## **Performance of Rural Credit Market**

| Credit Requirement of Agri. Sector & Disbursement by Institutions |                    |                       |        |
|---|--------------------|-----------------------|--------|
|   |                    |                       |        |
| Year  | Credit Requirement | Disbursement by Banks | % age  |
|   | (Rs in millions)   | (Rs. In millions)     |        |
| 1987-88   | 17,987             | 15,912                | 88.46% |
| 1988-89   | 18,662             | 14,452                | 77.44% |
| 1989-90   | 22,546             | 14,155                | 62.78% |
| 1990-91   | 31,952             | 15,207                | 47.59% |
| 1991-92   | 39,338             | 14,906                | 37.89% |
| 1992-93   | 45,636             | 16,896                | 37.02% |
| 1993-94   | 52,694             | 16,243                | 30.83% |
| 1994-95   | 62,202             | 22,941                | 36.88% |
| 1995-96   | 68,569             | 19,774                | 28.84% |
| 1996-97   | 78,451             | 19,515                | 24.88% |
| 1997-98   | 102,570            | 32,984                | 32.16% |
| 1998-99*  | 120,000            | 42,847                | 35.71% |
| 1999-00   | 136,740            | 39,688                | 29.02% |
| 2000-01   | 145,860            | 44,043                | 30.20% |
| * Estimated credit requirements                                   |                    |                       |        |

Source: "Agriculture Financing for Production, Development and Marketing Needs: Pakistan's Experience" *Qazi Abdul Muktadir Director Agriculture Credit Department, SBP Karachi* as printed in the "Journal of Institute of Bankers, Pakistan" (March 1999.

## Annex – I (cont'd)

## Credit Requirement of Agri. Sector & Disbursement by Institutions Credit Requirement (Rs in millions) Disbursement by Banks (Rs. In millions) 140,000 120,000 40,000 20,000

1987-88

1988-89

1989-90

1990-91

1991-92

1992-93

1993-94

1995-96

1994-95

1997-98

1999-2000

2000-01

1996-97

