

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

Period	(Million Rupees)			
	Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks
FY02				
Production Loans	15,752	22,011	4,938	408
Development Loans	1,734	7,097	190	184
Recoveries	14,772	33,388	4,609	486
Outstanding	13,335	83,730	3,586	738
FY03				
Production Loans	18,869	23,111	5,338	518
Development Loans	3,870	6,160	148	903
Recoveries	19,489	34,282	5,110	547
Outstanding	16,584	71,557	3,953	1,601
FY04				
Production Loans	1,545	24,525	6,164	26,817
Development Loans	1,185	5,408	1,519	6,430
Recoveries	1,470	35,619	5,949	24,362
Outstanding	2,864	73,147	5,687	25,467
FY05				
Production Loans	9,684	31,261	5,719	42,328
Development Loans	2,723	6,147	1,888	8,982
Recoveries	6,120	41,170	6,177	38,659
Outstanding	9,205	76,415	7,379	38,117
FY06				
Production Loans	55,293	42,843	4,858	13,624
Development Loans	12,675	4,751	1,032	2,399
Recoveries	56,044	46,252	5,992	12,307
Outstanding	50,041	79,851	7,277	12,921
FY07				
Production Loans	71,524	51,821	5,561	21,573
Development Loans	8,869	4,652	2,427	2,403
Recoveries	76,775	54,081	6,484	18,797
Outstanding	53,659	66,756	8,776	18,100

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

(Million Rupees)

Period	Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks
FY08				
Production Loans	89,705	56,842	5,140	39,649
Development Loans	5,045	10,097	792	4,292
Recoveries	88,445	60,647	6,282	36,421
Outstanding	57,610	75,339	10,033	25,633
FY09				
Production Loans	102,773	62,288	5,240	39,007
Development Loans	7,893	12,850	340	2,619
Recoveries	110,008	69,971	7,367	42,677
Outstanding	56,306	83,755	9,429	24,265
FY10				
Q1				
Production Loans	25,072	6,446	569	7,436
Development Loans	772	3,408	30	377
Recoveries	25,360	6,372	754	8,147
Outstanding	55,463	88,261	9,377	24,876
Q2				
Production Loans	28,812	15,563	1,567	9,947
Development Loans	735	5,006	113	406
Recoveries	31,331	18,371	2,217	10,647
Outstanding	54,921	91,406	9,233	24,939
Q3				
Production Loans	29,115	14,130	1,203	10,017
Development Loans	671	4,433	48	458
Recoveries	32,574	17,609	1,551	11,287
Outstanding	52,014	93,949	9,034	24,687
Q4				
Production Loans	32,935	25,413	2,050	14,742
Development Loans	1,497	4,613	142	394
Recoveries	34,435	30,921	2,759	13,204
Outstanding	54,580	94,466	8,815	25,555

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

(Million Rupees)

Period		Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks	Microfinance Banks
FY11						
	Q1					
	Production Loans	25,084	4,040	745	8,884	
	Development Loans	856	1,265	238	532	
	Recoveries	26,777	4,737	1,086	10,205	
	Outstanding	54,059	96,811	8,997	25,343	
	Q2					
	Production Loans	28,215	13,603	1,610	12,721	
	Development Loans	898	2,071	335	514	
	Recoveries	26,907	18,688	2,437	12,597	
	Outstanding	57,634	95,641	8,876	26,704	
	Q3					
	Production Loans	37,336	14,673	1,126	10,388	
	Development Loans	879	1,719	340	615	
	Recoveries	39,900	18,002	1,776	13,592	
	Outstanding	56,505	95,769	8,852	24,588	
	Q4					
	Production Loans	45,441	25,367	2,202	16,053	
	Development Loans	1,604	2,623	566	480	
	Recoveries	41,147	30,922	3,356	15,317	
	Outstanding	63,800	94,448	8,871	26,189	
FY12						
	Q1					
	Production Loans	33,964	4,149	924	10,598	1,414
	Development Loans	984	920	683	642	-
	Recoveries	36,128	4,941	1,147	11,741	173
	Outstanding	64,625	96,297	9,527	26,256	10,885
	Q2					
	Production Loans	34,612	14,234	1,579	11,991	4,085
	Development Loans	1,005	1,742	681	1005	-
	Recoveries	32,055	18,572	2,235	11,551	1,277
	Outstanding	68,698	95,406	9,820	28,392	9,466
	Q3					
	Production Loans	36,323	14,635	1,385	12,027	3,028
	Development Loans	753	2,164	759	1,076	-
	Recoveries	38,712	17,403	1,972	14,896	2,866
	Outstanding	67,645	96,675	10,496	29,556	11,399
	Q4					
	Production Loans	37,409	23,809	1,788	21,549	3,587
	Development Loans	1,222	4,415	720	1,989	-
	Recoveries	35,342	29,094	2,648	20,834	4,394
	Outstanding	71,863	97,341	10,577	30,949	10,802

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

(Million Rupees)

Period	Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks	Microfinance Banks	Islamic Banks
FY13						
Q1						
Production Loans Development Loans	38,667	3,650	1,104	14,493	2,539	
Recoveries	3,909	1,415	344	1,406	-	
Outstanding	39,192	4,437	1,554	14,578	327	
	76,268	100,244	10,769	32,230	10,878	
Q2						
Production Loans Development Loans	32,009	11,659	1,614	15,773	5,709	
Recoveries	1,453	2,554	533	1,492	-	
Outstanding	32,971	16,535	2,711	14,537	4,077	
	78,749	100,369	10,574	34,053	12,200	
Q3						
Production Loans Development Loans	46,825	15,857	1,477	17,379	4,713	
Recoveries	812	2,815	358	478	-	
Outstanding	41,658	19,116	2,240	21,493	3,910	
	81,954	101,963	10,550	32,118	15,344	
Q4						
Production Loans Development Loans	44,250	24,044	2,383	16,976	5,808	
Recoveries	4,908	5,074	491	1,275	-	
Outstanding	38,954	30,845	2,958	16,400	5,905	
	93,036	102,935	10,790	34,003	16,330	
FY14						
Q1						
Production Loans Development Loans	42,697	4,601	902	15,469	2,817	
Recoveries	1,595	2,097	212	447	-	
Outstanding	38,025	5,749	1,449	15,814	937	
	99,607	106,581	10,785	33,180	19,598	
Q2						
Production Loans Development Loans	38,596	11,841	2,695	17,580	8,415	250
Recoveries	2,536	5,149	518	956	-	1
Outstanding	38,837	17,347	3,934	16,324	10,847	-
	101,957	108,728	10,459	36,515	18,758	320
Q3						
Production Loans Development Loans	46,278	17,809	764	18,798	4,980	252
Recoveries	1,805	4,367	354	934	-	1
Outstanding	48,847	21,134	1,312	18,668	3,085	270
	100,789	112,215	10,602	35,274	21,864	305
Q4						
Production Loans Development Loans	59,430	26,585	2,683	24,868	6,585	1,023
Recoveries	2,551	5,470	681	5,761	-	1
Outstanding	62,241	33,473	3,521	23,924	4,673	23
	102,100	113,671	10,816	41,689	20,749	1,323
	42,697	4,601	902	15,469	2,817	250

4.12 Agricultural Credit-Disbursement, Recoveries and Outstanding (Net)

(Million Rupees)

Period	Commercial Banks	Z.T.B.L	P.P.C.B.L	Domestic Private Banks	Microfinance Banks	Islamic Banks
FY15						
Q1						
Production Loans	50,030	5,217	894	26,638	3,036	337
Development Loans	4,657	2,569	256	4,186	-	282
Recoveries	54,336	5,814	987	20,189	1,587	790
Outstanding	102,172	118,434	11,361	47,947	24,387	1,207
Q2						
Production Loans	61,901	13,610	2,447	19,473	10,714	313
Development Loans	2,671	6,383	609	3,298	-	3
Recoveries	61,998	18,267	3,335	18,559	13,469	793
Outstanding	103,199	123,706	11,458	48,414	22,924	1,657
Q3						
Production Loans	45,827	20,531	1,215	16,631	6,965	2,721
Development Loans	2,361	7,875	428	1,877	-	57
Recoveries	55,833	25,263	1,517	18,790	5,709	1,262
Outstanding	97,421	129,712	11,956	44,521	26,942	2,111
Q4						
Production Loans	87,542	29,826	3,828	33,275	12,235	1,072
Development Loans	7,924	9,816	809	3,330	-	196
Recoveries	84,226	37,469	4,747	27,519	11,107	837
Outstanding	103,278	135,871	12,235	50,009	31,792	2,033

Source: Agricultural Credit & Microfinance Department, SBP

Note:

1. Outstanding (including markup) as on quarter ended.