

## SBP Refinancing Schemes

### Islamic Refinance and Credit Guarantee Scheme for Women Entrepreneur

IRCGS-WE is a SBP refinancing scheme designed to promote financial inclusion of women in the country by providing them equitable opportunities for access to financial services.

IRCGS-WE is a Shariah compliant refinancing scheme whereby eligible customers can avail financing at discounted rate of 5% per annum upto PKR 5 million to meet the credit needs of their businesses. Financing under this scheme shall only be available to women entrepreneurs and for women-owned SMEs.

Type of Customers	Women Entrepreneurs / Women-owned SMEs
Modes of Financing	Diminishing Musharakah / Murabaha
Maximum Financing Amount	Rs. 5 million
Tenor	Maximum 5 years
Profit Rate	5% p.a.