

INTERNSHIP REPORT

Regional Profile, Faisalabad

BY

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2005-ag-2087

B.Sc. (HONS.) AGRICULTURAL AND RESOURCE ECONOMICS



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All praises to almighty Allah, The omnipotent, The omnipresent, the most merciful and the most and the most compassionate and the most beneficent and to The Holly Prophet (S.A.W.), The most perfect and exalted one among and of ever born on the surface of earth, who is forever torch of guidance and knowledge for humanity and who preached the Muslims "seek knowledge from cradle to grave".

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RECOMMENDED AND FORWARDED

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**A REPORT SUBMITTED IN PARTIAL FULLFILMENT OF THE REQUIREMENT FOR
THE DEGREE**

OF

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FACULTY OF AGRICULTURAL ECONOMICS AND RURAL SOCIOLOGY

UNIVERSITY OF AGRICULTURE

FAISALABAD

Regional Profile

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PROFILE OF FAISALABAD REGION

Territorial Jurisdiction of office

- **Faisalabad district**
- **Jhang district**
- **Toba Tek Sing district**
- **Sargodha district**
- **Khushab district**

Geographical and Socio-Economic conditions

FAISALABAD

Faisalabad was once part of ancient district Jhang and Sandalbar, a 50-square kilometre part mainly consisted of thick forests and wild tribes. The vast tract from Shahdara to Shorekot, Sangla Hill to Toba Tek Singh, is traditionally called Sandalbar. The present day city was founded by the British Lieutenant Governor of the Punjab, Sir Charles James Lyall for whom it was originally named Lyallpur. In 1977, the name of the city was changed to "Faisalabad", after the late King Faisal of Saudi Arabia. In 1985, the city was upgraded as a division with the districts of Faisalabad, Jhang and Toba Tek Singh.

The total area of the District is of 58.56 square kilometer. It lies between longitude 73 o and 74 o East, latitude 30 o and 31.5 o north, at an elevation of 605 feet above sea level. There is no natural boundary between Faisalabad and the adjoining Districts. Faisalabad is bounded by Hafizabad and sheikhupura towards north and northeast, by Sheikhpura, Okara and Sahiwal towards east and southeast, and by Jhang and Toba Tek singh towards west and southwest. FDA's notified controlled area is 1280 sq. km. River chenab flows about 30 km in the north west while river Ravi meanders about 40 km off the city in the south east. Lower Chenab canal is the main source of irrigation water, which meets the requirements of 80% of cultivated land. The soil of Faisalabad comprises of alluvial deposits mixed with loess having calcareous characteristics. City District Faisalabad consists of eight Towns, which are as follows:

Lyallpur Town

Madina Town

Jinnah Town

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Iqbal Town

Samundri Town

Tandianwala Town

Jaranwala Town

Chak Jhumra Town

JHANG DISTRICT

The urban population is 23.4% whereas the remaining people, 76.6%, live in the rural area. The district lies between 30.37 to 31.59 Degree north latitudes and 71.37 to 73.13 Degree east longitudes.

District Jhang is adjoined by Toba Tek Singh and Faisalabad districts to the east, district Hafizabad to the north-east, district Khanewal on the south, District Sargodha on the north, and district Khushab, Bhakkar and Layyah on the west. District Jhang is spread over an area of 8809 square kilometers and comprises following three tehsils:-

- Jhang
- Shorkot
- Ahmed Pur Sial

Almost all the area is plain cultivable land, except to the north are some rocks near Chenab Nagar at the banks of the River Chenab which belong to the series of Kirana Hills which in nature are like the mountains of Aravalli series.

TOBA TEK SING DISTRICT

The town and district is named after a Sikh religious figure Tek Singh. It lies between 30 degree 58" to N in longitude and 72 degree 29" to East in latitude. Its area is 3,252 km² (1,256 sq mi). Situated in the centre of the Punjab, District Toba Tek Singh is surrounded on the north by District Jhang and Faisalabad, on the west by District Jhang and on the east by Faisalabad District. On the south, river Ravi makes a natural boundary and separates it from the District Sahiwal and partly District Khanewal. It has three tehsils, 82 union councils and 6 towns. Most of its population is dependent on agriculture.

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SARGODHA DISTRICT

In 1960 the Sargodha was given the status of independent district. In the same year it was given the status of division. It comprises of six tehsils, namely

- Sargodha
- Shah Pur
- Sillanwali
- Sahiwal
- Kotmomin
- Bhalwal

Its total area is 1456173 and it has 161 union councils. District Sargodha lies between two rivers, Chenab and Jehlum; it's bounded on the North by district Jehlum on the East by Jhang, on the North East by district Mandi Bahaudin, On the South East by Hafizabad and on the West by district Khushab. It is famous for its citrus fruits all over the world. District Sargodha mainly comprises plains. There are a few small hills on Sargodha Faisalabad, road. River Jehlum flows on the Western and Northern sides and the river Chenab on the eastern sides of the district. The district has extreme hot and cold climates. The maximum temperature touches the 50 degree in summer while the minimum temperature recorded is as low as freezing point in the winter.

KHUSHAB DISTRICT

Khushab District is an important district located in Punjab, Pakistan. Geographically this is quite unique district of Pakistan which has mountains, deserts, lush green harvesting land, lakes and river. SOON valley is one of the most beautiful hill stations of Pakistan. This district is quite rich in natural resources (salt & coal) etc.. People are very hard working and most of them are associated with farming and agriculture. Khushab is also known for its delicious sweets specially DHODA and PATEESA. Name of this city "Khushab" was given by King Shar Shah Surry on arrival in area. Khushab means "Metha Pani" or Pure Water. Neighbour cities are Sargodha, Mianwali, Bhakher, Jehlum and Jhang. The soon valley sakasir is one of the beautiful area of District Khushab. There is three beautiful lakes (Ochali, Khabbaki, Sodhi Jay Wali) and a beautiful Garden called Kanhatti Garden near Khabbaki village. Here is a very biggest forest in Soon Valley area. Khushab is situated

Regional Profile

between Sargodha and Mianwali, near the river Jhelum. Khushab consists of agricultural lowland plains, lakes, and hills. Parts of the Thal desert touch the district and the Jhelum runs alongside it making it highly fertile for agriculture. The district is rich in natural resources (salt & coal). Most people are associated with farming and agriculture. One third of the district is hilly and is dominated by **Awans** and other minor tribes.

Culture of the Region

Culture means “over all behavior of any society”. In Faisalabad Region the people from different culture are residing here. Different languages are spoken for the purpose of communication like Urdu, Punjabi, English and sraek. In most of the districts of the Punjab, there is a tradition of wearing shalwar -kameez, and pent –shirt and Tehmad and kameez in the rural areas. . The ladies mostly wear shalwar -kameez with dupatta or a shawl. The women use Sari on festivals and occasions. The popular sports of the region are Hockey and Cricket in the urban areas while Kabaddi and wrestling (kushtee) in rural areas. The famous **Festivals** and **Fairs of Faisalabad Region** are Mela Mavayshi, Horse and cattle Show, Expo –Exhibition and Jashan-e- Bahara.etc

Key Statistics of the Region: District-wise Summary

Sr #	Parameters	Faisalabad	Jhang	Toba Tek Sing	Sargodha	Khushab
1	Population	6607	3356	1915	3110	1063
2	Total Area	584	952	327	585	655
3	Population Den	0.0884	0.2837	0.1708	0.1881	0.6162
4	Literacy Ratio (Male & Female)	61.08	45.49	53.67	57.35	42.50
5	Ind. Units (No.)	1739	213	139	448	48
6	Are under cultivation (000s Hectres)	516	692	259	509	469
7	Forest Area (000 ha)	2	7	6	1	41

Forestry, Wildlife, Fisheries and Tourism Department, Government of the Punjab, Lahore.

Regional Profile

Educational Profiles of People (Literacy rate in males and females, schools system, etc.) – Faisalabad District

A brief introduction of demographics, key businesses and economic activities of each of the District in the region are as under: -

Qualification	Boys	Girls	Total	Enrollment Ratio (%)
Below Primary			409878	35.22917
Primary	168211	121168	289379	24.87223
Middle	53372	108107	161479	13.87918
Matriculation	136111	99528	235639	20.25326
Higher secondary	1971	4667	6638	0.570539
Intermediate, Degree College and MA. Msc.	24846	35603	60449	5.195614
Diploma, Certificate...	6206	667	7519*	0.642111
Total			1170981	100%

Punjab Development Statistic -2008

* In total there is also include the enrollment of co-education which is 646

Also see annexure.

Famous Business Centers and Places

The famous business places in Faisalabad are given as under :

- Metro Cash and Carry Pakistan
- Kohinoor One Shopping Mall
- Doburj Shopping Mall
- Chen One
- Gateway Towers
- Sitara Towers
- Gulfisan City
- Rehman City
- City Shopping Mall
- Paradise Inn Hotel and Shopping Mall
- Dubai Shopping Mall

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- Time Square Shopping Mall
- Khan plaza
- Media Com Trade City
- Ripple Plaza
- Center Point
- Mediacom Shopping Mall
- Dubai Shopping Mall
- Rex City Computer Market

Traditional Crafts

The industry of handicraft in region is also well developed. Different models of handicrafts are present in Iqbal Auditorium in University of Agriculture and in Nusrat Fateh Ali Khan Auditorium. Faisalabad is famous in hand woven clothes and Sargodha is in the list of those places where the work of carving on the wood is done. The famous traditional crafts in Faisalabad are given as under:

- **Hand bags**
- **Carpets**
- **Nawars**
- **Rugs**
- **Laces**
- **Hand woven clothes**

Educational Institutions

University of Agriculture and G.C University is the main source of higher education for this region. Govt. College of commerce, Govt. Islamia College for Women, Govt. College for Women Madina Town and Govt. Science College, Smanabad etc are the most popular institutions. National Textile University (NTU) is an Institute for textile engineering. Among schools, various public and private schools provide education up to secondary level. Detail of educational institutions and degree program being offered are given below

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Educational Facilities (numbers and enrollment)

District	primary / middle / high schools	School enrollment	Colleges	Enrolment	University	Technical Colleges and Institutions	Enrollment in Technical Colleges and Institutions
Faisalabad	2678	686497	124	69898	13	16	7519
Jhang	2969	413565	60	39308	1 (under construction)	-	2,119
T. T. Singh	1355	298068	50	33490	-	-	2,331
Sargodha	2368	423391	72	47346	1	1	2443
Khushab	1023	147976	20	7478	-	-	1114

Source: Punjab development statistics, 2008 and TVETA-2008

Educational Institutions

Sr. #	Name of Univ/Colleges	Public/private	Major Programs offered
1	University of Agriculture Faisalabad	Public	Graduation, Post Graduation, Ph.D.
2	GC University Faisalabad	Public	Graduation, Post Graduation.
3	National Textile University	Public	Graduation.
4	University of Faisalabad	Private	Graduation, Post Graduation.
5	NFC Institute of Engineering and Fertilizer Research	Private	Graduation.
6	University of Sargodha	Public	Graduation, Post Graduation, Ph.D.
7	Punjab Medical College Faisalabad	Public	Graduation.

Source: City District Government (2009)

Regional Profile

Key Business Groups and Personalities

Name	Group known as	Names of some Big units	Products	Net worth (estimated/declared)
Mian Latif	Chenab Group of Industry	Chenab Mills Limited	Bed sheets	
Mian Shahid Nazir	Masood Group of Industry	Masood textile Shahkot	Yarn knitted fiber	
Mian Mansha	Nishat	Nishat Mills Limited	Yarn & fabrics	
Muhammad Naeem Mukhtar	Ibrahim	1 Ibrahim fibre Limited 2 Ibrahim energy limited	Fiber Energy	
Mian Muhammad Anwar	Crescent	1.Crescent Textile Mills Limited 2. Crescent Bahoman Limited	1. Yarn & fabric 2. Fabric	
Mian Latif M. Saleem	Crescent	Shakarjang Mills Limited	Sugar	
Mian Khalid Bashir	Shamas	Shamas Textile Mills Limited	Yarn	
Mian Muhammad Arshad	Crescent	Crescent Sugar Mills Limited	Sugar	
Mian Arshad	Arshad	1.Arshad Corporation Ishaque Textile Mills Limited	1.Bed sheet 2.Yarn	
Mian Iftikhar	Amtex	Amtex Limited	Home Appears	
Musdaq Zulqarian	Interloop	Interloop Limited	Socks	

Source: Masood Textile Mills, Faisalabad
(Net worth of these industrial groups is not available from secondary source)

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Chambers of Commerce & Industry & Trade Bodies

The Faisalabad Chamber of Commerce & Industry was established in 1975. It is working under the Directorate of Trade Organization, Ministry of Commerce Government of Pakistan. Faisalabad Chamber of Commerce is affiliated with the Federation of Pakistan Chamber of Commerce & Industry.

OBJECTIVE:

1. To act as resource center in its related areas such as
 - (a) Textile manufacturing
 - (b) Textile & Agriculture Industry's related manufacturing of parts and machinery (Foundry),
 - (c) Food processing
 - (d) Chemical Industries.
2. To establish the Help Desk at FCC&I in collaboration with commercial bank
3. To organize events such as Fairs & Exhibitions, educational seminars / workshops for the capacity building of the business community
4. To employ professional women who could assist in developing the spirit of entrepreneurship among women in the district of Faisalabad.

List of Major Associations:

The following trade associations are operative in Faisalabad region:-

Trade Body/Forum	Names of President/ Secretary	No. of Members
Pakistan Textile Exporter Association	Mr. Muhammad Yousaf	
Pakistan Textile Processing Mills Association	Mian Shabirr Sahib	
All Pakistan Cotton Power Loom Association	Mr.Khalid Mehmood Cheema	
Pakistan Agriculture Machinery & Implements Manufacturers Association	Seth Mahmood Akhter	
Pakistan Hosiery	Ch. Slamati Ali	

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Manufacturer Association		
All Pakistan Sizing Industries Association	Mirza Shafiq Ahmed	
Faisalabad Industrialist Association	Haji Muhammad Anwar	
Khurianwala Industrialist Association	Mr. Azhar Majeed Sheikh	
Faisalabad Foundry & Engineering Industries Group	Seth Iftikhar Ahmed	
Faisalabad Dry Port Trust	Sheikh Ashfaq Ahmed	
All Pakistan Embroidery Association, Faisalabad	Mian Mehmood Anwar	
Faisalabad Dyes and Chemical Traders Group, Faisalabad	Mr. Shabeer Ahmad Chawla	
Faisalabad Union of Journalists	Malik Muhammad Ajmal	
Pakistan Jewelers & Sarafa Association, Rail Bazar, Faisalabad	Rana Muhammad Ali	
Faisalabad Grey Cloth Association	Mr. Muhammad Yousaf Moti	
Young Entrepreneurs Organization	Syed Umar Nzar Shah	
Citizen Police Liaison Committee	Mr. Azhar Majeed Sheikh	
Pakistan Soap Manufacturers Association	Sheikh Muzzamil Saleem	
Anjuman-e-Tajran Faisalabad City	Mr. Sheikh Razzak Sikka	
District Public Safety Commission, Faisalabad	Mr. Mohsin Chaudry	
Mobile Association	Gul Muhammad Butt	
Yarn Market Association Faisalabad	Mr. Pervaiz Khalid Sheikh	
All Pakistan Textile Processing Mills Association	Mr. Muhammad Nisar Shekhani	
Faisalabad Dyes & Chemicals Association	Shabbir Hussain Chawla	

Source: Faisalabad Chamber of Commerce and Industry
 Numbers of members of association is not available on secondary sources

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Executives and Office Bearers of FCCI

Sr.#	Name and address	Designation	Tel
1	Mian Hamid Javed, M/s. Habib Calico Weaving Industries (Pvt) Ltd, Abdullahpur	President	041-8710034
2	Mian Zafar Iqbal, Mian Zafar and co, Group of Companies, 68 Gulistan colony Railway Road	Vice President	0300-8662834
3	Seth Mahmood Akbar, M/s. Seth Muhammad Tufail & Sons Sumandri Road	Vice President	041-8732343
4	Mian Shabbir Ahmad, M/s Bashir Textile Printing Industries (Pvt) Ltd, Sargodha Road	Chief Executive	0300-8661576
5	Mr. Salamat Ali, M/s. Tauseef Enterprises (Pvt) Ltd., 18-Bilal Road, Civil Lines,	Chief Executive	41-2616673
6	Haji Abdul Razzaq, M/s. Fateh Textile Industries (Pvt) Ltd., 6-KM, Satiana Road,	Chief Executive	0300-8666636
7	Mr. Umar Saeed, M/s. Ideal Spinning Mills Ltd., 1088/2, Jail Road,	Director	0301-8660305
8	Mian Talib Hussain, M/s Talib Brothers Engineering Works, Sargodha Road,	Proprietor	0300-8664595
9	Ch. Muhammad Boota, M/s. N.S. Enterprises, 5 th Floor, Bilal Plaza, Liaqat Road,	Proprietor	0300-8661363

Source: Faisalabad Chamber of Commerce and Industry

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Chamber of Agriculture

The Chamber of Agriculture is an institute that was established to facilitate the farmers. It is a registered institution from Govt. The head office of chamber is in Lahore at Divis Road. The sub office of Chamber of Agriculture was established in Faisalabad in 1988. The main objective of chamber is as follow:

- To protect the rights of farmers and Agri. based communities.
- To protect the rights of the members of chamber particularly and all farmers community in general.
- To help to solve the problems of farmers.
- To improve the social and financial condition of farmers.
- To raise the standard of farmers.
- Try to improve educational and cultural aspects of farmer's community.
- To by the property and to protect the property of farmers.
- Introduction and implementation of modern technology of farming.
- To provide the training facilities for farming.

Bankers Club - Membership and Activities

Bankers Club has been playing a vital role in conducting Seminars, workshops, meetings musical programs, sports activities on regular basis for representative of banking community since its inception. Currently 739 banks working in Faisalabad Region are its members. The objectives of Bankers Club are:

- Social mobilization of bankers.
- To improve the skills of bankers.

It is non registered and non political forum. With the coordination of Bankers Club two training programs were conducted by SBPBSC (FSD) in the area of Agriculture and SME respectively.

Other Facilitating Institutions in the Region

Small and Medium Enterprise Development Authority - SMEDA Regional office:

Introduction

The Premier institution of the Govt. of Pakistan under Ministry of Industries and Production, SMEDA was established in October 1998 to take on the challenge of developing Small & Medium Enterprises (SMEs) in Pakistan. With a futuristic approach and professional management structure it has focus on providing an enabling environment and business development services to small and medium enterprises. SMEDA is not only a SME policy-advisory body for the government of Pakistan but also facilitates other stakeholders in addressing their SME development agendas. The major functions of SMEDA in Faisalabad are as under:

SMEDA Objectives

- Facilitation of Business Development Services to SMEs.
- Facilitate the development and strengthening of SME representative body's associations/chambers.
- Conducting sector studies and analysis for sector development strategies.
- Facilitation of SMEs in securing financing.
- Strengthening of SMEs by conducting and facilitating seminars, workshops and training programs.
- Donor assistances for SME development of SMEs through programs and projects.
- Identification of service opportunities on the basis of supply/demand gap.

Punjab Small Industries Cooperation (PSIC)

PSIC is also working for the facilitation of small industries in Punjab. They offer soft loans to small entrepreneurs at subsidized rates. Their main focus is on small units. PSIC's major functions cover the following areas for promotion of Small Industries Sector in Faisalabad

- Credit assistance to small, cottage & household industries.

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- Development of infrastructure for Small Industries.
 - Establishment of Export Processing Zones
 - Establishment of Small Industries Estates
- Establishment of Industrial Cluster Support Centers
- Development and promotion of handicrafts, arts and crafts
- Interventions in Environment Protection schemes like CNG Rickshaw Scheme in Faisalabad
- Advisory Services & Consultancy.

INDUSTRY

Large Industrial Units in Faisalabad

A large number of industrial units are operating including

1. Sitara Chemicals
2. Masood Textile Mills
3. Punjab Beverage CO. (PVT) LTD, Samandriroad
4. Chenab Group of Industries
5. Crescent Mills
6. Interlop Group of Industries
7. Amtex Group of industries
8. Lyallpur Chemical& Fertilizer LTD
8. Rafan Maize Industry
9. Soffe Soap Industries
10. Bismillah textile Industries

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Also see Annexure for other district

Table-Industry-wise Break-up of No. of Units in Faisalabad

Sr.	Industry cluster	Unit	Emp	Sr.	Industry cluster	units	Emp
1	AGRICULTURAL IMPLEMENTS	40	433	40	IRON AND STEEL RE-ROLLING MILLS	1	20
2	ALUMINIUM PRODUCTS	1	26	41	JUTE TEXTILE	1	2023
3	ARMS AND AMMUNITION	1	30	42	KNITTED TEXTILE	34	730
4	AUTO PARTS	10	54	43	LEATHER FOOTWEARS	2	20
5	BABY CYCLE	1	9	44	LIGHT ENGINEERING	35	459
6	BAKERY PRODUCTS	4	184	45	LUBRICANTS	1	22
7	BATTERY	1	2	46	MOTORS /PUMPS	19	145
8	BEVERAGE	2	1131	47	NUT & BOLT	26	149
9	BISCUIT	1	25	48	PACKAGES	31	476
10	BOILER	1	8	49	PAINTS AND VARNISHES	7	79
11	CARPETS	2	98	50	PAPER & PAPER BOARD	5	109
12	CERAMICS PRODUCTS	4	48	51	PAPER CONE	10	181
13	CHEMICAL	6	1658	52	PLASTIC PRODUCTS	13	129

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14	CHIP/STRAW BOARD	14	743	53	POLYTHENE BAGS	1	11
15	COLD STORAGE	12	159	54	POLY PROPYLENE BAGS	8	68
16	CONFECTIONERY	22	480	55	POULTRY FEEDS	6	102
17	COTTON GINNING AND PRESSING	26	790	56	POWER GENERATION	5	518
18	COTTON WASTE	44	683	57	PVC PIPE	4	29
19	DAIRY PRODUCTS	2	148	58	RAISING CLOTH	7	77
20	DIE AND BLOCKS	1	9	59	READYMADE GARMENTS	80	14817
21	DIESEL ENGINES	1	7	60	RICE MILLS	54	779
22	DOUBLING OF YARN	9	60	61	SEWING MACHINES/PARTS	13	67
23	DRUGS & PHARMACEUTICAL	6	173	62	SODIUM SILICATE	14	256
24	DYES	2	329	63	SIZING OF YARN	125	3182
25	ELASTIC	5	181	64	SOAP & DETERGENTS	46	1806
26	EMBROIDERY	47	1550	65	STARCH AND ITS PRODUCTS	4	1126
27	FERTILIZER	2	481	66	SUGAR	6	3120
28	FLOUR MILLS	38	921	67	SURGICAL COTTON/BANDAGES	2	42
29	FOOD PRODUCTS	4	846	68	SYNTHETIC RESINS	1	19
30	FOUNDRY PRODUCTS	110	1333	69	TANNERY	12	126

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31	G.I./ M.S. PIPES	1	125	70	TEXTILE COMPOSITE	9	28789
32	GLASS & GLASS PRODUCTS	3	131	71	TEXTILE MADEUPS	27	1920
33	GUAR GUM	1	16	72	TEXTILE PROCESSING	255	19912
34	HOSIERY PRODUCTS	250	5784	73	TEXTILE SPINNING	64	26841
35	INDUSTRIAL/ BURN GASES	2	27	74	TEXTILE WEAVING	35	2005
36	INDUSTRIAL MACHINERY	66	896	75	TOWELS INDUSTRY	1	34
37	TRACTOR PARTS	2	15	76	VELVET CLOTH	1	73
38	UNANI MEDICINES	2	43	77	WATCHES AND CLOCKS	1	43
39	VEGETABLE GHEE AND COOKING OIL	7	608	78	WOOLLEN TEXTILE SPINNING/ WEAVING	1	12

Source- Directory of Industrial Establishments in Punjab and District Officer industry -2008
Annexure

Regional Profile

Industrial Estates of Faisalabad Region

There are two types of Industrial Estates in the region. The detail regarding the size and number of plots in acres is given as under:-

Name of the Industrial Estate.	Size of Plot (Acres)	Total No. of Plots	No. of industries operating	Vacant Plots
Value addition city M-3 Industrial Estate	0.5acres to 2 acres	125	14	N.A
	4 acres to 21 acres	550	Under developed	Available

Source: Faisalabad Chamber of Commerce and Industry -2009

Dry Port

Dry Port Trust handles imports and exports of various items. In Faisalabad it is situated on Jumhra road The export items are cotton yarn, grey fabrics, shoes/leather products, textile made ups, garments, bed sheets, etc. The import items are mineral fuel oil, RBD palm oil, textile machinery / parts, chemicals, auto spare parts, vehicles, toys etc. The details of goods handled by Regional Dry Port Trust during the period 2007-09 are given as under:

DETAILS OF GOODS HANDLED BY DRY PORT

(Million Rs.)

YEAR	IMPORT	EXPORT
FY-2007-08	1970.00	53945.730
FY-2008 Feb, 2009	953.00	32832.369

Source: Dry Port Trust.

TRANSPORTATION

Airport

Faisalabad International Airport is approximately ten kilometers from the city centre, on Jhang Road and is a major transit point for exporting goods to other parts of Pakistan and abroad. Passenger flights are run by the national flag carrier, Pakistan International Airlines (PIA) more, and several private airlines provides services from Faisalabad to Islamabad, Karachi, Multan, Peshawar and Abu Dhabi, Dubai, London. Besides this the cargo facilities are also provided through Faisalabad International Airport by many companies.. It is not as large as the other airports in Pakistan, as it operates to cater the population of Faisalabad.

ROADS



Faisalabad has its own fine road network. There are many roads in Faisalabad which connect it with other cities .The famous roads in Faisalabad city are Millat Road, Jail Road,

Regional Profile

Narwala Road, Circular Road, Susan Road, Allama Iqbal Road (Kotwali Road), Bilal Road Canal Road, Race Course Road etc. .

National highways under NHA link Faisalabad with other cities. The M3 motorway connects Faisalabad with motorway M2 near Pindi Bhattian which furthermore connects with Rawalpindi, Lahore etc. There is an expressway which connects Faisalabad with Lahore, Sheikhpura and Mananwala. Faisalabad is also connected with Sargodha with a highway known as Sargodha-Faisalabad road. Furthermore, motorway M4 is also under construction which will connect Faisalabad with Multan. There is a public bus network within the city and many privately operated rickshaws, auto-rickshaws and taxis.

RAILWAY:

The Faisalabad Railway Station was built in the nineteenth century by the British. It connects Faisalabad to others cities of Pakistan including Karachi, Lahore, Rawalpindi, Islamabad, Quetta, and Peshawar and Rajonpur and many other districts.

Pakistan railway provides special cargo facility for shifting of commodity from one region to other region and it is cheaper than that of road transport. The major import and export through Railway cargo is salt from Khewra Mines and final textile mad ups to Karachi respectively.

AGRICULTURE

The Agriculture contributes almost 21 % of the domestic gross production of country. The region is also contributes well in Agriculture sector of the country because its climate is suitable for production of various food items including major crops i.e. wheat, cotton, maize and fruits like guava, phalsa and citrus etc. Imperial crops of this region are barley and grams.

Major Crops

Wheat, Cotton, Rice, Sugarcane etc are main crops of the region. Production of these crops during the period 2008 is given as under:-

Regional Profile

Production of Main Crops 2007-2008

CROP	PRODUCTION (000TONS)				
	Faisalabad	Jangh	T.T Sing	Sorgodha	Khushab
Wheat	697.41	963.79	456.04	468.81	135.56
Cotton (000 Bales)	174.56	186.82	170.72	13.02	0.5
Rice (Cleaned)*	63	187.44	58.15	81.83	33.14
Sugarcane	5997.31	5079.13	2292.10	3284.43	373.10
Maize(tonnes)	22148	77867	26970	2150	-
barley	0.4	1.1	0.1	1.8	0.8
Gram	0.2	29.4	0.2	0.5	101.7
Sunflower(tonnes)	344	442	555	65	15
Others, specify					

Source: Crop Reporting Services FSD-2008

Area of main crops 2007-08

Crop	Area (000 Acres)				
	Faisalabad	Jhang	T.T Sing	Sorgodha	Khushab
Wheat	309	280	115	172	21
Cotton	112	118	105	20	1
Rice (08-09)	98	262	85	124	47
Sugarcane	309	280	115	172	21
Maize (acre)	6900	30500	9200	600	-
Gram w	0.60	156.90	0.90	2.10	593.32
Barley	0.7	2.6	0.1	3.1	2.5

Source: Crop Reporting Services FSD-2008

Main Fruits

Citrus, guava and phalsa are main fruits of the region. Production of these fruits during the period 2008 is as under:-

Regional Profile

Production of Main Fruits

FRUIT	PRODUCTION (TONS)				
	Faisalabad	Jhang	T.T Sing	Sargodha	Khushab
Guava	19467	7489	4806	8398	1866
Dates	56	5924	37	448	187
Jaman	-	369	13	821	246
Water m m	2044	2911	5425	3367	8249
Falsa	46	10	18	10	-
Kinno	29664	21891	135981	1126792	8510
Lemon	387	517	97	2710	45
Mandrine	36	470	4	224	840
Orange	1626	7801	730	7652	-
Musumbi	2101	831	485	25474	2017
Ber	34	96	426	248	300
Other kharif, rabi and citrus fruit	9405	14175	1824	12147	638

Source: Crop Reporting Services FSD-2008

Area of main fruit 2007-08

FRUIT	Area in (acres)				
	Faisalabad	Jhang	T.T Sing	Sorgodha	Khushab
Guava	5015	1824	1250	4500	1000
Dates	23	1984	20	100	50
Jamman	-	125	7	220	110
Water m m	233	325	517	410	1300
Phalsa	31	9	15	14	-
Kinno	7225	6900	26400	201260	1900
Lemon	253	330	58	1210	20
Mandrine	15	140	2	120	250
Orange	581	2200	230	2050	-
Musumbi	804	262	260	10500	470
Ber	10	30	120	95	115
Other	4363	5212	593	4785	1549

Regional Profile

Main Vegetables

Mutters, cauliflower and bitter gourd are main vegetables of the region. Production of these vegetables during the period 2008 is as under:-

Production of Main Vegetable

Vegetables	PRODUCTION (TONS)				
	Faisalabad	Jhang	T.T Sing	Sargodha	Khushab
Mutter	627	2128	1470	653	243
Cauliflower	8859	4731	8226	4852	3359
Bitter gourd	5940	1076	5964	2869	19
Lady finger	4983	2981	5076	1030	291
Tenda	3168	6973	1923	1184	370
Spinach	3226	793	2183	3788	209
Cabbage	2353	3030	255	3654	523
S. ptato	685	116	504	73	-
Redish	4745	1282	8387	4376	2028
Brinjal	4573	1971	3266	1411	379
Pumpkin	4703	672	956	252	209
Other rabi kharif	115387	23146	11500	3705	3409

Source: Crop Reporting Service Faisalabad 2008-2009

Area under vegetable 2007-08

Vegetable	Area in Acres				
	Faisalabad	Jgang	T.T Sing	Sorgodha	Khushab
Mutter	205	648	875	350	103
Cauliflower	1032	507	950	650	450
Bitter gourd	1145	186	950	630	10
Lady finger	890	512	850	200	60
tenda	615	1325	460	260	110
Spinach	592	138	390	615	40
Cabbage	279	330	35	445	70
S. patato	102	15	90	15	-
Redish	652	159	1070	670	265
Brinjal	845	330	700	280	70
Pumpkin	840	120	160	50	40
Other rabi and kharif	17959	3590	1725	1100	890

Source: Crop Reporting Services 2008 Faisalabad

Forests

An area of 57 thousand Hectares of the region is under forest. Trees grown in the area are Kikar, Shisham, etc.

These are the categories of the forest

Regional Profile

i) Reserved Forests

The forest area under the control of the Forest Department declared as Reserved Forest under the Forest Act, 1927. The rights and privileges are normally limited and settled.

ii) Protected Forests

The forest area under the control of Forest Department, which has been declared as Protected Forest under the Provision of Forest Act, 1927.

Area in Hectors

District	Protected Forest		Reserved Forest	
	Area Under Provincial Govt	Area Transfer to district I Govt	Area Under Provincial Govt	Area Transfer to district I Govt
Faisalabad	747.00	403		157
Jhang	1,424.00	284	5452	461
T.T Sing	4,457.00	1189	-	-
Sargodha	-	-	-	527
Khushab	4,736.00	-	34416	-

Source: Punjab Development Statistic-2008

Live Stock Population

a) Animal Population.

The animal population of the region is as under:-

ANIMAL POPULATION

ANIMAL	POPULATION (000 HEADS)					
	Faisalabad	Jhang	T.T Sing	Sargodha	Khushab	Total
Cattle (000)	461	873	273	575	345	2527
Buffaloes (000)	1148	1175	439	688	168	3618
Sheep (000)	55	385	47	134	167	788
Goats (000)	905	1007	504	588	529	3533
Camels (number)	112	3084	28	1216	3717	8157
Horses (number)	8599	12755	1695	9715	3705	36469
Asses (numbers)	71364	113474	22787	76564	31521	315710
Mules (numbers)	4207	1084	1730	2868	2095	11988

Source: 2006 Census of Livestock, Agricultural Census Organization, Statistics Division, Government of Pakistan, Lahore.

Regional Profile

Veterinary Hospitals, Dispensaries and Centres

District	Veterinary Hospitals	Veterinary Dispensaries	Veterinary Centres
Faisalabad	37	44	119
Jhang	22	106	110
T.T.Singh	20	17	68
Sargodha	32	28	90
Khushab	16	20	40
Total	127	215	427

Directorate of Livestock and Dairy Development (Ext.) Punjab, Lahore.

Poultry Population.

Birds Population

ANIMAL	POPULATION (million HEADS)					
	Faisalabad	Jhang	T.T Sing	Sargodha	Khushab	Total
dasi	0.89	1.43	0.40	1.00	0.26	3.98
broiler	4.56	2.24	2.64	1.89	0.321	11.651
layer	5.55	1.98	3.80	0.4385	0.025	11.7935
Broiler Breeder	-	-	-	--	0.06	0.06

Source: District Officer Poultry and Dairy Development

Availability of Hides / Skins and Slaughter House Wastes.

As per Punjab Development Statistics, lots of animals were slaughtered in recognized / un-recognized slaughter houses in the district during year 2007 which is a reasonable estimate of the availability of hides and skins in the region. The availability of slaughter house by – products is estimated as under:-

Regional Profile

Animals slaughtered in recognized and un-recognized slaughter house by type and district 2006-07

(Hundred Number)

Districts	Animal slaughtered				
	Cattle	Buffaloes	Sheep	Goat	Other
Faisalabad	1363	2204	4597	6960	1
Jhang	304	477	489	835	1
T.T Sing	99	234	113	304	-
Sargodha	532	582	735	1045	-
Khushab	188	132	115	267	14

Source: Punjab development Statistics 2008

Mines and Minerals:

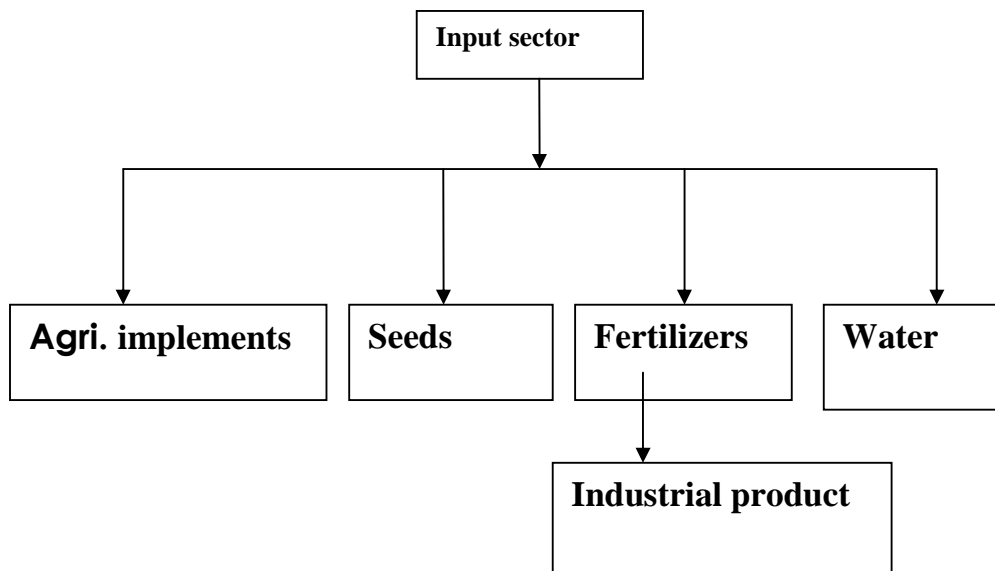
Geographically mines are not present in Faisalabad region .As for as minerals are concerned only Khushab district is rich in minerals. While in other districts minerals are not available. The detail of minerals found in Khushab district is given as under:

Minerals	<i>(Hundred Metric Tons)</i>	Minerals	<i>(Hundred Metric Tons)</i>
	Khushab		Khushab
Agrillacious Clay	3486	Lime Stone	21012
Bauxite	174	Marble	12
Bentonite	27	Ochers	106
Coal	1994	Rock Salt	7230
Dolomite	28	Sillica Sand	241
Fireclay	28	Latrit	71
Gypsum	575		

Source: Punjab Development Statistics ,2008

Backward and Forward Linkages (of agriculture, mines, and industry)

Agriculture

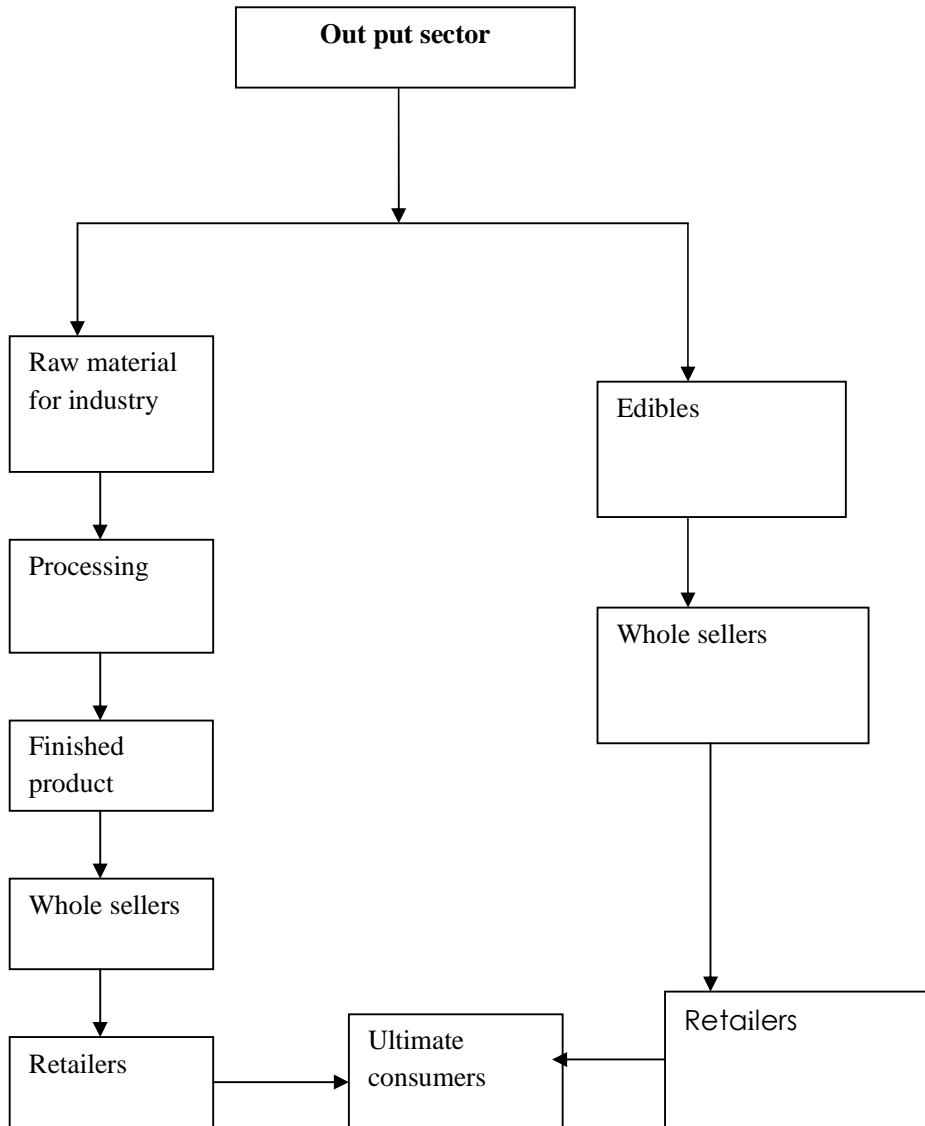


Agricultural inputs are most important input for large number of advanced industries and traditional industries. Agricultural input provides raw material for large numbers of industries. It contributes 44% of work force in the country. Agriculture is a single largest sector that is supporting rural life directly and urban life indirectly.

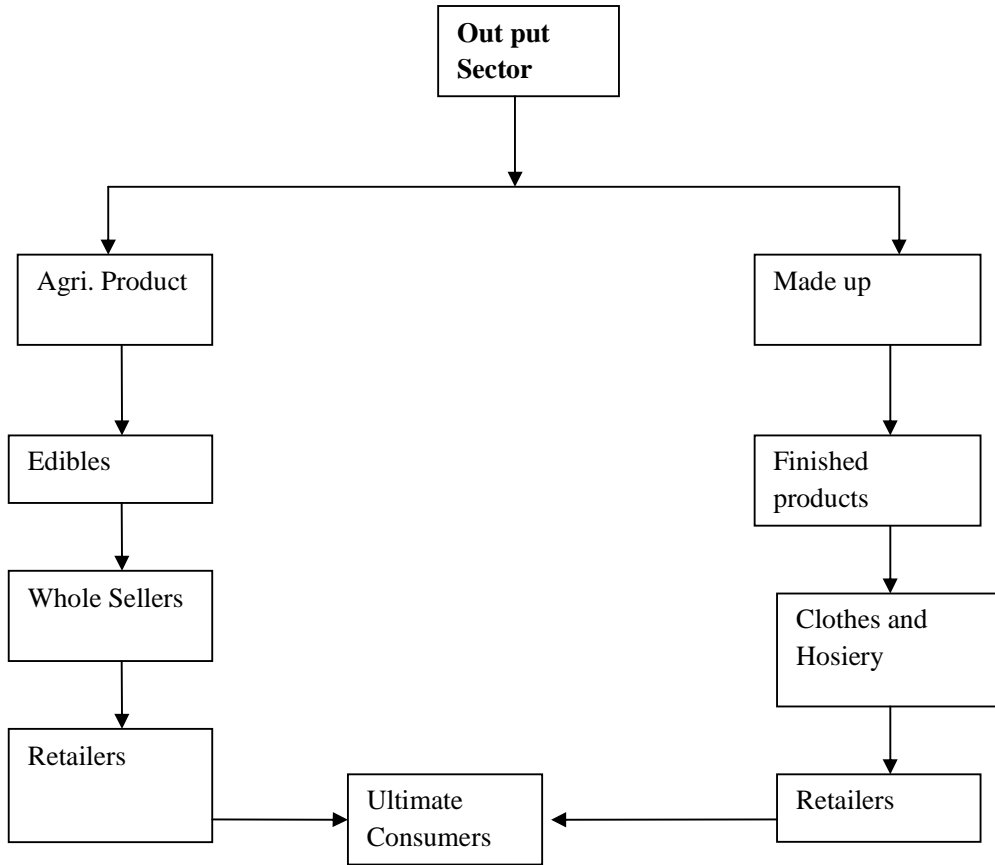
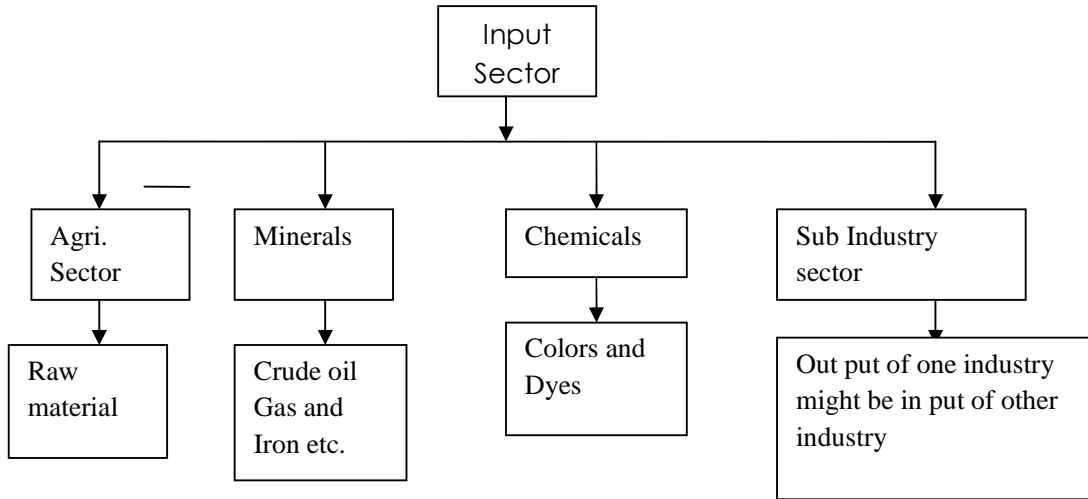
Almost all the types of industries are operating with help of raw material provided by agriculture sector. So it is of great importance to improve the agriculture sector. So that it can operate at its full potential. For that purpose far ward and backward linkages should be strengthened.

Proper availability of inputs at reasonable prices and proper marketing of agriculture produce are useful tools to obtain above mentioned purpose.

Regional Profile



Regional Profile



Regional Profile

General Problems

Some of general problems hampering Agri sector to operate at its full potential are:

1. Non availability of inputs at the proper time
2. High prices of inputs
3. Power shortage
4. Support price should be declared timely
5. Lack of coordination between farmers Government Department
6. Marketing problems
7. Lack of corporate farming
8. Water crisis
9. Lack of Education
10. Lack of Technology
11. Rising Inflation
12. Removal of Subsidies
13. Exploitation of farmers by Intermediaries
14. Cumbersome procedures to avail loan from banks
15. Extensive documentations.
16. The informal source of finance particularly from arties/input suppliers has dominance in the rural credit market of the Faisalabad region

Suggestions

1. There should be bottom up approach rather than recently adopted top down approach for recognition of farmer's problems
2. All inputs should be available at proper rate and time.
3. Water crisis should be solved wisely
4. long run policy should be adopted to improve the Agri sectors
5. Inputs should be available at subsidized rates for farmers
6. Control the input price fluctuation within a season
7. Govt. should be support the marketing of Agri products.
8. Capacity building programs for farmers should be arranged.
9. Improvement in Infrastructure
10. Land reforms should be implemented properly
11. New production techniques like Corporate Organic Farming should be introduced in agriculture sector.
12. Usage of Biotechnology to improve seeds quality

Export s and Imports

The export items of Faisalabad region are Cotton Yarn, Cotton Fabrics, Garments, Textile Made Ups, Blended Yarn and Blended Fabrics etc.

Regional Profile

Exports:

Detail of export of key items given in the table :-

(Rs. in Million)

Key Exports Commodities	2007-08	2008-Feb' 09
Cotton Yarn	93.735	385.580
Cotton Fabrics	6524.569	3905.047
Garments	4696.832	3266.811
Textile Made Ups	18779.656	10872.897
Blended Yarn	26.180	841.468
Blended Fabrics	23321.673	13291.332
Misc. goods	503.085	269.234
Grand Total Rs. (Million)	53945.73	32832.37
Value in USD		

Source: Dry Port Trust, Faisalabad

Key Export Destinations (category wise – for selective items only):

S#	Key Exports Commodities	Exporting Country	Importing Countries
1	Cotton Yarn	Pakistan	USA 24% Germany China UAE UK, Saudi Arabia Switzerland
2	Cotton Fabrics		
3	Garments		
4	Textile Made Ups		
5	Blended Yarn		
6	Blended Fabrics		
7	Misc. goods		

Import

The region also has substantial import activity as imports worth Rs.1970 Million of rupees are made during 2008. Most of the imports are industrial goods used in manufacturing of machinery and equipment. The important imports are High Speed Diesel Oil, CKD Kits for Tractors, Auto Air Conditioner parts, Chemicals and Computers. The detail of key imports is as under:-

(Rs. in Million)

Key Import Commodities	2007-2008	2009-till 31 st Mar-09
High Speed Diesel Oil	1818	864
CKD Kits for Tractors, Auto Air Conditioner parts, Used Machinery (Generator & electric Motors) & Industrial Machinery/House household sewing machines & parts	62	41
Chemicals	3	6
Computers	87	43
Grand Total: value in Pk Rupees	1970	954

Source: Dry Port Trust

Regional Profile

Banking Sector

Out of 45 commercial banks (including Islamic banks) licensed by SBP, 30 commercial banks (including Specialized Banks viz. Zarai Taraqiati Bank and Punjab Provincial Co-operative Bank along with a Micro Finance Bank i.e. Khushhali Bank & First Microfinance Bank) are operating in the jurisdiction of Faisalabad. Bank-wise net work is detailed below:-

Branch Network: Bank-wise:

Sr. #	Bank Name	No. of Branches in region					khushab	Total
		Faisalabad	Jhang	T.T Sing	Sargodha			
1	National Bank of Pakistan	44	22	14	31	13	124	
2	Habib Bank Limited	64	20	16	30	9	139	
3	MCB Bank Limited	47	25	12	28	7	119	
4	United Bank Limited	38	14	10	22	18	102	
5	Allied Bank Limited	29	6	5	28	7	75	
6	Zarai Taraqiati Bank Ltd.	7	7	6	8	2	30	
7	The Bank of Punjab	17	6	4	7	9	43	
8	Punjab Pro.Co.Bank Ltd.	8	6	4	6	3	27	
9	Soneri Bank	2			1		3	
10	Askari Bank Limited	3	1	1	1		6	
11	First Woman Bank Limited	1			1		2	
12	Bank Alfalah Limited	8	2	3	2	1	16	
13	Bank Alfalah Ltd.(Islamic)	2					2	
14	MyBank	1			1		2	
15	Bank AlHabib Limited	3			1		4	
16	Faysal Bank	4	1		1		6	

Regional Profile

17	Habib Meteropolitan Bank	3					3
18	KASB Bank	1					1
19	Saudi Pak Com.Bank Ltd.	2	1				3
20	Standard Chartered Bank	5			1		6
21	Arif Habib Bank Limited	1					1
22	NIB Bank	5	1		2		8
23	Citi Bank	1					1
24	Dubai Islamic Bank	1					1
25	Industrial Development Bank of Pakistan	1					1
26	Albaraka Islamic Bank	1					1
27	Cres Bank	1					1
28	Meezan Bank	5			2		7
29	ABN - AMRO	2			2		4
30	SME Bank Limited	1					1
31	Kashf Micro Finance Bank	2					2
32	HSBC Bank	1					1
33	Atlas Bank	1			1		2
34	Emirates Global Islamic Bank	1					1
TOTAL Branches		313	112	75	176	69	745

Source: SBP (BSC) Bank.

Bank Lending

Sector-Wise Bank Lending

Agriculture:

Agriculture is an important sector of our economy, a dominant driving force for growth and the main source of livelihood for 66% of the country's population. It accounts for 21% of the GDP and employs 42% of the total work force. Agriculture contributes to growth as a supplier of raw materials to industry as well as a market for industrial products and also contributes substantially to exports earnings. Availability of credit to meet financial requirements of the farming community is one of the key factors that play a pivotal role in the development of agriculture sector of a country. With the expansion in the size of the agriculture sector, the financing needs of the sector are also increasing and there are significant opportunities for banks to deploy their funds in such remunerative avenues. Banks provides credit to agriculture sector under two main categories which are defined by SBP in "Prudential Regulations for Agriculture Financing"

1. Farm Credit, which includes:

(a) Production Loans (for inputs like seeds, fertilizers, pesticides, etc.

Production Loans also include working capital finance to meet expenses of various nature attributable to farming).

(b) Farm Development Finance (including finance for improvement of agricultural land, orchards, etc.) and construction of God owns, etc. for storage of seed, raw agriculture/farm produce.

(c) Finance for the purchase of agricultural machinery and equipment like tractors, threshers, etc.

(d) Credit Card (including Kissan Card) holders are eligible to use their cards for the purposes of Agricultural Financing.

(e) Non-fund based facility (letter of Guarantee/SBLC & Letter of Credit etc.) for procurement/import of agricultural supplies etc by corporate & non corporate farmers.

Regional Profile

2. **Non-farm credit**, which include :

(a) Financing for Livestock viz, Dairy, Poultry and fisheries

(iii) Agriculture Financing shall also cover those items eligible under “Methodology Report for Estimation of Agriculture Credit” or any other item approved by SBP/ACAC

(Agriculture Credit Advisory Committee) from time to time.

(iv) Agriculture Financing shall not include loans to traders and intermediaries engaged in trading/processing of agriculture commodities. Such lending would be covered under Prudential Regulations for Corporate/ Commercial Banking or SME Financing. However, agricultural financing can be extended to entities (including corporate farms, partnerships and individuals) engaged in farming activity as well as processing, packaging and marketing of mainly their own agricultural produce, provided 75% of the agriculture produce being processed, packaged and marketed should be produced by the above mentioned entities themselves.

Growth of Agriculture Loans

District Wise Data regarding Agriculture Loan O/s and No. of Borrowers as on Dec-2008

Farm Sector

(Amount in Million Rs)

Categories	Subsistence Holding		Economic Holding		Above Economic Holding		Total	
	Amount	No. of Borrowers	Amount	No. of Borrowers	Amount	No. of Borrowers	Amount	No. of Borrowers
Faisalabad	4849.747	12668	1091.206	980	168.51	138	6109.463	13786
Jhang	2888.804	16440	700.11	1371	1247.258	388	4836.172	18199
T.T Sing	3234.174	8727	374.705	443	77.511	47	3686.39	9217
Sargodha	4239.738	22777	1140.893	2051	190.917	112	5571.548	24940
Khushab	842.46	27635	388.995	733	83.279	65	1314.734	28433

Source: ACD ,SBP

Under farm sector, the total agri. loan outstanding in Punjab is Rs. 121.429billions(81.80%) across the no. of borrowers 568882 during the year 2008 which is Rs. 9.85 billions higher as compared with total agri. loan outstanding in Punjab Rs.111.570 billions(80.08%) across the no. of borrowers 349997 during the year 2007. Out of total agri. loan outstanding in Punjab the share of Faisalabad region is Rs. 21.51 billions (17.7%) across the no. of borrowers 94575 during the year 2008. In

Regional Profile

Faisalabad region, the share of Faisalabad in outstanding is highest i.e.28.39% (Rs.6.1billions) then Sargodha i.e. 25.89% (Rs.5.57Billion) then Jhang i.e.19.24% (Rs.4.83billions).

District Wise Data regarding Agriculture Loan O/s and No. of Borrowers as on Dec-2008

Non -Farm Sector

(Amount in Million Rs)

Categories	Small Farm		Large Farm		Total	
	Amount	No.of Borrowers	Amount	No.of Borrowers	Amount	No.of Borrowers
Faisalabad	733.074	1836	193.445	87	926.519	1923
Jhang	635.747	1748	53.457	61	689.204	1809
T.T Sing	770.851	1804	79.017	48	849.868	1852
Sargodha	746.765	1563	27.743	27	774.508	1590
Khushab	122.783	452	3.638	2	126.421	454

Source: ACD ,SBP

Under non farm sector, the total agri. loan outstanding in Punjab is Rs. 27.3432 billions(86.76%)across the no. of borrowers 32924 during the year 2008 which is Rs. 6.838 billion higher as compared with total agri. loan outstanding in Punjab Rs.20.594 billions(84.03%) across the no. of borrowers 24109 during the year 2007. Out of total agri. loan outstanding in Punjab the share of Faisalabad region is Rs. 21.51 billions (17.7%) across the no. of borrowers 94575 during the year 2008.In Faisalabad region, the share of Faisalabad in outstanding is highest i.e.27.52% (Rs.0.926billions) then T.T.Sing i.e. 25.24% (Rs.0.849Billion) then Sargodhai.e.23.01% (Rs.0.774billions).

Regional Profile

District Wise Data regarding Agriculture Loan Disbursement as on Dec-2008

Farm Sector

(Amount in Million Rs)

Categories	Subsistence Holding		Economic Holding		Above Economic Holding	
	Disbursement	% Share	Disbursement	% Share	Disbursement	% Share
Faisalabad	1786.267	4.801	348.83	2.914	79.813	0.91
Jhang	1610.308	4.328	334.445	2.794	580.8	6.62
T.T Sing	1220.63	3.281	102.053	0.852	27.772	0.32
Sargodha	2508.651	6.742	627.006	5.237	74.872	0.85
Khushab	488.292	1.312	136.085	1.137	18.976	0.22

Source: ACD ,SBP

Under farm sector, the total agri. loan disbursement in Punjab is Rs. 57.96 billions(83.6%) during the year 2008 which is Rs. 4.47 billion higher as compared with total agri. loan disbursement in Punjab Rs.53.49 billions(80.6%) during the year 2007. Out of total agri. loan disbursement in Punjab the share of Faisalabad region is Rs. 9.94 billions (17.15%) during the year 2008. In Faisalabad region, the share of Sargodha in agri. loan disbursement is highest i.e. 32.28% (Rs.3.2billions) then Jhang i.e. 25% (Rs.2.5Billion) then Faisalabad i.e. 22.27% (Rs.2.2billions).

District Wise Data regarding Agriculture Loan Disbursement as on Dec-2008

Non -Farm Sector

(Amount in Million Rs)

Catagories	Small Farm		Large Farm	
	Disbursement	% Share	Disbursement	% Share
Faisalabad	172.071	3.28	131.658	0.57
Jhang	221.734	4.23	29.389	0.13
T.T Sing	192.397	3.67	62.111	0.27
Sargodha	446.321	8.51	76.199	0.33
Khushab	71.264	1.36	0.08	0.00

Source: ACD ,SBP

Under non farm sector, the total agri. loan disbursement in Punjab is Rs. 28.229billions(93.54%) during the year 2008 which is Rs. 6.083 billions higher as compared with total agri. loan disbursement in Punjab Rs.22.146 billions(92.48%) during the year 2007. Out of total agri. loan disbursement in Punjab the share of Faisalabad region

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is Rs1.403billions(4.97%) during the year 2008.In Faisalabad region, the share of Sargodha in agri. loan disbursement is highest i.e. 37.24%(Rs.0.522billions) then Faisalabad 21.65 % (Rs.0.303billions) then T.T.Sing i.e. 18.14%(Rs.0.254 Billions)

Issues related to Agri. Financing:

- 1) Lack of proper utilization of loan
- 2) High interest rate.
- 3) The loans are mostly issued to large farmers instead of small farmers.
- 4) The loans issued to small farmers are less in quantity as compare with requirements for crop production cycle.
- 5) Lack of awareness about the financial services /products being offered by banks.
- 6) Farmers cannot take bank loans due to lack of collateral/land ownership
- 7) Non Issuance of pass book by Revenue Department
- 8) Farmers dislike the interest based loan products.
- 9) Cumbersome procedures to avail loan from banks
- 10) Extensive documentations.
- 11) The informal source of finance particularly from arties/input suppliers has dominance in the rural credit market of the Faisalabad region.

Suggestions

1. Agricultural credit officer should visit the farms of farmers before the disbursement of loans.
2. Procedure of getting loans should be simple.
3. Issuance of e-pass book so that banks may access the e-pass book to mark the charge.

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4. One window operation should be adopted to facilitate the farmers.
5. Loan monitoring team should monitor the utilization of loan on quarterly basis.
6. Timely availability of loans.
7. More than 80% of farmers in Pakistan are small farmers so policies should be friendly with these farmers.
8. Banks/SBP should arrange awareness programs for farmer's communities to enhance their awareness about financial services.
9. The possibility of introducing equitable mortgage for securing agri-loans will enable the farmers to obtain loans against deposit of land/property title deeds with banks.
10. Banks and researchers should explore new areas of development to excel the growth of the agriculture sector.

Role of SBP to enhance Agri. credit facilities for farmers & non farmers

1. SBP has designed “**Prudential Regulations for Agriculture Financing**’ to provide a broader regulatory framework to the banks/DFIs, to enables them to develop their own financing schemes/products for financing the agriculture sector.
2. SBP has **Enhanced indicative per acre credit limits** on an average of 70% for major & minor crops, orchards and forestry. The enhancement in limit has been made on the basis of current prices of inputs like seed, fertilizer, pesticides, fuel, electricity, etc
3. SBP has developed a **Crop Loan Insurance Framework** to mitigate the risk of banks and farming community against losses caused by the natural calamities.
4. SBP has launched **One□week Crash Training Program** for the capacity building and training of Agri. Credit Officers of banks.
5. SBP has joined **Asia Pacific Rural Agricultural Credit Association (APRACA)**, a regional forum, for sharing of knowledge of international best practices of the region in agri. /rural finance.

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6. SBP formulated a Task Force on “**Islamic Agricultural Finance**” for development of guidelines on Islamic Financing aimed at facilitating banks in developing Shariah compliant products for agriculture financing.
7. SBP has Issued ‘**Guidelines for Livestock Financing, Fisheries Financing, Horticulture Financing and Poultry financing**’ to facilitate and encourage Banks/FIs in enhancing credit flow to these sectors.
8. SBP has developed **Guidelines on e-Pass Book** to facilitate the banks and their borrowers through the automation of land records and to provide efficient and reliable credit facilities at their door step.
9. SBP has established Development Finance Support Department (DFSD) within the SBP Banking Services Corporation (BSC), and Development Finance Support Units in 13 BSC offices to provide field presence and continuous interaction with the stakeholders at grass roots level
10. On the behalf of SBP, DFSD and its 13 units DFSUs arranged awareness programs, Agri Melas, farmers’ meetings and seminars and workshops for capacity building of farmers as well as banks.

Sector Wise Summary Break-up of Loan O/s in the Region Faisalabad as of 30th June,2008

(Amount in Rs. Million)

Sr.#	Sectors	All Banks	5 Big Banks	Private Banks	Foreign Banks
1	Agriculture	26910.54	12462.11	26,690.64	219.907
2	SME	30330.92	19172.22	29972.06	358.86
*3	Micro Finance	245.97			

*Only it includes two Micro Finance banks i.e. Khushalli Bank, Tameer Bank

Major Issues Regarding Banking and Finance

Issues Regarding Banking and Finance

1. International financial crisis due to failure of capitalist economy.
2. Increasing trend of non-performance loans
3. Increasing trend of defaults. (Willful default, non willful default)
4. Destabilization of Rupee against dollar also effected the operations of banking sector.
5. Decrease in liquidity of currency because of less deposit in the banking sectors.
6. Depletion of depositor because of flying out of currency by stake holders.
7. Tight monetary policy declared by SBP

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8. Very less financial involvement of banks in rural areas
9. Financial system is also affected heavily because of terrorism in the country.
10. weakened coverage ratio

DFSU Activities

The establishment of Development Finance Group (DFG) in SBP was aimed at creating the necessary institutional capacity to lead and steer the SBP and financial sector initiatives for broadening and deepening of the financial system. For effective dissemination and implementation of DFG-SBP policies and initiatives at grassroots level, a new Department viz Development Finance Support Department (DFSD) was thus established in BSC during FY08 and simultaneously DFSU units (DFSUs) have also been set up in 13 field offices of BSC. Each unit was assigned a specific geographic area comprising various districts to undertake all DF related activities.

After the establishment of DFSU at SBPBSC (BANK), Faisalabad, the separate Focus Groups for Agri, SME and Microfinance was thus introduced to discuss and evolve local level operational strategies for increasing outreach of Agri, SME and Microfinance in Faisalabad region. The focus groups meetings are arranged on quarterly basis to discuss and take-up the issues as defined in the TORs. Three AFG meetings were held during the FY - 2009. The following issues were raised and conveyed to the concerns authorities:

- Non Availability of Agri. inputs at proper price
- Pass Book related issues
- Excessive Documentations
- Lengthy Process of loan sanctioning
- Lack of Technology
- Energy Crisis
- Mark up rates
- Lack of collaterals
- Water shortage
- Improper Utilizations of loans
- Financing facilities for construction of stores etc.

Three SMEFG meetings were held during the FY-2009. The following issues were raised and conveyed to the concerns authorities:

- Lack of skilled labour
- Lack of record keeping
- Lack of technology
- Lack of Management hierarchy

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- Energy Deficit
- Interest Rate
- Lack of Awareness
- Lack of banking attitude
- Inflationary trends and its Impact on cost of doing business
- Limited capacity of banks in SME financing
- Taxation issues etc.

Three MFG meetings were held during the FY-2009. The following issues were raised and conveyed to the concerned authorities:

- Lack of awareness about microfinance products
- Introduce Cluster based lending for Microfinance Borrowers
- High interest rate
- Independent CIB for Micro finance borrowers
- Unusual delay in loan disbursement
- Unusual delay in issuance of clearing certificates
- Introduce special financing schemes for women

Helpdesk is established in Faisalabad Chamber of Commerce and Industry on 27th April, 2009 to assist the SMEs in accessing financial services from banks. Help Desk will provide opportunity to all Commercial Banks to educate traders, manufacturers and merchants. Brochures, formalities/documentation are placed on help desk by the banks. Through Help Desk all Commercial Banks may get cost free marketing for their products and customers will get facilities at their doorsteps. It will also enhance business activities and overall regional development. The Regional Manager and Credit Officers of commercial banks will depute on Helpdesk periodically and DFSU will ensure their presence on Helpdesk.

DFSU has arranged 2 Agriculture melas for farmers, 1 SME mela for traders and small enterprises and 1 Microfinance mela for Micro and Small Enterprises (MSEs) and low income communities in collaboration with Banks/ MFBs/ MFIs/ NGOs, relevant government departments, SMEDA, chambers, small industry associations and other stakeholders. The purpose of these melas was to enhance their understanding about SBP policies and initiatives for increasing their access to financial services and introducing the bank products and services.

These melas were quite successful and attracted significant media coverage and hence contributed to the awareness of banking products among large number of stakeholders.

DFSU has also arranged 2 Agriculture awareness programs (Jhang, Chiniot) for farmers, 1 SME awareness program (Jhang) for traders and small enterprises and 1 Microfinance awareness program (FSD) for Micro and Small Enterprises (MSEs) and low income communities in collaboration with Banks/ MFBs/ MFIs/ NGOs, relevant government departments, SMEDA, chambers, small industry associations and other stakeholders to create the Credit Culture by educating the borrowers about the default implications and financing facilities by banks and MFBs/MFIs.

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DFSU has also coordinated with ACD SBP to conduct two Crash Training Program on Agri-Credit (Faisalabad, Sargodha) for the capacity building of banks in agri.finance. These training programs provided an opportunity to agrifinance officers of banks to enhance their understanding about the financial requirements of agriculture/rural communities. DFSU also arranged one day Training program on “SBP Prudential Regulation for SME” in collaboration with Bankers club for the SME credit officers of banks to understanding about financial requirements of SME borrowers. The number of participants and training topic are given in a table:

Training Program Arranged by DFSU (FSD)

S#	Topic	Date	No. of Participants
1	Crash Training Program on Agriculture Credit	18th August,2008 22nd August ,2008	30
2	Crash Training Program on Agriculture Credit	19th January,2009-23rd January,2009	25
3	SBP Prudential Regulations on SME	16th April,2009	39

Export Refinance

Table -Export refinance Year-wise Amount Outstanding (Rs. in million)

Year	Amount	Country Total *	% age
2007	33758.6	183573.1	18.39%
2008	25225.9	144016.2	17.52%

Source: SBP (BSC) Bank

Table - Commodity wise Break-up of Export Refinance as of Jan 2008-Dec 2008

Sr. No.	Commodity	Amount (RS)
1.	Garments	5597.573
2.	Made ups	26868.84
3.	Dying & Printing clothes	12821.09
4.	Rice	3138.94
5.	Others	3418.03

Source: SBP (BSC) Bank refinance department

Major Industrial Groups in the region utilizing the Refinance:

11. Masood Textile Mills

12. Chenab Group of Industries

13. Crescent Mills

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14. Interlop Group of Industries

15. Amtex Group of industries

16. Kamil Spinning

17. Sadaqat Textile Mills

18. Sargodha Spinning Mills

19. Ramzan Sugar Mills Jhang

20. Bismillah Textile Industries

Issues

Following issues regarding export refinance have been observed:

1. Use refinance amount for personal consumption.
3. Volatile monetary policies.
4. Miss utilization of export refinance amount by commercial banks.
5. False information in documents by exporters
6. Delay in repayment related to export refinance.

Research & Development Support

The SBP (BSC) in Faisalabad Region has processed 60273 R & Ds cases since introduction of the scheme in 2006 to 2008. The break of the cases processed and disbursements made have been given in the following tables:

Table -R&D Support during 2006-07

(Rs. In Millions)

Sr. No.	Category of scheme	No. of cases	Amount disbursed	Country's Total disbursement*	% of total
1	6% R &D support to Garment Industry,	7808	1299.55	9304.99	13.96%
2	3%5%R&DS R&D Home Textile White	16017	1620.389	4618.048	35.08%
3	6% R &D support to leather foot wears				
	Total:	23825	2919.939	13923.04	49.04%

Source: SBP (BSC) Bank

Table -R&D Support during 2007-08

(Rs. In millions)

Sr. No.	Category of scheme	No. of cases	Amount disbursed	Country's Total disbursement*	% of total
1	6% R &D support to Garment Industry,	10043	1463.432	10483.822	14%
2	3%5%R&DS R&D Home Textile White	26405	2819.645	9652.958	29.31%
3	6% R &D support to leather foot wears	-	-	-	-
	Total:	36448	4283.077	20136.78	43.31

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Out of total R & D funds of Rs.34586.192 million disbursed up to 2008 through all offices of SBP-BSC, the share of Faisalabad region is Rs.7203.021 million which constitute 20.9% of total disbursement.

Identify Major Industrial Groups Utilizing the R&D facility

Following issues regarding R&D support have been observed:

1. Masood Textile Mills
2. Amtex
3. Chenab group of Industries
4. Iterlop
5. Sitara Chemicals

Currency Management:

Table - Notes issued by SBPBSC (BANK) FSD to Banks in the Region:

Name of office	Rs.10/-	Rs.20/-	Rs.50/-	Rs.100/-	Rs.500/-	Rs.1000/-	Rs.5000/-
Total pieces	22335000	5728000	2020000	8838000	3413000	3833000	5000
Total Value(Rs. in millions)	223.35	114.56	101.00	883.8	1706.5	3833.00	25.00
Total Value of all denomination notes issued to Banks is Rs 6887.21 Millions							

Key Issues:

Following issues regarding currency management have been observed:

1. Misprinted and counterfeit currency notes.
2. Non availability of proper criteria to access Fresh notes requirements.
3. There is no steady supply of currency notes and coins of all denomination across Pakistan.
4. Although the electronic banking and use of plastic money has increased in recent years in Pakistan but traditional higher dependency of the general public on cash transaction
5. Lack of awareness about General advance securities feature
6. Less availability of advance accounting devices in SBP BSC.
7. Less availability of detective counterfeit instruments SBP BSC.

Industry and Trade Related Issues

Issues

1. Export and custom duty problems.
2. Recent fragile establishment situation.
3. Political instability.
4. Outflow of capital.
5. Lack of inflow of foreign investment.
6. Unavailability of skillful labors.
7. Recent power crisis.
8. High prices of inputs (gas and electricity).
9. There is no proper channel through which skilled labors can be prepared.
10. Lack of training programs for industrialist.

Suggestions

1. Govt. should subsidized industrial sectors.
2. Custom and export laws should be relaxed.
3. Govt. should take proper interest to enhance its export through the search of new markets.
4. Luxurious imports should be restricted to protect the domestic industry and in order to enhance the local production as well as consumption.
5. Power problems should be solved as soon as possible in order to secure the domestics industry.
6. Political rigidity should be shown by the Govt. in order to make the country image better for foreign investment.
7. Power shortage should be solved immediately because almost 2200000 people are engaged in industry. And due to shortage of energy there would be fear of unemployment.

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Key activities political personalities of the region

District Nazims

Name	Distt.	Affiliation	Other info
Rana Zahid Tausif	Faisalabad	PMLN	
Hameed Sultan	Jhang	PMLQ	
Inam-ul-Haq Pracha	Sargodha	Azad	
Malik Ghulam Muhammad Twana	Khushab	PMLQ	
Ch. Abdul Sattar	T.T Sing	PMLN	

Regional Profile

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PHMA (2008) Pakistan Hosiery Manufacturers Association

PTEA (2008) Pakistan Textile Exporters Association

MTM (2009) Masood Textile Mills, Pvt. Faisalabad

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Regional Profile

Crop Reporting Services, 2008, Faisalabad

Executive District Officer, Education Faisalabad

Executive District Officer, Agriculture Faisalabad

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Regional Profile

Annexure I

EDUCATIONAL PROFILES OF PEOPLE- JHANG DISTRICT

Qualification	Boys	Girls	Total	Enrollment Ratio (%)
Mosque Schools,			14463	3.196434
Primary	122766	116695	239461	52.92272
Middle	39725	34332	74057	16.36716
Matriculation	68058	31989	100047	22.11115
Higher secondary	2013	659	2672	0.590532
Intermediate, Degree College and MA. Msc.	11669	7985	19654	4.343685
Diploma, Certificate...	1,738	381	2119	0.468315
Total			452473	100%

Regional Profile

Educational Profiles of People- Toba Tek Sing District a

Qualification	Boys	Girls	Total	Enrollment Ratio (%)
Mosque Schools,			4097	1.26724405
Primary	80403	54948	135351	41.86545
Middle	30438	53868	84306	26.0767089
Matriculation	47686	30725	78411	24.2533251
Higher secondary	605	1404	2009	0.62140427
Intermediate, Degree College and MA. Msc.	8095	8700	16795	5.195
Diploma, Certificate...	2,116	215	2331	0.72100217
Total			323300	100%

Regional Profile

Educational Profiles of People- Sargodha District

Qualification	Boys	Girls	Total	Enrollment Ratio (%)
Mosque Schools,			8332	1.819079
Primary	113770	94479	208249	45.46584
Middle	39219	60069	99288	21.67699
Matriculation	69289	46565	115854	25.29376
Higher secondary	1431	1207	2638	0.57594
Intermediate, Degree College and MA. Msc.	11118	12555	23673	5.168394
Diploma, Certificate...	5,380	779	8,307*	1.781315
Total			458034	100%

* In total co-education is also include which is 2148

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Educational Profiles of People- Khushab District

Qualification	Boys	Girls	Total	Enrollment Ratio (%)
Mosque Schools,			6325	3.953273
Primary	48339	32913	81252	50.7844
Middle	17667	13191	30858	19.28697
Matriculation	26139	9727	35866	22.41709
Higher secondary	239	601	840	0.52502
Intermediate, Degree College and MA. Msc.	1568	2171	3739	2.336963
Diploma, Certificate...	1,010	104	1,114	0.696276
Total			159994	

Regional Profile

Annexure II

Major Industry of Jhang

1. Ahmad Straw Board Pvt. LTD. 3-KM Faisalabad Road Chiniot
2. Pakistan Milk food Manufacturers LTD Satellite town
3. Sabir Roller Floor Mills Toba Road
4. Rehman Rice Factory Jhang Road Chiniot
5. mohsen Ehsan Solvant and Extraction
6. Ashiana cotton Products LTD. 13KM Gojra Road
7. madina Enterprises LTD. Faisalabad road chiniot

Major Industry of Toba Tek Sing

1. Madina Zari Industry Sammundry Road Gojra
2. Zamza Board Pvt. LTD. Pensara Road Gojra
3. Adeel Cotton Ginning & pressing Mills
4. Chenab Industries Khuman Wala road
5. Noor Cotton Ginning Factory Pvt. LTD. Rajana
6. Gojra Flour & general Mills Pansara Road Gojra
7. Raheel Flour Nills Jhakkar Road Kamalia
8. Rustam Feed Industries Mamukanjan Road kamalia
9. Kamalia Sudar Mills Limited kamalia

Major Industry of Sargodha

1. Noor Pakistan LTD. Sargodha Gujrat Road Bhalwal
 2. M>SMukhtar Industries Rehman Pura
 3. Hero Pak. Electrical Pvt. LTD. Military Farm Road
 4. Diamond Paper and Board mills Pvt. LTD, 8-KM FSD. Road
 5. Ittefaq Bakelite Powder Industries factory Area Sargodha
 6. M.Nisar Rice mills Factory Area
 7. China Soap Factory, Factory Area
 8. Naseem Soap Factory Chak 79 Sillanwalli Road
- Tanveer Soap Factory, Factory Area

Major Industry of Khushab

1. Pioneer Cement LTD. Chanki Jauharabad
2. Agricultural Engineering Workshop Quaidbad
3. Habib Jute Mills LTD. 5- KM Main Muzaffargarh Road Jauharabad
4. Sami Rice Mills Near 5 TDA Quaidabad
5. Pak Kuwait Textiles LTD Hidali Town Jauharabad
6. Sally Textile Mills Limited Khushab Muzaffargarh Road Jauharabad

Regional Profile

Annexure III

Office Bearers of Jhang Chamber of Commerce and Industry 2009-

Name	designation	Affiliation	Address	Telephone
<i>Mr. Haji Abid Hussain Khokhar</i>	President	Sufi Rehman Textile Mills,	23Km, Bhakkhar Road, Distt, Jhang	0300-6509417
MR. SHEIKH MUHAMMAD YOUNAS,	Vice President	Younas Dawakhana,	Tehsil Chowk, Jhang Sadar	047-7613515
MR. WARRIS AMEER KHAN	Vice President	M/s. MACCA Industries	Garh Marajah Road, Distt Jhang	047-710383
Mr. Farooq Ahmed Cheema,	General Secretary		Lalazar Colony Phase 1, Satellite Town, Jhang	: 0321-6500243

Regional Profile

LIST OF THE OFFICE BEARS & EXECUTIVE BODY **SARGODHA CHAMBER OF COMMERCE & INDUSTRY FOR** **THE YEAR 2008-2009**

Sr. No.	Name & Address	Designation	Tel
1.	Khawaja Abid Rafique M/s. Abid Shoes 28- Kalyar Market Sargodha	President	Cell: 0300-6000500 Off: 048-3761199 Res: 048-3221940
2	Mr. Mazhar Ahmad Malik M/s. Usman Traders Main Road Block No. 10, Sargodha	Vice President	Cell:0300-9600926 Off: 048-3721041 Res: 048-3714558
3	Hakim Muhammad Younas M/s. Dawakhana Peer Jee Eid Gah Road Sargodha	Executive Member	Off: 048-3714321 Res: 048-3714321
4	Mr. Tariq Yaqoob M/s. Tariq Enterprises LIAQAT MARKET SARGODHA	Executive Member	Cell: 0300-8602222 Off: 048-3713054 Res: 048-3712435
5	Khawaja Umer Farooq M/s. English Shoe Katchery Bazar Sargodha	Executive Member	Cell:0300-9605601 Off: 048-3720625-626 Res: 048-3217367

Regional Profile

6	<p>Mr. Fazal Ur Rehman</p> <p>M/s. Fazal Almari Waley</p> <p>Iqbal Colony Sargodha</p>	Executive Member	<p>Cell: 0300-6013170</p> <p>Off: 048-3715120</p> <p>Res: 048-3714422</p>
7	<p>Mr. Taskeen Paracha</p> <p>M/s. Taskeen Auto</p> <p>Fatima Jinnah Road, Sargodha</p>	Executive Member	<p>Res: 048-3211160</p> <p>Mob: 0300-9601020</p>
8	<p>Mr. Muhammad Shakir Naveed</p> <p>M/s. Shakir Associates</p> <p>University Raod Sargodha</p>	Executive Member	<p>Cell: 0300-8600117</p> <p>Off: 048-3768488</p> <p>Res:048-3220117</p>
9	<p>Mr. Khawaja Zia Iqbal</p> <p>M/s. Iqbal Medician Company</p> <p>Goal Chowk Sargodha</p>	Executive Member	<p>Off: 048-3722076-3728676</p> <p>Off: 48-3724776</p> <p>Cell: 0300-9600574</p>
10	<p>Hafiz Muhammad Shafique</p> <p>M/s. Shafiq Saeed Trading Co.</p> <p>96- Sultan Colony Sargodha</p>	Executive Member	<p>Cell: 0321-6017396</p> <p>Off: 048-3222686</p> <p>Res: 048-3221696</p>
11	<p>Malik Abdul Quyyum</p> <p>M/s. Awan Traders</p> <p>344-D Satellite Town, Sargodha</p>	Executive Member	<p>Off: 048-3215320</p> <p>Cell: 0300-9600820</p>
12	<p>Mr. Kh. Shahid Yaqoob</p> <p>M/s. Hussain Traders</p>	Executive Member	<p>Cell: 0300-8465252</p> <p>: 0300-</p>

Regional Profile

	391-A, Satellite Town, Sargodha		6064444 :0300-3525252 Off :048-3224746
13	Sheikh Muhammad Naveed Iqbal M/s. Sun Steel Industry Link 6-KM. Lahore Road, Sargodha	Executive Member	Off: 048-3221683 Fax: 048-3221783 Cell: 0321-6001383
14	Mian Ahmad Rizwan M/s. Al –Aziz Enterprises University Road, Sargodha	Executive Member	Off: 048-3216924 Mob: 0300-9606642 Fax: 048-3211424
15.	Ch. Muhammad Naseer M/s. Al Rafique Enterprises Sillanwali Road, Near 79 Stop Sargodha	Executive Member	Off: 048-3724590-95 Mob: 0300-8600533 Res: 048-3720795
16.	Mr. Shahid Sultan M/s. Zahid Kinoo Grading & Waxing Plant 6-kilometer, Kotmomin Road Bhalwal	Executive Member	Off: 048-6892245-6 Fax: 048-6892248 Cell: 0300-6021225
17.	Mr. Muhammad Arif M/s. K.B Traders & General Order Suppliers Services market. Liaqatabad Sargodha	Executive Member	Off: 048-3721486 Cell: 0321-6017449

Regional Profile

18.	<p>Mr. Mirza Farooq Ahmad</p> <p>M/s. Al –Jalal communication</p> <p>Main Bazar Bhalwal</p>	Executive Member	<p>Off: 048-6642110</p> <p>Fax: 048-6642980</p> <p>Cell: 0300-6069999</p>
19.	<p>Mr. Azhar Mehmood</p> <p>M/s. Qintar Pharmaceutical</p> <p>14/A-9(S.I.E) Lahore Road Sargodha</p>	Executive Member	<p>Cell: 0300-6055336</p> <p>Off: 048-3720658</p>
20.	<p>Mr. Mian Nadeem Anwar</p> <p>M/s. Nadeem Agri Engineering</p> <p>77- University Road New Railway Crossing, Sargodha</p>	Executive Member	<p>Off: 048-3727922</p> <p>Fax: 048-3725810</p> <p>Res: 048-3721303</p> <p>Cell: 0300-8602565</p>
21.	<p>Mr. Faisal Razaq Khawaja</p> <p>M/s. Pulse communication</p> <p>405-Club Road, Sargodha</p>	Executive Member	<p>Off: 048-3220901-903</p> <p>Cell: 0314-4904000</p>
22.	<p>Mr. Javed Iqbal</p> <p>M/s. Zenith Corporation</p> <p>31-Khalid Bin Waleed Road, Sargodha</p>	Executive Member	<p>Off: 048-3722623</p> <p>Cell: 0300-9603044</p> <p>Res: 048-3725381</p>
23.	<p>Mr. Abdul Khaliq</p> <p>M/s. Hanif & Sons.</p> <p>Block No. 8 Sargodha</p>		<p>Off: 048-3724195</p> <p>Cell: 0300-9608201</p>

Regional Profile

24.	Miss Zakia Tabassum M/s. Z.F Trader Main Bazar Iqbal Colony Sargodha	Executive Member	Cell: 0300- 6013170 Off: 048- 3715120 Res: 048- 3714422
25.	Miss. Sapna Kavita Oberoi M/s.Oberoi Traders Haveli Dewan Chand Bosal Sukha, Tehsil Malikwal District Mandi Baha Uddin	Executive Member	Cell: 0300- 7747517 Res: 0546- 551212
26.	Miss. Shazia Noureen M/s. Mumtaz & Co House No. 39-40 Imtiazbad Colony Sargodha.	Executive Member	Cell: 0345: 8607777

Regional Profile

Annexure IV

Industry-wise Break-up of No. of Units in Jhang

Sr. #	Name Of Industry	Units	Emp	Annual Installed Capacity		Name Of Industry	Units	Emp	Annual Installed Capacity
1	AGRICULTURAL IMPLEMENTS	1	5	600 Nos	14	SOLVANT OIL EXTRACTION	1	138	120
2	CEMENT PRODUCTS	2	52	180 Th.Nos	15	SUGAR	6	4398	49000
3	CHIP / STRAW BOARD	6	242	1028500 million tons	16	SURGICAL COTTON / BANDAGES	1	25	360
4	COLD STORAGE	10	99	179000 Bags	17	TANNERY	3	16	15000
5	COTTON GINNING AND PRESSING	29	729	153Sawging	18	TEXTILE COMPOSITE	1	996	26772
6	DAIRY PRODUCTS	1	58	1250000 Kgs	19	TEXTILE SPINNING	15	5124	222772
7	DOUBLING OF YARN	5	33	480 Th meters	20	TEXTILE WEAVING	2	399	173

Regional Profile

8	ELECTRIC GOODS	1	9	20 Lac Rs	21	UNANI MEDICINES	1	5	200
9	FLOUR MILLS	16	387	2100 MT	22	VEGETABLE GHEE AND COOKING OIL	5	297	102000
10	FOUNDRY PRODUCTS	10	82	5550 MT	23	WOOLLEN TEXTILE SPINNING/WEAVING	10	312	17869
11	PVC PIPES	1	5	100000RFT	24	RICE MILLS	76	1180	99 Hullers
12	SIZING OF YARN	10	138	6045					

Regional Profile

Industry-wise Break-up of No. of Units in Toba Tek Sing

Sr. #	Name Of Industry	Units	Emp	Annual Installed Capacity	Sr. #	Name Of Industry	Units	Emp	Annual Installed Capacity
1	AGRICULTURAL IMPLEMENTS	19	183	6820 Nos.	8	POULTRY FEED	13	100	137000 MT
2	CHIP/STRAW BOARD	1	152	7500 Lac Sq. ft	9	POWER GENERATION	1	20	2.360 MW
3	COLD STORAGE	14	84	160500 bags	10	RICE MILLS	12	189	16 shellers
4	COTTON GINNING AND PRESSING	34	739	196 sawgins	11	SANITARY FITTINGS	1	5	1800 Nos.
5	DRUGS AND PHARMACEUTICAL	2	18	283000 ltrs	12	SIZING OF YARN	11	65	6000 MT
6	FLOUR MILLS	11	212	1760 MT/day	13	SUGAR	2	1649	24000 TCD
7	LEATHER FOOTWEARS	10	177	405500 Pairs	14	TEXTILE SPINNING	5	1336	55295 Spindles
					15	VERMICELLIES	3		

Regional Profile

Industry-wise Break-up of No. of Units in Sargodha

Sr. #	Name Of Industry	Units	Emp	Annual Installed Capacity	Sr. #	Name Of Industry	Units	Emp	Annual Installed Capacity
1	AGRICULTURAL IMPLEMENTS	12	114	1245 No.s	23	HATCHERY	1	8	500000
2	BEVERAGE	1	39	250 Th. Crates	24	LEATHER FOOTWEARS	20	149	857600 Pairs
3	BISCUITS	1	25	150	25	LIGHT ENGINEERING	16	195	35750
4	CERAMICS PRODUCTS	1	20	80000	26	PACKAGES	3	26	1700000
5	CHIP/STRAW BOARD	2	43	1600	27	PAINTS AND VARNISHES	8	71	327000
6	CITRUS GRADING	41	918	45900 M.Tons	28	PAPER AND PAPER BOARD	2	42	4150 million tons
7	COLD STORAGE	24	224	1079800	29	PESTICIDES /INSECTICIDES	1	9	2000 million tons
8	CONFECTIONERY	4	26	130	30	PLASTER OF	1	8	9750 million

Regional Profile

				M.Tons		PARIS			tons
9	COSMETICS	2	13	7 M.T 6000 Th.Dzn	31	PLASTIC PRODUCTS	14	112	1265 MT 25000 pairs
10	COTTON GINNING AND PRESSING	1	34	4	32	POULTRY FEEDS	2	18	1000 MT
11	COTTON WASTE	1	11	2	33	PVC PIPES	2	12	13200 MT
12	DAIRY PRODUCTS	1	453	28127 M.T 62600 L	34	READYMADE GARMENTS	1	10	7 Machines
13	DIESEL ENGINES	1	9	30	35	RICE MILLS	26	434	288 shellers
14	DOMESTIC HARDWARE	4	95	411333	36	SOAP & DETERGENTS	41	364	6170 MT
15	DRUGS & PHARMACEUTICALS	2	24	3900	37	SODIUM SILICATE	7	36	1369700 MT
16	ELECTRIC GOODS	144	1553	72770 Th.Rs	38	SPICES FACTORY	2	20	250MT

Regional Profile

17	FANS/COOLERS	12	108	10400	39	SUGAR	4	2762	24000 TDC
18	FLOUR MILLS	14	279	1920	40	TANNERY	8	43	140000 Sq. ft
19	FOUNDRY PRODUCTS	7	57	305	41	TEXTILE SPINNING	6	3224	38700 Spindles
20	FRUIT JUICES	1	33	7200	42	TEXTILE COMPOSITE	1	1035	43024 Spindles
21	FRUIT PRESERVATION	1	-	5000	43	UNANI MEDICINES	1	-	4000000 Rs.
22	GLASS & GLASS PRODUCTS	1	10	1500	44	VEGETABLE GHEE AND COOKING OIL	3	-	54180 MT

Regional Profile

Industry-wise Break-up of No. of Units in Khushab

Sr. #	Name Of Industry	Units	Emp	Annual Installed Capacity	Sr. #	Name Of Industry	Units	Emp	Annual Installed Capacity
1	AGRICULTURAL IMPLEMENTS	1	94	30	8	SEWING MACHINES / PARTS	1	12	1000
2	CEMENT	2	931	900000	9	SODA ASH	1	473	75000
3	CEMENT PRODUCTS	1	38	750	10	SUGAR	1	734	3000
4	FLOUR MILLS	2	39	400	11	TEXTILE SPINNING	4	2291	126140
5	JUTE TEXTILE	3	1136	3920	12	VEGETABLE GHEE AND COOKING OIL	2	51	30600
6	PACKAGES	1	-	12000000	13	WOOLLEN TEXTILE SPINNING/WEAVING	1	-	560 spindles
7	RICE MILLS	28	345	90 hullers	14				