



SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN
SPECIALIZED COMPANIES DIVISION
LENDING & PF DEPARTMENT

No. SC/NBFC-1-196/Circular /2025/ 282

May 20, 2025

Circular No. ~~12~~ 2025

Subject: Relaxation Allowed for participation in Apni Chaat Apna Ghar Scheme to Non-Banking Microfinance Companies Under Regulation 67A of the Non-Banking Finance Companies and Notified Entities Regulations, 2008

The Securities and Exchange Commission of Pakistan, in exercise of powers conferred under section 282B(3) of the Companies Ordinance, 1984 (XLVII of 1984) read with Regulation 67A of the Non-Banking Finance Companies and Notified Entities Regulations, 2008 ("the Regulations"), hereby exempts Non-Banking Microfinance Companies (NBMFCs) from the requirement under Regulation 32(2)(c) of the Regulations for participating in Apni Chaat Apna Ghar ("ACAG") scheme by the Government of Punjab.

The above relaxation applies exclusively to loans obtained from the Government of Punjab by NBMFCs for disbursement under the ACAG scheme aimed at providing Shariah-compliant, interest-free financing to low-income individuals across Punjab.


(Zeeshan Rahman Khattak)
Commissioner (SCD)

Distribution

1. Chief Executive officers of All Non-Banking Microfinance companies
2. Pakistan Microfinance Network