



DISCOVER A NEW EASE OF DOING 318311-883



About Punjab

- Known as the "Food bowl of India"
- 2nd largest cotton and blended yarn producer in the country
- Highest road density of 133 km per 100 sq km in India
- High tele-density of 103%, ranking 4th in India and 2nd highest rural tele-density in India
- Among the highest per capita electricity consumption in India
- Leading producer of bicycle and bicycle parts
- Attractive IT destination offering complete ecosystem and infrastructure





- 3rd Most attractive destination for investments in India in 2012 13, (Reserve Bank of India)
- Agriculture Policy Leadership Award, 2013
- · 'Best Big State' award for 'Core Infrastructure' by IBN Diamond States Awards, 2012
- · No. 1 State in the Transition Economies in the 'State Competitiveness Awards, 2012 by Mint
- First Rank in Investment Environment & Infrastructure by India Today, 2010
- Best State Award for 4 consecutive years (2007-2010) by India Today
- City of Ludhiana adjudged Best Destination for doing business in India, World Bank, 2009







Advantage Punjab

- · Best in class infrastructure
- One of the leading states in terms of rail, road and transport network
- Strong government support and initiatives
- · Landmark incentives for investments
- Simplified processes and approval system for government clearances
- Access to a large markets
- · One of the leading states by propensity to consume
- · Gateway to Pakistan and other neighboring countries in Central Asia
- · Proximity to large markets in neighboring states of India
- Rich and abundant talent supply with presence of a knowledge cluster of reputed educational and research institutes around Mohali such as Indian School of Business, Indian Institute of Technology, Indian Institute of Science Education & Research, Institute of Nano Science and Technology, NIPER, PGIMER, NABI, CSIO among others
- Excellent quality of life with a relatively low cost of living

Building on Green Revolution

Agro & Food Processing Industry in Punjab

- Punjab, popularly known as the "Granary of India", has been contributing about 40% of wheat and 25% of rice to the country's central pool.
- The State produced 29.22 Million Metric Tonnes of food grains in 2011-12.
- Building on the huge agricultural base, Govt. of Punjab has taken initiatives to give impetus to the agro/food processing sector.

Excellent ecosystem

- The alluvial soil, helps Punjab produce 2% of the world's cotton, 2% of wheat and 1% of rice.
- 84% of land is under cultivation with highest cropping intensity of 204%. 98% of cultivable area is
 irrigated through tubewells and canals.
- Growing Dairy & Livestock sector: Milk (9.4 Million Metric Tonnes p.a.) Eggs (3.6 Billion p.a.), Inland Fish (99 thousand Metric Tonnes p.a.), Meat (200 thousand Metric Tonnes p.a.)
- Flourishing horticulture sector: Vegetables 3.8 Million Metric Tonnes p.a.; Fruits: 1.5 Million Metric Tonnes p.a

Enabling infrastructure

- World renowned institutions: Punjab Agricultural University, Ludhiana, National Agri-Food
 Biotechnology Institute, Mohali & Borlaug Institute for South Asia, Ladhowal contributing in education
 & research in agriculture and agri-food sector
- Punjab Biotechnology Incubator, Mohali provides excellent lab testing facilities for agri/food items commensurate with international standards
- Well established market networks for agricultural produce: 149 principal market yards, 275 sub market yards and 1317 purchase centres.
- Pack houses for fruits and vegetables are in place/ being setup

A new package of Fiscal Incentives for promotion of Industries in this sector Simplified procedures for obtaining approvals in Punjab

Opportunity areas

- Large crop production presents opportunities for fertilizers, pesticides, modern farm machinery and equipment, Plant tissue culture, micro irrigation techniques etc.
- · Large potential for high quality seed production, resistant to disease / pests
- Secondary and tertiary levels of processing of foodgrains.
- Huge potential for cold chain infrastructure, warehouses, silos and other supply chain components



BUILDING ON GREEN REVOLUTION

- · Processing of fruits and vegetables, cotton, milk etc.
- Ready to eat and other processed foods.
- Large potential for processing of animal, fish and meat products and their export.
- Punjab, with high per capita income and consumption pattern makes it a big market
- · Manufacture of paper/pulp and block boards



New fiscal incentives: Catalysing growth of this sector

VAT and CST Incentive

Retention of upto 90% VAT & 85% of CST

Definition of sector broadened to include more industries

Electricity Duty Exemption: 100% exemption from payment of Electricity Duty on power

Stamp Duty: 100% exemption from Stamp Duty on purchase/lease of land

Property Tax: Upto 100% exemption from property tax for new units

Mandi Fee, Rural Development Fund and Infrastructure Development Cess Incentive

Exemption from payment of mandi fee, rural development fund and infrastructure development cess on basmati, maize, wheat and fruits & vegetables purchased & processed within the State.

Maximum limit of all incentives that can be availed shall not exceed 100% of FCI.

Special Provisions

- Financial Assistance for Patent registration, sponsored R&D, Project Report for Carbon Credits, Technical know-how from National/State level institutions.
- Subsidies to growers on domestic distant marketing and export of fruits, vegetables and flowers
- To facilitate back end supplies, Contract Farming Act 2013 has been enacted
- Agriculture Produce Marketing Committee Act 1961 being amended to allow units to set up private market yards

For details logon to: www.pbindustries.gov.in



ELECTRONICS AND HARDWARE

An emerging destination for Electronics and Hardware The electronics and hardware sector in Punjab

Punjab is emerging as the most preferred and competitive investment destination for the electronics and hardware sector. By introducing reforms and offering incentives, the state has created an environment conducive to investors.

Skilled Resources

- 13 Universities with more than 360 under-graduate and more than 75 post-graduate colleges
- Professionals from prominent institutes such as ISB, IIT Ropar, NIT Jalandhar, Punjab Engineering College, University Business School Panjab University, and Thapar Engineering College Patiala

Attractive Environment

- Best in class infrastructure comparable to Tier-1 cities at a lower cost of living
- · Excellent social infrastructure
- Significant potential of electronics and hardware products in the local market

Enabling Infrastructure

- Punjab has one of the best rail, road and air transport networks in the country
- Among the highest road density at 133 km per 100 sqm
- It has five operational and upcoming domestic and international airports
- Punjab will become a power surplus state by 2014 with capacity addition of 3,920 MW by 2014

A progressive new electronics hardware policy with landmark incentives

Simplified procedures for investing and obtaining approvals in Punjab



Opportunity Areas

Punjab is being promoted as preferred destination for Electronics Hardware Manufacturing industry



A progressive new policy that offers landmark incentives



VAT and CST incentive

• 80% retention of VAT and CST for 10 years limited to 80% of Fixed Capital Investment



Electricity Duty incentive

 100% exemption from payment of Electricity Duty on Power including Captive Power consumed or exported to Puniab State Power Corporation Limited (PSPCL).



Stamp Duty Incentive

100% exemption from payment of Stamp Duty on purchase/ lease of land



Property Tax incentive

100% exemption from payment of Property tax for 10 years



Exemption from regulatory and government clearances

Exemption of clearance from Pollution Control Board and inspection under various



Preferential Market Access (PMA)

PMA for the products procured by all government departments India policy



Semi-Conductor Wafer Fab

 Special incentive package for electronic system design manufacturing cluster for wafer fab capital outlay

Investment regions for Electronics Hardware Manufacturing companies

IT City, Mohali:

- 1688 acres at FAR of 1:3 available for ready development
- Located in the vicinity of international airport and railway station
- Land available for campuses of technology companies, IT/ IT Enabled Services and BPOs
- Potential for industrial, institutional, commercial and residential development

Electronics Township, Mohali (ELTOP)

- Developed by Punjab Infotech at an area of 289 acres
- Facilities available
 - Centre for Electronics Design and Technology
 - A well established Electronics Research and Development Center



INFRASTRUCTURE

Opportunities in Infrastructure

Greater Mohali - An upcoming metropolis

Mohali Downtown

- 80 acres of prime land at a floor area ratio (FAR) of 2.5 available for immediate development in Sector 62, Mohali
- A new financial district is planned. Land available for office complexes, five-star hotel, convention center, malls, multiplexes, auditorium
- · Estimated investment of INR 3,000 cr

IT City, Mohali

- · 1,700 acres available for immediate development
- · Located near the international airport and railway station
- Land available for campuses of technology companies, IT/ IT Enabled Services and BPOs
- · Potential for industrial, institutional, commercial and residential development

Medicity, New Chandigarh (Mullanpur)

- · 260 acres for the development of world class hospitals and medical colleges
- Phase one is underway with the development of leading hospitals like Tata Cancer & Research Hospital

Education city, New Chandigarh (Mullanpur)

- 1500 acres of land is under acquisition for development of an integrated Knowledge/ Education city
- Land will be available for universities, higher education, R&D institutions colleges in various disciplines such as management, computer science, engineering, bio science, multimedia, pharmaceuticals, tourism and hospitality, design, media and mass communication and Sports

Ludhiana - The city of tomorrow

Advantage Ludhiana

- · One of the most prosperous regions in the country
- The city and its neighboring areas have large prosperous population
- High disposable income, significant consumer spending power

Downtown Ludhiana

- 35 acres of prime land for mixed use development that offers spectacular views of Leisure Valley
- · Excellent connectivity via airport, rail and national highway
- Close proximity to Ferozepur Road the main growth corridor and Sarabha Nagar – most developed area of the city
- A central growth hub with high demand for retail/office/ high end residential space
- · First major development of this nature in the region





Bus Rapid Transport System

- Amritsar and Ludhiana are being covered in the 70 km-long first phase of the BRT system with an
 estimated investment of INR1,100 crore
- Road infrastructure, rolling stock, bus stands, depots and IT system are being developed on an engineering, procurement and construction (EPC) basis
- The project will be implemented on the Gross Cost Model under which the fare will be collected by a
 government-nominated agency and private companies will be responsible for the O&M of buses

Renewable Energy

- Grid Connected Solar Power Plants: 100 MW capacity grid connected power project to be allocated during 2014-15 with an investment of INR 800 cr. 250 MW already allotted in 2012–13
- Bio mass projects: 200 MW capacity biomass power projects of average plant capacity of 10 MW each
 to be allocated in 2013-14 with an investment of INR 1,000 cr. These will use mixed fuel technologies
 with a major share of paddy straw fuel. About 15 Million Ton of paddy straw is available on yearly basis
 in Punjab
- Mini hydel projects: 85 MW capacity mini-hydro potential on UBDC canal system and its branch canals with individual plant capacity between 5-15 MW with an investment of INR 1,000 cr.
- Rooftop Solar Photovoltaic Power Projects: Above 100,000 square meter area is available on government buildings for solar power plants

Road

- Eleven projects with an investment of INR 2,900 crore and a total length of 567 km to be developed under the build-operate-transfer (BOT) method
- Following are some upcoming key PPP projects that will follow the BOT model:
 - Four Laning of Ropar Phagwara Road (INR 1,100 cr) to be awarded in 2014
 - Ladowal Byepass, Ludhiana (INR 400 cr) to be awarded in 2014
 - Other 9 BOT Road projects (INR 1,400 cr): Detailed project reports are under preparation

Other Major Projects in Pipeline

- · Waterfront city, Ludhiana
- 1200 acres along Sidhwan Canal on the outskirts of Ludhiana city for mixed land use
- · Tourism destination, Ludhiana
- · 1100 acres for development of amusement, recreational and residential facilities
- Exhibition and convention center at Mohali including commercial, retail and hospitality facilities
- Integrated township around Sahnewal Airport, Ludhiana
- 2 x 660 MW coal based thermal power plant with super critical technology near Mukerian, Pathankot
- · Group housing societies, commercial and retail complexes in major cities across the state

Emerging destination for IT and IT enabled Services

IT and ITeS sectors in Punjab

With an emerging IT/ ITeS sector, Punjab offers a multitude of benefits to investors. Progressive reforms by government, incentives and strategic initiatives have made the State an attractive destination for IT and ITeS companies. Punjab offers a rich pool of professionals and real estate at a cost arbitrage of ~20% to 30% compared to Tier-1 cities across India.

Forms of Entry into India

Skilled talent

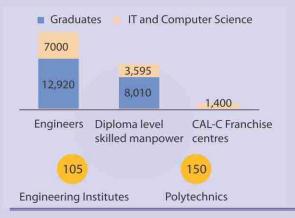
- 13 Universities with more than 360 under-graduate and more than 75 post-graduate colleges
- Professionals from prominent institutes such as ISB, IIT Ropar, NIT Jalandhar, Punjab Engineering College, University Business School Panjab University, and Thapar Engineering College Patiala

Standard of living

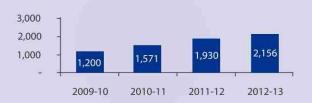
- Best in class infrastructure comparable to Tier-1 cities at a lower cost of living
- Excellent social infrastructure
- Significant potential for IT and IT services in the local market

Enabling infrastructure

- Punjab has one of the best rail, road and air transport networks in the country
- Among the highest road density at 133 km per 100 sqm
- It has five operational and upcoming domestic and international airports
- Punjab will become a power surplus state by 2014 with capacity addition of 3,920 MW by 2014



Software export from Tri City (in Rs. Crores)



A progressive new framework of incentives for the sector Simplified procedures for investing and obtaining approvals in Punjab

Opportunity areas

Mohali and Amritsar are being promoted as key destinations focusing on IT and ITES

An emerging destination for IT and IT enabled Services

Progressive new framework of incentives

VAT & CST incentive

80% retention of VAT & CST for 10 years limited to 80% of Fixed Capital Investment (FCI).

Electricity Duty incentive

 100% exemption from payment of electricity duty for 10 years on power including captive power consumed or exported to Punjab State Power Corporation Limited (PSPCL).

Stamp Duty Incentive

• 100% exemption from payment of stamp duty on purchase/lease of land.

Property Tax incentive

· 100% exemption from payment of property tax for 10 years.

Exemption from regulatory and government clearances

Exemption of clearance from Pollution Control Board and inspection under various labour laws.

Other incentives

· Specific incentives related to housing and urban development

Investment regions for IT and ITeS companies

IT City, Mohali:

- · 1700 acres available for ready development
- · Located near the international airport and railway station
- Land available for campuses of technology companies, IT/IT Enabled Services and BPOs
- · Potential for industrial, institutional, commercial and residential development

State of Art Incubation center is coming up at Mohali by STPI:

- · 1.4 lakh sqft built up space
- An eco-friendly building with ground and seven floors
- · Uninterrupted power supply, precision air conditioning facility, parking, round the clock security etc.

Plug-and-play infrastructure at Quark City, Mohali:

- Plug- and-play space of 1.2 million sqft at SEZ
- Existing ecosystem attracting investment by the knowledge industry and creating employment for over 7000 people
- · High quality and cost efficient telecommunication connectivity



For details logon to: www.pbindustries.gov.in



Achieving Excellence in Engineering

The light engineering sector in Punjab

Punjab is rapidly developing into one of the most preferred light engineering hubs. It leads the country in machine tools, hand tools, bicycles and bicycle components and automotive components.

Punjab has proven itself as a light engineering manufacturing destination and offers excellent connectivity to domestic and global markets. Exports have been facilitated through logistics parks with 6 Container Freight Stations and 3 ICDs providing excellent cargo handling facilities.

Excellent ecosystem

- Punjab is progressing as the hub of of light engineering, machine tool construction and metal fabrication and includes bicycle and bicycle parts, hand tools, sewing machines and machine tools.
- This industry accounts for about 21% share of the manufacturing output and more than 25% share of the industrial employment in the state.
- The state offers a highly skilled workforce facilitated by the presence of 102 engineering colleges and 136 polytechnics.
- It has an exceptional labor relations track record

Enabling infrastructure

- Punjab has excellent infrastructure, enhanced particularly by a network of good roads, rail, airports and communications, as well as enterprising people, which provide excellent pre-conditions for light engineering sector.
- 6 container freight stations and 3 ICDs providing excellent cargo handling facilities There are three new ICDs and one logistics park under implementation.
- Punjab aims to be a power surplus state by 2014.

A progressive new framework of incentives for the sector

Simplified procedures for obtaining approvals in Punjab

Opportunity areas

Bicycle and auto components

- Rejuvenation of bicycle industry in domestic as well export market due to opportunities for high-end bicycles.
- Increasing export potential with INR 1,933 cr. of export in bicycle and auto components in 2011-12.



Achieving Excellence in Engineering

Agriculture allied tools and machinery

- Punjab is a leading state in mechanization of farm operations with one tractor per 9 hectare of net cultivated land of state as compared to the national average of one tractor per 62 hectare.
- Opportunities for further mechanization in labour intensive operations such as paddy transplanting, cotton picking, sugarcane harvesting, management of crop residues etc.

Export potential:

- Access to global markets through excellent road, rail and air network.
- Resumption of trade with Pakistan through Punjab to provide access to new large markets.
- Opportunity to technology transfer with existing industry

New framework for landmark incentives

Retention of VAT & CST

Retention of up to 80% of VAT and 75% of CST

Electricity Duty incentive

100% exemption from payment of Electricity Duty on Power including Captive Power consumed or exported to Punjab State Power Corporation Ltd.

Stamp Duty Incentive

100% exemption from payment of Stamp Duty on purchase/lease of land

Property Tax incentive

100% exemption from payment of Property tax

Investment Regions for Light Engineering

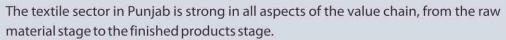
- Zone I: Maximum incentives under new industrial policy for new units in the districts of Fazilka, Ferozepur,
 Tarn Taran, Amritsar, Gurdaspur, Pathankot, Hoshiarpur, Sangrur, Barnala, Mansa, Moga, Bathinda, Sri
 Muktsar Sahib and Faridkot. All approved industrial parks, industrial focal points and industrial estates
 across all districts are eligible for maximum incentives.
- Zone II: Graded incentives for new units in Patiala, Fategarh Sahib, Ludhaiana, Jalandhar, Kapurthala, Nawanshahr, Rupnagar and Mohali.

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Revolutionizing Punjab's Textile Heritage

The textile sector in Punjab

Punjab is a leading centre for textile manufacturing in India and accounts for 14 percent of the total cotton yarn production in the country. The textile industry accounts for 19% of the total industrial production in the state and contributes about 38 percent of the total exports from Punjab.





Excellent ecosystem

- Punjab is the second largest cotton and blended yarn producer in the country
- It has an established a robust ecosystem with respect to entire breadth of value chain
- Punjab offers highly skilled professionals enhanced by the presence of 102 engineering colleges,136 polytechnics and leading design institutes like NIIFT, Mohali.

Enabling infrastructure

- Punjab is one of the leading states in terms of rail, road and transport network
- Six Container Freight Stations and 3 ICDs providing excellent cargo handling facilities. There are three new ICDs and one logistics park under implementation.
- Industrial plots available with all necessary infrastructure and mandatory clearances for quick and effective commissioning of textile units.
- Integrated textile parks with 'Plug and Play' facilities providing inherent synergies and economies of operation.

A progressive new framework of incentives for the sector

Simplified procedures for obtaining approvals in Punjab

Opportunity areas

Proximity to large domestic markets:

- Punjab has a high per capita income and is in close proximity to large domestic markets in Delhi,
 Haryana, Uttar Pradesh, Himachal Pradesh, Rajasthan, Uttarakhand and Jammu and Kashmir.
- Presence of large markets with high propensity to consume provides potential for readymade garments and retail stores

Export potential:

- · Access to global markets through superior road, rail and air network.
- Resuming of trade with Pakistan through Punjab to provide access to new large markets.
- Potential for large scale yarn exports to Bangladesh, Pakistan and China due to high demand from these countries.

Revolutionizing Punjab's Textile Heritage

Potential for increase in spindleage

Punjab and adjoining states of Haryana, Rajasthan together a grow of over 52 lakh bales* of cotton
annually whereas consumption is less than 40 lakh bales. An enormous potential for increase in
spindleage exists in the region.

New landmark incentives

Incentives are provided to Integrated Textile Units (ITU) that comprise of composite processes including spinning, weaving and/or knitting, processing and manufacturing of end-products such as fabrics, garments, towels, etc

ITU needs to be set up in a pre-defined Textile Zone with investment of at least INR 150 crore.

Retention of VAT & CST

- Retention of up to maximum 90% of VAT and 80% of CST collected up to maximum of 90% of FCI
- Electricity Duty incentive
- 100% exemption from payment of Electricity Duty on Power including Captive Powerconsumed or exported to PSPCL

Stamp Duty Incentive

100% exemption from payment of Stamp Duty on purchase/lease of land

Property Tax incentive

- 100% exemption from payment of Property tax
- 50% exemption from payment of Market Fee, Rural Development Fund, and Infrastructure Development Cess on the purchase of cotton

Investment Regions for Textiles

The Textile Industry Investment Region consists of the following districts: **Patiala, Sangrur, Barnala, Mansa, Bathinda, Muktsar, Fazilka, Ferozepur, Faridkot, Moga, Amritsar and Tarn Taran** where special incentives are available on new investments.

- Punjab has four Integrated Textile Parks set up under the Scheme for Integrated Textile Parks (SITP) of Government of India.
- Ludhiana Integrated Textile Park Ltd, Ludhiana
- Lotus Integrated Textile Park Ltd, Barnala
- Punjab Apparel Park Ltd, Ludhiana
- Rhythm Textile & Apparel Park Ltd., Nawanshahr

These parks provide industrial plots with all necessary infrastructure and mandatory clearances for quick and effective commissioning of textile units. They essentially provide 'plug and play' facilities, inherent synergies and economies of operation.

KEY CITIES

Amritsar "Holy city and emerging IT/ITeS destination"

Amritsar is the hub of Punjab's cultural activities, it is a center for major commercial activities, including carpets and fabrics, farm produce, handicrafts, service trades and light engineering. Amritsar has a rich heritage and is a popular tourist destination. It is home to the famous Golden Temple, Wagah Border, Jallianwala Bagh and Khalsa College. Premier educational institutes include Government Medical College & Guru Nanak Dev University. Amritsar is a part of the 'Investment Corridor' as it is the principal industrial district dominated by textile and light engineering goods. Amritsar is being promoted as a leading IT destination.

Ludhiana "Manchester of East

Ludhiana is ranked as the best place to do business in India according to a World Bank study, 2009. It has an established manufacturing base for engineering products comprising manufacturing units of leading brands such as Hero Cycles and Avon Cycles. Ludhiana is also known as the "Manchester of East" as it is a hub for small-scale industry, especially hosiery. The city boasts of two Medical colleges, an Engineering college and the famous Punjab Agricultural University and Guru Angad Dev Veterinary and Animal Sciences University. Apollo and Fortis are major private healthcare providers in Ludhiana

Mohali "Emerging knowledge based industry destination"

Mohali is a satellite town of Chandigarh. It is home to global tech giants such as Dell, Quark, Philips and domestic companies such as Mahindra and Mahindra, ICI Paints and the Godrej Group. Mohali has various reputed educational and research institutes such as National Institute of Pharmaceutical Education and Research (NIPER), Indian School of Business (ISB), National Agri–Food Biotechnology Institute (NABI), Indian Institute of Science Education & Research (IISER), Institute of Nano Science and Technology (INST) and state-of-the-art hospitals such as Max and Fortis Healthcare. Mohali regularly hosts International cricket matches at the Punjab Cricket Association stadium. Preparations for an international airport for the city are underway and it is expected to be operational in 2015.

Chandigarh "The City Beautiful"

Chandigarh, a thriving metropolis of 1 million, is the capital city of Punjab and Haryana. It is one of the best planned cities in the world. It is home to a number of IT/ITeS companies in the Rajiv Gandhi Technology park such as Infosys, Tech Mahindra, DELL and Aegis. It is also home to premier education institutes such as Punjab University, PEC University of Technology, Chandigarh College of Architecture, Government Medical College & Hospital and PGIMER. Chandigarh ranks highest in Human Development Index (HDI), quality of life and e-readiness in the India. It is well connected through rail, road and air

Bathinda

"Vibrant Cultural and industrial destination"

Bathinda is one the oldest city in Punjab. As a major industrial destination, it boasts of two modern thermal power plants, a fertilizer plant and the Guru Gobind Singh Refinery. Bathinda is home to the Central University of Punjab & Adesh Institute of Medical Sciences and Research. It has one of the largest food grain and cotton markets in India. One of the largest railway junctions in Asia is in Bathinda.

Jalandhar "The urban hub of Punjab"

Jalandhar is the largest developed city in Punjab and ranks second in India for urbanization. It is most famous for its sports goods industries. Jalandhar's rubber goods, surgical instruments, handtools, electric goods, automobile parts and handloom products are also well-known in the country. The city has the highest number of hospitals in Asia. Jalandhar has prominent educational institutes such as Punjab Technical University, Lovely Professional University, Institute of Banking Services (IBS). And is home to the famous Pushpa Gujral Science City.

Patiala

"Punjab's historic and cultural destination"

Patiala was one of the first cities in India to get a degree college. It has emerged as a major education center in the state. Thapar University and Rajiv Gandhi National University of Law rank among the top Indian universities. A 2,100 MW thermal plant is close to being commissioned at Rajpura in Patiala





Progressive Punjab Investors Meet 2013

December 9-10, 2013, Mohali, India

Nodal Agency



Knowledge Partner

Institutional Partner

Communication Partner







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