



AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-JANUARY 2020 (2019-20)

07 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-January 2019 (2018-19)			July-January 2020 (2019-20)			By end January 2019	By end January 2020	By end January 2019	By end January 2020	January 2019 as % of 2	January 2020 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	
I	Commercial Banks															
1	Allied Bank Limited	68,500	72,000	38,266.406	3,148.774	41,415.180	36,561.767	4,904.648	41,466.415	0.12	38,171.257	41,002.936	15,700.252	18,980.055	60.46	57.59
2	Habib Bank Limited	170,000	180,000	84,871.323	1,390.348	86,261.671	100,854.004	1,551.564	102,405.568	18.72	80,332.015	97,432.039	42,532.229	46,416.780	50.74	56.89
3	MCB Bank Limited	105,000	115,000	59,506.831	457.271	59,964.102	67,970.620	273.737	68,244.357	13.81	55,186.009	67,560.382	15,333.235	17,687.619	57.11	59.34
4	National Bank of Pakistan	225,000	240,000	96,695.432	1,507.749	98,203.181	118,530.043	619.612	119,149.655	21.33	97,690.900	119,348.511	45,581.510	52,040.861	43.65	49.65
5	United Bank Limited	82,500	98,000	37,450.283	1,361.081	38,811.364	41,465.562	1,508.080	42,973.642	10.72	37,545.427	44,655.482	17,032.714	26,599.961	47.04	43.85
	TOTAL C.B's (1-5)	651,000	705,000	316,790.275	7,865.223	324,655.498	365,381.996	8,857.641	374,239.637	15.27	308,925.608	369,999.350	136,179.940	161,725.276	49.87	53.08
II	Z.T.B.L	100,000	100,000	24,160.171	9,306.585	33,466.756	31,552.370	14,057.388	45,609.758	36.28	35,297.519	43,796.908	139,190.804	133,016.449	33.47	45.61
III	P.P.C.B.L	13,000	13,000	3,337.558	1,024.367	4,361.925	4,202.721	1,209.739	5,412.460	24.08	5,246.691	4,999.869	10,558.708	11,515.332	33.55	41.63
IV	D. P. B's															
1	Askari Bank Ltd.	12,000	17,000	8,408.521	197.294	8,605.815	10,241.945	172.451	10,414.396	21.02	7,877.207	10,565.027	4,743.670	5,611.911	71.72	61.26
2	Bank Al-Habib Ltd.	45,000	55,000	23,619.310	279.324	23,898.634	38,861.663	299.657	39,161.320	63.86	22,705.601	38,446.425	7,130.897	10,336.351	53.11	71.20
3	Bank Al-Falah Ltd.	48,000	50,000	13,119.980	7,440.600	20,560.580	10,846.732	16,540.633	27,387.365	33.20	5,051.770	10,765.872	11,326.630	13,378.604	42.83	54.77
4	Summit Bank Limited	6,000	1,500	1,032.632	2.068	1,034.700	177.698	0.027	177.725	-82.82	2,054.325	188.161	1,410.290	1,374.764	17.25	11.85
5	Faysal Bank Limited	48,000	48,000	17,614.379	5,923.036	23,537.415	13,290.843	3,537.373	16,828.216	-28.50	6,898.337	5,753.164	10,357.613	7,160.816	49.04	35.06
6	Habib Metropolitan Bank Ltd.	3,500	5,000	2,057.686	44.451	2,102.137	4,186.134	-	4,186.134	99.14	1,682.080	3,463.997	1,278.161	2,331.421	60.06	83.72
7	JS Bank Limited	8,000	10,000	3,579.493	462.896	4,042.389	4,403.385	621.828	5,025.213	24.31	3,184.513	5,050.158	4,071.822	5,298.294	50.53	50.25
8	The First Women Bank Limited	50	100	13.026	11.300	24.326	7.353	7.000	14.353	-41.00	26.079	18.390	63.149	68.456	48.65	14.35
9	Sindh Bank Limited	7,000	3,000	308.637	33.333	341.970	184.961	13.820	198.781	-41.87	711.227	279.874	1,464.717	1,405.635	4.89	6.63
10	Silk Bank Limited.	2,000	2,000	492.477	-	492.477	604.846	-	604.846	22.82	335.042	373.527	143.000	204.142	24.62	30.24
11	Soneri Bank Ltd.	19,000	15,000	5,920.064	61.726	5,981.790	6,636.656	155.472	6,792.128	13.55	6,748.478	6,972.728	2,699.283	2,520.377	31.48	45.28
12	The Bank of Khyber.	16,450	18,000	9,283.126	1,061.213	10,344.339	6,406.569	799.978	7,206.547	-30.33	5,452.834	4,339.319	5,659.899	3,075.746	62.88	40.04
13	The Bank of Punjab.	19,000	24,000	9,324.976	951.205	10,276.181	13,148.196	604.851	13,753.047	33.83	7,234.236	11,750.321	11,707.690	12,765.160	54.09	57.30
14	Standard Chartered Bank (Pakistan)	11,000	5,000	822.484	-	822.484	4,036.707	1,333.929	5,370.636	552.98	1,535.346	2,994.793	5,711.304	8,045.238	7.48	107.41
	Total D.P.Bs (1-14)	245,000	253,600	95,596.791	16,468.446	112,065.237	113,033.688	24,087.019	137,120.707	22.36	71,497.075	100,961.756	67,768.125	73,576.915	45.74	54.07
	Total Banks (I+II+III+IV)	1,009,000	1,071,600	439,884.795	34,664.621	474,549.416	514,170.775	48,211.787	562,382.562	18.51	420,966.893	519,757.883	353,697.577	379,833.972	47.03	52.48
V	Islamic Banks															
1	BankIslami Pakistan Ltd.	12,000	12,500	1,026.972	731.372	1,758.344	3,543.915	1,668.134	5,212.049	196.4	345.793	5,157.001	2,096.083	4,263.657	14.65	41.70
2	Meezan Bank Limited	20,000	23,500	11,995.979	0.909	11,996.888	15,434.751	21.542	15,456.293	28.8	9,523.061	6,348.151	4,708.239	4,546.332	59.98	65.77
3	Al Baraka Bank Limited	8,000	8,000	2,353.711	18.764	2,372.475	1,839.620	15.280	1,854.900	-21.8	1,782.638	1,946.039	1,443.264	1,408.035	29.66	23.19
4	Dubai Islamic Bank	7,000	8,000	400.417	-	400.417	4,135.549	-	4,135.549	932.8	403.845	4,100.760	405.417	2,997.896	5.72	51.69
5	MCB Islamic Bank	3,000	3,000	739.250	1,283.000	2,022.250	480.264	23.219	503.483	-75.1	0.290	1,223.490	1,994.960	1,614.793	67.41	16.78
	Total IBs (1-5)	50,000	55,000	16,516.329	2,034.045	18,550.374	25,434.099	1,728.175	27,162.274	46.4	12,055.627	18,775.441	10,647.963	14,830.713	37.10	49.39
	Grand Total (I+II+III+IV+V)	1,059,000	1,126,600	456,401.124	36,698.666	493,099.790	539,604.874	49,939.962	589,544.836	19.56	433,022.520	538,533.324	364,345.540	394,664.685	46.56	52.33



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07 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-January 2019 (2018-19)			July-January 2020 (2019-20)				By end January 2019	By end January 2020	By end January 2019	By end January 2020	January 2019 as % of 2018-19	January 2020 as % of 2019-20
				Production	Development	Total (4+5)	Production	Development	Total (7+8)	% Change Over 6 months						
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	25,074.660	-	25,074.660	27,552.850	-	27,552.850	9.88	19,335.660	22,969.740	37,282.330	42,610.630	56.99	55.11
2	NRSP Microfinance Bank Ltd.	37,500	40,000	19,116.402	-	19,116.402	20,627.292	-	20,627.292	7.90	18,126.066	17,468.743	24,424.163	28,768.769	50.98	51.57
3	The First Micro Finance Bank Ltd.	11,500	15,000	7,946.859	-	7,946.859	10,003.040	-	10,003.040	25.87	5,484.019	7,961.395	11,066.184	17,019.878	69.10	66.69
4	Pak Oman Microfinance Bank Ltd.	500	650	267.280	-	267.280	343.650	-	343.650	28.57	139.800	168.220	298.080	441.680	53.46	52.87
5	Telenor Micro Finance Bank Ltd.	10,000	13,000	7,416.219	-	7,416.219	2,928.459	-	2,928.459	-60.51	4,179.392	3,794.346	10,588.386	9,782.853	74.16	22.53
6	Mobilink Microfinance Bank Ltd.	13,500	17,000	8,411.791	-	8,411.791	8,451.040	-	8,451.040	0.47	4,982.617	7,050.710	12,313.403	14,751.770	62.31	49.71
7	U Micro Finance Bank Ltd.	16,000	22,000	11,065.509	-	11,065.509	12,780.963	-	12,780.963	15.50	6,501.354	7,417.101	15,471.044	19,069.703	69.16	58.10
8	FINCA Microfinance Bank Ltd.	18,800	22,000	11,893.360	-	11,893.360	10,349.800	-	10,349.800	-12.98	8,602.140	11,594.300	15,653.430	14,973.830	63.26	47.04
9	APNA Microfinance Bank Ltd.	4,000	4,000	2,456.517	-	2,456.517	2,046.665	-	2,046.665	-16.68	3,812.313	1,155.256	2,346.075	4,611.142	61.41	51.17
10	Sindh Microfinance Bank Ltd.	100	150	49.063	-	49.063	53.175	-	53.175	8.38	-	-	54.113	58.007	49.06	35.45
11	Advans Microfinance Bank Ltd.	100	200	81.010	-	81.010	91.260	-	91.260	12.65	29.650	104.920	74.790	120.410	81.01	45.63
Total M.F.Bs (1-11)		156,000	184,000	93,778.670	-	93,778.670	95,228.194	-	95,228.194	1.55	71,193.011	79,684.731	129,571.998	152,208.672	60.11	51.75
VII Microfinance Institutions/ RSPs																
1	National Rural Support Programme	17,350	19,500	9,985.282	-	9,985.282	9,042.370	-	9,042.370	-9.44	9,221.735	10,129.755	9,561.185	9,358.705	57.55	46.37
2	Thardeep Microfinance Fnd.	3,000	3,000	1,142.402	-	1,142.402	1,099.255	-	1,099.255	-3.78	1,259.889	3,656.900	1,585.374	3,344.569	38.08	36.64
3	SAFCO Support Foundation	2,000	2,500	1,005.439	-	1,005.439	1,191.557	-	1,191.557	18.51	825.478	1,101.051	958.883	1,199.569	50.27	47.66
4	Punjab Rural Support Programme	2,000	2,500	1,108.760	-	1,108.760	861.650	-	861.650	-22.29	872.770	1,028.250	1,342.260	1,177.450	55.44	34.47
5	Kashf Foundation	5,000	6,000	3,130.913	-	3,130.913	3,364.845	-	3,364.845	7.47	2,201.147	2,739.149	2,917.914	3,171.421	62.62	56.08
6	Sindh Rural Support Organization	1,200	1,200	665.587	-	665.587	753.647	-	753.647	13.23	891.820	953.180	775.610	889.163	55.47	62.80
7	Damen Support Programme.**	2,500	3,000	1,251.150	-	1,251.150	1,027.000	-	1,027.000	-17.92	272.880	188.470	978.260	838.610	50.05	34.23
8	AGAHE	500	760	320.860	-	320.860	444.480	-	444.480	38.53	263.400	349.850	288.400	405.800	64.17	58.48
9	BRAC Pakistan*	300	-	211.670	-	211.670	-	-	-	-100.00	143.170	-	192.440	-	70.56	0.00
10	Soon Valley Development Prog.**	500	350	118.495	-	118.495	72.980	-	72.980	-38.41	113.857	75.140	136.281	147.860	23.70	20.85
11	Villagers Development Org.	50	60	13.484	-	13.484	14.015	-	14.015	3.94	11.328	11.780	19.622	22.765	26.97	23.36
12	Farmers Friend Organization	450	450	224.450	-	224.450	274.905	-	274.905	22.48	196.247	202.910	205.480	227.800	49.88	61.09
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	19,205.667	-	19,205.667	18,164.799	-	18,164.799	-5.42	16,306.885	20,468.845	19,007.904	20,821.653	54.87	46.10
Total Microfinance(VI+VII)		191,000	223,400	112,984.337	-	112,984.337	113,392.993	-	113,392.993	0.36	87,499.896	100,153.576	148,579.902	173,030.325	59.15	50.76
Grand Total (I+II+III+IV+V+VI+VII)		1,250,000	1,350,000	569,385.461	36,698.666	606,084.127	652,997.867	49,939.962	702,937.829	15.98	520,522.416	638,686.900	512,925.442	567,695.010	48.49	52.07

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