

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	
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	
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	

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
FY10						
	Q1					
		25,072	6,446	569	7,436	
		772	3,408	30	377	
		25,360	6,372	754	8,147	
		55,463	88,261	9,377	24,876	
	Q2					
		28,812	15,563	1,567	9,947	
		735	5,006	113	406	
		31,331	18,371	2,217	10,647	
		54,921	91,406	9,233	24,939	
	Q3					
		29,115	14,130	1,203	10,017	
		671	4,433	48	458	
		32,574	17,609	1,551	11,287	
		52,014	93,949	9,034	24,687	
	Q4					
		32,935	25,413	2,050	14,742	
		1,497	4,613	142	394	
		34,435	30,921	2,759	13,204	
		54,580	94,466	8,815	25,555	
FY11						
	Q1					
		25,084	4,040	745	8,884	
		856	1,265	238	532	
		26,777	4,737	1,086	10,205	
		54,059	96,811	8,997	25,343	
	Q2					
		28,215	13,603	1,610	12,721	
		898	2,071	335	514	
		26,907	18,688	2,437	12,597	
		57,634	95,641	8,876	26,704	
	Q3					
		37,336	14,673	1,126	10,388	
		879	1,719	340	615	
		39,900	18,002	1,776	13,592	
		56,505	95,769	8,852	24,588	
	Q4					
		45,441	25,367	2,202	16,053	
		1,604	2,623	566	480	
		41,147	30,922	3,356	15,317	
		63,800	94,448	8,871	26,189	
FY12						
	Q1					
		33,964	4,149	924	10,598	1,414
		984	920	683	642	-
		36,128	4,941	1,147	11,741	173
		64,625	96,297	9,527	26,256	10,885
	Q2					
		34,612	14,234	1,579	11,991	4,085
		1,005	1,742	681	1,005	-
		32,055	18,572	2,235	11,551	1,277
		68,698	95,406	9,820	28,392	9,466
	Q3					
		36,323	14,635	1,385	12,027	3,028
		753	2,164	759	1,076	-
		38,712	17,403	1,972	14,896	2,866
		67,645	96,675	10,496	29,556	11,399
	Q4					
		37,409	23,809	1,788	21,549	3,587
		1,222	4,415	720	1,989	-
		35,342	29,094	2,648	20,834	4,394
		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	38,667	3,650	1,104	14,493	2,539	
	Development Loans	3,909	1,415	344	1,406	-	
	Recoveries	39,192	4,437	1,554	14,578	327	
	Outstanding	76,268	100,244	10,769	32,230	10,878	
	Q2						
	Production Loans	32,009	11,659	1,614	15,773	5,709	
	Development Loans	1,453	2,554	533	1,492	-	
	Recoveries	32,971	16,535	2,711	14,537	4,077	
	Outstanding	78,749	100,369	10,574	34,053	12,200	
	Q3						
	Production Loans	46,825	15,857	1,477	17,379	4,713	
	Development Loans	812	2,815	358	478	-	
	Recoveries	41,658	19,116	2,240	21,493	3,910	
	Outstanding	81,954	101,963	10,550	32,118	15,344	
	Q4						
	Production Loans	44,250	24,044	2,383	16,976	5,808	
	Development Loans	4,908	5,074	491	1,275	-	
	Recoveries	38,954	30,845	2,958	16,400	5,905	
	Outstanding	93,036	102,935	10,790	34,003	16,330	
FY14							
	Q1						
	Production Loans	42,697	4,601	902	15,469	2,817	
	Development Loans	1,595	2,097	212	447	-	
	Recoveries	38,025	5,749	1,449	15,814	937	
	Outstanding	99,607	106,581	10,785	33,180	19,598	
	Q2						
	Production Loans	38,596	11,841	2,695	17,580	8,415	250
	Development Loans	2,536	5,149	518	956	-	1
	Recoveries	38,837	17,347	3,934	16,324	10,847	-
	Outstanding	101,957	108,728	10,459	36,515	18,758	320
	Q3						
	Production Loans	46,278	17,809	764	18,798	4,980	252
	Development Loans	1,805	4,367	354	934	-	1
	Recoveries	48,847	21,134	1,312	18,668	3,085	270
	Outstanding	100,789	112,215	10,602	35,274	21,864	305
	Q4						
	Production Loans	59,430	26,585	2,683	24,868	6,585	1,023
	Development Loans	2,551	5,470	681	5,761	-	1
	Recoveries	62,241	33,473	3,521	23,924	4,673	23
	Outstanding	102,100	113,671	10,816	41,689	20,749	1,323
	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

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	Microfinance Institutions
FY16							
Q1							
Production Loans	47,118	6,596	949	26,994	1,450	4,827	
Development Loans	1,768	3,875	278	3,594	5	-	
Recoveries	50,508	7,681	1,187	27,021	753	6,418	
Outstanding	98,286	129,874	10,027	49,013	2,821	29,167	
Q2							
Production Loans	79,719	12,984	2,695	22,929	2,607	-	
Development Loans	4,122	3,993	541	1,971	276	-	
Recoveries	76,618	16,630	3,063	18,943	1,226	14,152	
Outstanding	105,166	132,660	10,201	48,705	4,516	32,796	
Q3							
Production Loans	64,268	22,408	1,234	25,720	1,643	29,658	
Development Loans	1,816	5,444	405	3,630	17	2	
Recoveries	69,554	27,348	1,549	29,009	1,795	5,900	
Outstanding	100,262	135,335	10,291	45,216	4,236	38,419	
Q4							
Production Loans	105,636	29,537	3,517	33,859	2,212	19,450	
Development Loans	6,953	6,140	716	4,401	329	-	
Recoveries	107,666	38,904	3,936	24,419	2,668	11,467	
Outstanding	102,722	136,702	10,587	45,604	4,201	45,810	
FY17							
Q1							
Production Loans	54,055	5,890	1,229	22,061	383	13,238	
Development Loans	1,369	2,625	331	2,621	48	9	
Recoveries	55,526	8,324	1,369	34,836	3,755	5,367	
Outstanding	101,739	137,466	10,778	42,147	3,586	50,668	
Q2							
Production Loans	94,207	14,844	2,603	28,158	3,833	28,948	7,179
Development Loans	7,121	5,905	661	4,047	282	0	83
Recoveries	97,527	24,453	3,531	23,461	3,002	20,101	6,323
Outstanding	106,217	138,895	10,512	43,931	4,522	58,370	8,788
Q3							
Production Loans	78,665	22,668	1,511	29,573	3,789	19,106	4,896
Development Loans	1,618	5,544	547	3,372	21	-	45
Recoveries	83,225	29,387	2,171	21,584	2,222	10,076	4,208
Outstanding	102,984	141,125	10,398	45,283	6,233	66,770	6,307
Q4							
Production Loans	103,125	27,613	3,191	42,593	3,681	26,471	7,669
Development Loans	2,451	7,362	807	6,091	290	-	58
Recoveries	99,147	38,547	3,499	26,958	4,824	18,548	4,547
Outstanding	105,216	143,655	10,897	51,783	5,534	74,927	13,791
FY18							
Q1							
Production Loans	72,575	9,043	1,256	37,057	2,312	18,105	4,938
Development Loans	3,466	3,358	423	3,310	18	-	-
Recoveries	68,264	10,423	1,628	28,570	8,162	12,169	3,466
Outstanding	112,912	144,973	10,948	56,439	6,452	75,732	6,563
Q2							
Production Loans	147,571	15,121	2,431	36,588	5,550	43,314	7,711
Development Loans	3,205	6,450	726	7,381	14	-	-
Recoveries	144,768	20,998	3,011	24,956	4,707	30,648	8,574
Outstanding	118,625	145,390	11,094	57,336	7,373	88,334	14,535
Q3							
Production Loans	123,940	21,812	1,319	35,314	2,348	27,027	6,854
Development Loans	2,865	7,023	525	5,217	14	-	-
Recoveries	127,235	26,376	1,813	27,116	1,797	19,149	4,027
Outstanding	116,141	146,584	11,124	61,110	7,469	99,721	17,059
Q4							
Production Loans	164,775	15,771	3,317	45,378	5,019	36,310	9,251
Development Loans	5,533	4,610	727	14,619	1,118	-	-
Recoveries	168,199	22,356	3,724	31,879	4,467	32,131	9,019
Outstanding	116,604	144,549	11,443	64,040	7,765	107,857	17,186

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	Microfinance Institutions
FY19							
Q1							
Production Loans	114,089	9,263	872	38,360	3,698	26,323	7,055
Development Loans	3,224	3,403	370	5,403	87	-	-
Recoveries	109,449	10,484	1,413	26,220	2,007	18,395	5,097
Outstanding	130,069	145,595	11,271	65,501	8,678	107,474	18,353
Q2							
Production Loans	167,457	9,740	2,046	42,302	10,154	55,189	9,611
Development Loans	3,590	4,641	558	9,508	339	-	-
Recoveries	155,966	17,215	3,116	31,101	8,865	42,496	9,096
Outstanding	144,089	142,637	10,760	70,234	8,868	126,543	18,658
Q3							
Production Loans	159,179	14,213	1,134	42,729	6,465	33,166	7,403
Development Loans	2,475	3,839	472	4,948	1,622	-	-
Recoveries	160,653	19,911	1,750	37,056	4,956	26,009	6,005
Outstanding	146,273	138,507	10,616	66,707	11,098	136,830	19,884
Q4							
Production Loans	201,050	20,930	3,465	54,614	16,553	39,320	9,915
Development Loans	2,466	5,450	760	14,079	462	-	-
Recoveries	191,135	27,738	3,739	41,190	9,904	35,870	8,702
Outstanding	159,402	137,140	11,103	74,265	17,443	141,887	21,110
FY20							
Q1							
Production Loans	140,651	9,914	1,254	48,941	12,254	28,549	6,709
Development Loans	4,879	4,425	418	5,002	302	-	-
Recoveries	143,367	12,768	1,399	37,675	8,084	22,489	5,469
Outstanding	161,807	137,132	11,376	75,082	14,743	141,583	20,100
Q2							
Production Loans	181,078	15,504	2,389	49,303	11,571	53,535	9,022
Development Loans	3,451	8,375	659	15,941	281	-	-
Recoveries	168,136	22,639	2,850	47,251	6,729	47,166	9,992
Outstanding	176,997	138,372	11,574	75,434	15,272	151,356	19,432
Q3							
Production Loans	183,146	11,816	1,188	39,797	5,150	33,092	6,916
Development Loans	2,043	2,442	440	10,314	1,412	-	-
Recoveries	195,074	16,219	1,627	40,373	8,735	26,016	6,453
Outstanding	166,743	132,053	11,575	73,106	13,711	155,358	19,598
Q4							
Production Loans	188,320	8,543	2,106	41,748	10,316	24,122	6,269
Development Loans	4,678	1,267	371	13,923	856	-	-
Recoveries	179,215	12,457	2,513	46,188	9,843	21,759	7,629
Outstanding	180,730	129,359	11,539	72,374	13,609	153,400	19,816

Source: Agricultural Credit & Microfinance Department, SBP

Note:

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