



AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-DECEMBER 2019 (2019-20)

06 Months Analysis

(Amount in million Rs.)

S.No	Name of Bank	TARGETS		DISBURSEMENT						RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT		
		2018-19	2019-20	July-December 2018 (2018-19)			July-December 2019 (2019-20)			By end December 2018	By end December 2019	By end December 2018	By end December 2019	December 2018 as % of 2018	December 2019 as % of 2019	
				Production	Development	Total (4+5)	Production	Development	Total (7+8)							% Change Over 6
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
I	Commercial Banks															
1	Allied Bank Limited	68,500	72,000	34,253.855	2,469.845	36,723.700	32,346.261	4,637.064	36,983.325	0.71	30,664.943	35,747.309	18,981.151	20,345.417	53.61	51.37
2	Habib Bank Limited	170,000	180,000	72,561.372	1,225.060	73,786.432	91,034.837	1,354.100	92,388.937	25.21	67,071.860	87,819.900	43,545.642	46,375.536	43.40	51.33
3	MCB Bank Limited	105,000	115,000	52,213.016	447.700	52,660.716	55,483.963	269.862	55,753.825	5.87	46,336.004	54,625.922	16,879.857	18,131.547	50.15	48.48
4	National Bank of Pakistan	225,000	240,000	92,863.524	1,324.985	94,188.509	106,155.467	573.493	106,728.960	13.31	92,571.719	103,841.504	46,686.019	55,127.173	41.86	44.47
5	United Bank Limited	82,500	98,000	29,653.735	1,346.931	31,000.666	36,708.568	1,495.564	38,204.132	23.24	28,771.360	29,468.693	17,996.083	37,017.240	37.58	38.98
	TOTAL C.B's (1-5)	651,000	705,000	281,545.502	6,814.521	288,360.023	321,729.096	8,330.083	330,059.179	14.46	265,415.886	311,503.328	144,088.752	176,996.913	44.29	46.82
II	Z.T.B.L	100,000	100,000	19,002.400	8,044.356	27,046.756	25,417.541	12,800.408	38,217.949	41.30	27,699.498	35,407.236	142,637.102	138,372.360	27.05	38.22
III	P.P.C.B.L	13,000	13,000	2,917.490	928.076	3,845.566	3,642.978	1,076.799	4,719.777	22.73	4,529.211	4,248.813	10,759.830	11,573.704	29.58	36.31
IV	D. P. B's															
1	Askari Bank Ltd.	12,000	17,000	6,502.048	181.127	6,683.175	9,200.008	149.399	9,349.407	39.89	5,508.401	9,119.349	4,977.644	5,919.369	55.69	55.00
2	Bank Al-Habib Ltd.	45,000	55,000	19,317.053	239.275	19,556.328	32,879.774	254.486	33,134.260	69.43	17,846.354	31,552.060	7,647.833	11,203.676	43.46	60.24
3	Bank Al-Falah Ltd.	48,000	50,000	11,660.180	6,788.150	18,448.330	10,131.412	13,855.563	23,986.975	30.02	4,458.930	9,769.062	11,726.430	12,879.020	38.43	47.97
4	Summit Bank Limited	6,000	1,500	813.855	1.118	814.973	170.523	0.027	170.550	-79.07	2,044.294	186.788	1,137.201	1,375.628	13.58	11.37
5	Faysal Bank Limited	48,000	48,000	15,502.910	5,325.286	20,828.196	11,482.857	3,320.702	14,803.559	-28.93	5,626.648	5,486.849	11,295.943	6,564.551	43.39	30.84
6	Habib Metropolitan Bank Ltd.	3,500	5,000	1,408.661	37.000	1,445.661	3,705.074	-	3,705.074	156.29	1,428.146	2,937.723	875.620	2,376.630	41.30	74.10
7	JS Bank Limited	8,000	10,000	3,066.721	417.236	3,483.957	3,772.463	581.936	4,354.399	24.98	2,522.862	4,408.278	4,229.362	5,423.912	43.55	43.54
8	The First Women Bank Limited	50	100	12.768	8.700	21.468	7.329	6.150	13.479	-37.21	18.028	16.625	68.342	69.347	42.94	13.48
9	Sindh Bank Limited	7,000	3,000	261.775	27.023	288.798	161.727	12.828	174.555	-39.56	653.941	236.732	1,468.712	1,423.754	4.13	5.82
10	Silk Bank Limited.	2,000	2,000	492.477	-	492.477	212.225	-	212.225	-56.91	335.042	78.292	143.000	120.120	24.62	10.61
11	Soneri Bank Ltd.	19,000	15,000	5,647.606	61.713	5,709.319	5,055.192	126.637	5,181.829	-9.24	6,221.175	5,513.514	2,954.115	2,369.292	30.05	34.55
12	The Bank of Khyber.	16,450	18,000	7,788.387	988.784	8,777.171	6,362.101	796.558	7,158.659	-18.44	4,148.007	4,312.609	5,971.940	3,505.311	53.36	39.77
13	The Bank of Punjab.	19,000	24,000	7,364.529	835.085	8,199.614	11,568.453	504.798	12,073.251	47.24	4,995.202	9,576.257	12,005.293	13,397.824	43.16	50.31
14	Standard Chartered Bank (Pakistan)	11,000	5,000	822.484	-	822.484	3,534.766	1,333.928	4,868.694	491.95	1,514.024	1,732.192	5,732.627	8,805.897	7.48	97.37
	Total D.P.Bs (1-14)	245,000	253,600	80,661.454	14,910.497	95,571.951	98,243.904	20,943.012	119,186.916	24.71	57,321.054	84,926.330	70,234.062	75,434.331	39.01	47.00
	Total Banks (I+II+III+IV)	1,009,000	1,071,600	384,126.846	30,697.450	414,824.296	449,033.519	43,150.302	492,183.821	18.65	354,965.649	436,085.707	367,719.746	402,377.308	41.11	45.93
V	Islamic Banks															
1	BankIslami Pakistan Ltd.	12,000	12,500	631.318	407.491	1,038.809	2,832.898	526.330	3,359.228	223.4	334.903	3,115.771	2,018.659	3,868.976	8.66	26.87
2	Meezan Bank Limited	20,000	23,500	10,584.472	0.909	10,585.381	14,727.360	18.882	14,746.242	39.3	8,684.057	4,738.881	4,982.495	5,365.447	52.93	62.75
3	Al Baraka Bank Limited	8,000	8,000	2,221.790	16.947	2,238.737	1,801.990	14.780	1,816.770	-18.8	1,483.037	1,811.071	1,437.929	1,428.870	27.98	22.71
4	Dubai Islamic Bank	7,000	8,000	367.917	-	367.917	3,986.343	-	3,986.343	983.5	370.517	3,938.212	406.245	2,985.265	5.26	49.83
5	MCB Islamic Bank	3,000	3,000	46.550	-	46.550	476.694	23.219	499.913	973.9	0.220	1,209.009	22.670	1,623.544	1.55	16.66
	Total IBs (1-5)	50,000	55,000	13,852.047	425.347	14,277.394	23,825.285	583.211	24,408.496	71.0	10,872.734	14,812.944	8,867.998	15,272.102	28.55	44.38
	Grand Total (I+II+III+IV+V)	1,059,000	1,126,600	397,978.893	31,122.797	429,101.690	472,858.804	43,733.513	516,592.317	20.39	365,838.383	450,898.651	376,587.744	417,649.410	40.52	45.85



AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY- DECEMBER 2019 (2019-20)

06 Months Analysis

(Amount in million Rs.)

S. No.	Name of MFBS/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
		2018-19	2019-20	July-December 2018 (2018-19)			July-December 2019 (2019-20)				By end December 2018	By end December 2019	By end December 2018	By end December 2019	December 2018 as % of 2	December 2019 as % of 3
				Production	Development	Total (4+5)	Production	Development	Total (7+8)	% Change Over 6						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
VI Microfinance Banks																
1	Khushhali Bank Ltd.	44,000	50,000	21,929.730	-	21,929.730	23,965.580	-	23,965.580	9.28	16,834.790	20,153.290	36,738.770	42,302.650	49.84	47.93
2	NRSP Microfinance Bank Ltd.	37,500	40,000	16,355.755	-	16,355.755	17,265.137	-	17,265.137	5.56	16,003.363	15,195.678	23,777.629	27,768.763	43.62	43.16
3	The First Micro Finance Bank Ltd.	11,500	15,000	7,090.916	-	7,090.916	8,547.137	-	8,547.137	20.54	4,931.080	6,918.836	11,066.184	16,666.846	61.66	56.98
4	Pak Oman Microfinance Bank Ltd.	500	650	228.730	-	228.730	343.650	-	343.650	50.24	126.150	168.220	291.220	441.680	45.75	52.87
5	Telenor Micro Finance Bank Ltd.	10,000	13,000	6,277.361	-	6,277.361	2,685.632	-	2,685.632	-57.22	1,996.479	3,108.591	10,125.163	10,385.461	62.77	20.66
6	Mobilink Microfinance Bank Ltd.	13,500	17,000	7,445.632	-	7,445.632	7,182.130	-	7,182.130	-3.54	4,786.866	6,007.270	12,171.422	14,591.770	55.15	42.25
7	U Micro Finance Bank Ltd.	16,000	22,000	9,511.811	-	9,511.811	11,100.817	-	11,100.817	16.71	5,388.708	7,417.101	15,013.716	19,031.787	59.45	50.46
8	FINCA Microfinance Bank Ltd.	18,800	22,000	10,483.430	-	10,483.430	9,148.450	-	9,148.450	-12.73	7,598.510	9,823.220	15,246.930	15,543.570	55.76	41.58
9	APNA Microfinance Bank Ltd.	4,000	4,000	2,087.914	-	2,087.914	1,734.226	-	1,734.226	-16.94	3,205.555	772.767	1,999.201	4,449.753	52.20	43.36
10	Sindh Microfinance Bank Ltd.	100	150	40.400	-	40.400	35.801	-	35.801	-11.38	-	-	52.370	58.009	40.40	23.87
11	Advans Microfinance Bank Ltd.	100	200	60.710	-	60.710	75.680	-	75.680	24.66	18.830	90.640	59.930	116.010	60.71	37.84
Total M.F.Bs (1-11)		156,000	184,000	81,512.389	-	81,512.389	82,084.240	-	82,084.240	0.70	60,890.331	69,655.613	126,542.535	151,356.299	52.25	44.61
VII Microfinance Institutions/ RSPs																
1	National Rural Support Programme	17,350	19,500	8,848.808	-	8,848.808	8,037.610	-	8,037.610	-9.17	8,146.577	8,961.440	9,501.701	9,523.940	51.00	41.22
2	Thardeep Microfinance Fnd.	3,000	3,000	965.002	-	965.002	908.960	-	908.960	-5.81	1,168.112	1,068.959	1,499.825	1,741.432	32.17	30.30
3	SAFCO Support Foundation	2,000	2,500	853.754	-	853.754	1,017.060	-	1,017.060	19.13	704.357	953.665	928.983	1,172.583	42.69	40.68
4	Punjab Rural Support Programme	2,000	2,500	973.360	-	973.360	802.600	-	802.600	-17.54	729.770	865.820	1,349.750	1,224.750	48.67	32.10
5	Kashf Foundation	5,000	6,000	2,669.169	-	2,669.169	2,869.895	-	2,869.895	7.52	1,856.802	2,348.494	2,851.980	3,133.244	53.38	47.83
6	Sindh Rural Support Organization**	1,200	1,200	523.470	-	523.470	349.008	-	349.008	-33.33	738.500	489.902	808.340	972.927	43.62	29.08
7	Damen Support Programme.	2,500	3,000	1,077.550	-	1,077.550	1,027.000	-	1,027.000	-4.69	192.990	188.470	884.550	838.610	43.10	34.23
8	AGAHE	500	760	243.100	-	243.100	372.600	-	372.600	53.27	226.900	296.400	247.000	387.400	48.62	49.03
9	BRAC Pakistan*	300	-	195.650	-	195.650	-	-	-	-100.00	119.400	-	200.010	-	65.22	0.00
10	Soon Valley Development Prog.**	500	350	100.450	-	100.450	72.980	-	72.980	-27.35	97.519	75.140	134.575	147.860	20.09	20.85
11	Villagers Development Org.	50	60	11.899	-	11.899	12.290	-	12.290	3.29	10.047	10.345	19.317	22.475	23.80	20.48
12	Farmers Friend Organization	450	450	176.770	-	176.770	243.615	-	243.615	37.81	168.806	170.684	185.408	228.914	39.28	54.14
13	Al-Mehran Rural Dev Org.**	150	80	27.175	-	27.175	18.095	-	18.095	-33.41	33.164	32.410	46.195	37.941	18.1	22.62
Total MFIs/RSPs (1-13)		35,000	39,400	16,666.157	-	16,666.157	15,731.713	-	15,731.713	-5.61	14,192.944	15,461.729	18,657.634	19,432.076	47.62	39.93
Total Microfinance(VI+VII)		191,000	223,400	98,178.546	-	98,178.546	97,815.953	-	97,815.953	-0.37	75,083.275	85,117.342	145,200.169	170,788.375	51.40	43.79
Grand Total (I+II+III+IV+V+VI+VII)		1,250,000	1,350,000	496,157.439	31,122.797	527,280.236	570,674.757	43,733.513	614,408.270	16.52	440,921.658	536,015.993	521,787.913	588,437.785	42.18	45.51

* Targets to Brac Pakistan not assigned for FY 2019-20 ** Data for the month of November 2019 is repeated