**Record Note: “1st SME Clinic FY 2021-22”**

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| **Name of BSC Office:** | Faisalabad |
| **Event Category:** | Awareness Session |
| **Program Title:** | 1st SME Clinic |
| **Main Responsibility** | SBP-BSC Office Faisalabad |
| **Event Date:** | November 03, 2021 |
| **Event Time:** | 2:30 PM to 05:30 PM |
| **Event Location (Venue & City):** | PHMA Faisalabad |
| **Presentations made By:** | Mr. Tahir Abbas (SBP-BSC Faisalabad) |
| **Total no. of participants:** | 50 |
| **Summary of Discussion** | |
| ***Description of the Session:***  State Bank of Pakistan-BSC Faisalabad arranged “1st SMEs Clinic” session to further strengthen “Access to Finance Mechanism” for promotion of SMEs in general and hosiery sector in particular.  Following stakeholders were invited to ensure the efficacy of the event:   * 06 Banks to Showcase their Products   + 01 Islamic Bank i.e. Meezan Bank   + 01 Public Sector Banks i.e. NBP   + 04 Best Performing Commercial Banks of the Region in SME Finance i.e. *BAHL, BAFL, HBL and MCB* * Around 30 Existing & Potential SMEs     ***Proceedings of the Session:***  Session started with Tilawat-e-Kalam-e-Paak. While formally inaugurating the session proceedings, **Mr. Sarfraz Ahmed Nadeem, Chief Manager** **SBP-BSC Faisalabad**, welcomed guests in the session and highlighted the importance and significance of SME Clinics in enhancing awareness of available financial services on discounted rates for underserved sectors and such clinics will encourage these segments to channelize and fulfill their financial needs through participating institutions which will ultimately grow economic activates in the country. He emphasized upon the importance of this neglected segment of economy and exhorted supply side stakeholders i.e. SBPBSC Faisalabad officials and commercial banks to go extra miles to facilitate the SMEs.  On behalf of existing and potential SMEs, **Mr. Mian Kashif Zia Chairman PHMA** Faisalabad, thanked State Bank of Pakistan BSC Faisalabad especially DFD team working under leadership of CM-Faisalabad Office for taking such an initiative for betterment of SMEs in line with directions of SBP and SBP-BSC HoK. He applauded the extraordinarily prompt responses of DFD team and higher management of the bank to different complaints and concerns of SMEs. He put light upon the current issues faced by business community, specially the small and medium enterprises and auspicious response of Government and SBP thereof.  After his remarks, **Mr. Tahir Abbas** **ACM-AFU** SBP-BSC Faisalabad delivered the presentation on SME schemes offered by State Bank of Pakistan on low markup rates for promotion of SMEs Sector.  This formal segment of the session led to the interactive segment wherein all of the existing and potential SMEs were requested to visit stalls of different banks and get themselves familiarized with the process of SME lending. They were guided by commercial bankers in detail.  Chief Manager and Deputy Chief manager SBP BSC Faisalabad visited the stalls personally and made the session more interactive by answering the questions of SMEs members by themselves in presence of commercial bankers.  Afterwards, participants were requested to move for concluding formalities i.e. refreshments and group photo etc. meeting ended with vote of thanks. | |
| ***Suggestions:***   * N/A | |
| **Action Plans/Agreement Points:** *[*What, Why, Impacts, Task, Assigned to, Timeline*]* | |
| * *SBPBSC Faisalabad will keep track of all participants’ loan applications and ensure financing to all eligible borrowers.* | |
| **Suggestions/ Queries/Issues or any other discussion points other than the agenda of program:**  As stated above in detail | |
| ***Suggestions:***   1. Nil | |
| **Deferred Items** *[Describe any items that may have been deferred for a later discussion]* | |
| **Nil** | |

**Annexure A**

**List of Attendees**

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| Officials from SBP-BSC Faisalabad |
| Officials as well as members from PHMA |
| Existing and potential SMEs |
| Regional Head & Concerned Officials from Habib Bank Ltd. |
| Regional Head & Concerned Officials from National Bank of Pakistan |
| Regional Head & Concerned Officials from Bank Al Falah Ltd. |
| Regional Head & Concerned Officials from Bank Al Habib |
| Regional Head & Concerned Officials from MCB Bank |
| Regional Head & Concerned Officials from Meezan Bank |

**Pictures of Session**

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