



External Communications Department

ECD/M&PRD/PR/01/2024-39

June 11, 2024

SBP instructs banks to adopt Digital Supply Chain Finance (DSCF) solutions

State Bank of Pakistan has issued instructions to banks to develop and implement digital solutions for supply chain finance within six months to leverage the technology for increasing the SMEs' access to finance as well as digitizing the retail payments.

The circular issued by SBP require banks to establish effective Supply Chain Finance (SCF) function having suitably trained HR and systems to develop and offer digital SCF products to the SMEs. The banks have been further advised to either develop their own digital solutions for SCF or partner with any Fintech, Service Providers for providing digital SCF.

The DSCF solutions will not only increase access of SMEs to finance but also improve operational efficiency, reduce costs, and strengthen risk management practices.

SBP circular can be accessed at SBP website at <https://www.sbp.org.pk/sme/d/circulars/2024/C1.htm>.
