIRENMENT

As per executing agency's own credit policy after taking into account the factor of this risk sharing facility. Banks will not be asking for additional collaterals over and above 60% of the principal amount and markup thereon



✦ **FOR FURTHER  
ASSISTANCE**

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