



**AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT**  
**TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-AUGUST 2021 (2021-22)**

02 Months Analysis

(Amount in million Rs.)

| S.No       | Name of Bank                       | TARGETS          |                  | DISBURSEMENT               |                  |                    |                            |                   |                    | RECOVERIES (Principal) |                    | OUTSTANDING (Principal) |                    | TARGET ACHIEVEM       |                       |             |
|------------|------------------------------------|------------------|------------------|----------------------------|------------------|--------------------|----------------------------|-------------------|--------------------|------------------------|--------------------|-------------------------|--------------------|-----------------------|-----------------------|-------------|
|            |                                    | 2020-21          | 2021-22          | July-August 2020 (2020-21) |                  |                    | July-August 2021 (2021-22) |                   |                    | By end August 2020     | By end August 2021 | By end August 2020      | By end August 2021 | August 2020 as % of 2 | August 2021 as % of 3 |             |
|            |                                    |                  |                  | Production                 | Development      | Total (4+5)        | Production                 | Development       | Total (7+8)        |                        |                    |                         |                    |                       |                       | % Change    |
| 1          | 2                                  | 3                | 4                | 5                          | 6                | 7                  | 8                          | 9                 | 10                 | 11                     | 12                 | 13                      | 14                 | 15                    | 16                    |             |
| <b>I</b>   | <b>Commercial Banks</b>            |                  |                  |                            |                  |                    |                            |                   |                    |                        |                    |                         |                    |                       |                       |             |
| 1          | Allied Bank Limited                | 80,000           | 87,000           | 10,872.583                 | 917.844          | 11,790.427         | 13,839.913                 | 570.548           | 14,410.461         | 22.2                   | 11,221.946         | 15,884.472              | 18,782.729         | 19,072.468            | 14.7                  | 16.6        |
| 2          | Habib Bank Limited                 | 210,000          | 235,000          | 34,465.040                 | 312.725          | 34,777.765         | 36,807.000                 | 872.675           | 37,679.675         | 8.3                    | 36,143.986         | 40,726.959              | 41,876.313         | 40,897.978            | 16.6                  | 16.0        |
| 3          | MCB Bank Limited                   | 125,000          | 140,000          | 9,810.891                  | 20.270           | 9,831.161          | 23,589.005                 | 54.424            | 23,643.429         | 140.5                  | 9,765.097          | 23,225.967              | 17,335.918         | 21,973.367            | 7.9                   | 16.9        |
| 4          | National Bank of Pakistan          | 270,000          | 310,000          | 19,249.950                 | 218.273          | 19,468.223         | 16,376.157                 | 430.178           | 16,806.335         | -13.7                  | 21,883.090         | 22,464.311              | 50,318.752         | 51,770.772            | 7.2                   | 5.4         |
| 5          | United Bank Limited                | 115,000          | 128,000          | 12,462.321                 | 954.178          | 13,416.499         | 6,825.612                  | 121.152           | 6,946.764          | -48.2                  | 13,750.964         | 45,154.101              | 47,971.332         | 13,681.980            | 11.7                  | 5.4         |
|            | <b>TOTAL C.B's (1-5)</b>           | <b>800,000</b>   | <b>900,000</b>   | <b>86,860.785</b>          | <b>2,423.290</b> | <b>89,284.075</b>  | <b>97,437.687</b>          | <b>2,048.977</b>  | <b>99,486.664</b>  | <b>11.4</b>            | <b>92,765.083</b>  | <b>147,455.810</b>      | <b>176,285.044</b> | <b>147,396.565</b>    | <b>11.2</b>           | <b>11.1</b> |
| <b>II</b>  | <b>Z.T.B.L</b>                     | <b>105,000</b>   | <b>105,000</b>   | <b>4,221.475</b>           | <b>873.258</b>   | <b>5,094.733</b>   | <b>4,683.909</b>           | <b>1,727.879</b>  | <b>6,411.788</b>   | <b>25.9</b>            | <b>5,574.656</b>   | <b>6,227.481</b>        | <b>126,826.876</b> | <b>114,670.837</b>    | <b>4.9</b>            | <b>6.1</b>  |
| <b>III</b> | <b>P.P.C.B.L</b>                   | <b>13,000</b>    | <b>13,000</b>    | <b>636.104</b>             | <b>117.876</b>   | <b>753.980</b>     | <b>782.041</b>             | <b>111.736</b>    | <b>893.777</b>     | <b>18.5</b>            | <b>945.119</b>     | <b>1,027.093</b>        | <b>11,347.669</b>  | <b>9,017.890</b>      | <b>5.8</b>            | <b>6.9</b>  |
| <b>IV</b>  | <b>D. P. B's</b>                   |                  |                  |                            |                  |                    |                            |                   |                    |                        |                    |                         |                    |                       |                       |             |
| 1          | Askari Bank Ltd.                   | 21,000           | 24,500           | 2,787.131                  | 67.850           | 2,854.981          | 2,274.890                  | 66.989            | 2,341.879          | -18.0                  | 2,582.378          | 2,198.780               | 5,839.428          | 5,753.009             | 13.6                  | 9.6         |
| 2          | Bank Al-Habib Ltd.                 | 80,000           | 95,000           | 14,892.258                 | 187.942          | 15,080.200         | 15,543.074                 | 259.417           | 15,802.491         | 4.8                    | 12,852.399         | 13,399.240              | 13,190.452         | 16,524.875            | 18.9                  | 16.6        |
| 3          | Bank Al-Falah Ltd.                 | 55,000           | 65,500           | 970.920                    | 3,508.010        | 4,478.930          | 994.660                    | 5,621.560         | 6,616.220          | 47.7                   | 1,124.570          | 8,932.960               | 11,764.760         | 14,047.770            | 8.1                   | 10.1        |
| 4          | Summit Bank Ltd.                   | 900              | 1,500            | 44.747                     | -                | 44.747             | 14.923                     | -                 | 14.923             | -66.7                  | 302.693            | 387.511                 | 1,137.624          | 853.807               | 5.0                   | 1.0         |
| 5          | Faysal Bank Ltd.                   | 45,000           | 40,000           | 1,896.528                  | 295.684          | 2,192.212          | 1,982.518                  | 528.328           | 2,510.846          | 14.5                   | 768.408            | 2,479.555               | 7,034.069          | 6,240.453             | 4.9                   | 6.3         |
| 6          | Habib Metropolitan Bank Ltd.       | 9,000            | 12,000           | 1,233.142                  | 51.705           | 1,284.847          | 1,088.077                  | 25.561            | 1,113.638          | -13.3                  | 1,060.829          | 1,029.747               | 2,822.914          | 3,202.953             | 14.3                  | 9.3         |
| 7          | JS Bank Limited                    | 11,000           | 12,000           | 1,038.113                  | 426.880          | 1,464.993          | 489.676                    | 416.726           | 906.402            | -38.1                  | 1,534.114          | 964.600                 | 5,756.237          | 5,010.476             | 13.3                  | 7.6         |
| 8          | The First Women Bank Ltd.          | 100              | 500              | 40.929                     | -                | 40.929             | 0.170                      | 7.100             | 7.270              | -82.2                  | 46.084             | 4.031                   | 116.041            | 237.736               | 40.9                  | 1.5         |
| 9          | Sindh Bank Ltd.                    | 1,500            | 1,500            | 32.175                     | 2.380            | 34.555             | 29.214                     | 1.203             | 30.417             | -12.0                  | 54.061             | 30.718                  | 1,331.626          | 1,169.435             | 2.3                   | 2.0         |
| 10         | Silk Bank Ltd.                     | 2,500            | 2,500            | 260.284                    | -                | 260.284            | 96.682                     | -                 | 96.682             | -62.9                  | 73.526             | 68.857                  | 168.448            | 20.931                | 10.4                  | 3.9         |
| 11         | Soneri Bank Ltd.                   | 15,000           | 16,000           | 1,849.217                  | 210.658          | 2,059.875          | 1,059.703                  | 59.320            | 1,119.023          | -45.7                  | 1,805.437          | 1,104.748               | 2,316.723          | 2,265.700             | 13.7                  | 7.0         |
| 12         | The Bank of Khyber                 | 18,000           | 18,000           | 390.876                    | 60.868           | 451.744            | 1,151.694                  | 43.763            | 1,195.457          | 164.6                  | 3.366              | 823.433                 | 3,244.736          | 2,401.832             | 2.5                   | 6.6         |
| 13         | The Bank of Punjab                 | 24,000           | 38,000           | 2,450.235                  | 315.327          | 2,765.562          | 2,948.748                  | 649.347           | 3,598.095          | 30.1                   | 2,241.604          | 4,063.559               | 11,340.954         | 16,936.678            | 11.5                  | 9.5         |
| 14         | Standard Chartered Bank (Pak.)     | 13,000           | 40,000           | 5,988.823                  | -                | 5,988.823          | 1,075.104                  | -                 | 1,075.104          | -82                    | 1,729.174          | 5,265.229               | 13,307.287         | 16,857.426            | 46.1                  | 2.7         |
|            | <b>Total D.P.Bs (1-14)</b>         | <b>296,000</b>   | <b>367,000</b>   | <b>33,875.378</b>          | <b>5,127.304</b> | <b>39,002.682</b>  | <b>28,749.133</b>          | <b>7,679.314</b>  | <b>36,428.447</b>  | <b>-6.6</b>            | <b>26,178.643</b>  | <b>40,752.968</b>       | <b>79,371.299</b>  | <b>91,523.081</b>     | <b>13.2</b>           | <b>9.9</b>  |
|            | <b>Total Banks (I+II+III+IV)</b>   | <b>1,214,000</b> | <b>1,385,000</b> | <b>125,593.742</b>         | <b>8,541.728</b> | <b>134,135.470</b> | <b>131,652.770</b>         | <b>11,567.906</b> | <b>143,220.676</b> | <b>6.8</b>             | <b>125,463.501</b> | <b>195,463.352</b>      | <b>393,830.888</b> | <b>362,608.373</b>    | <b>11.0</b>           | <b>10.3</b> |
| <b>V</b>   | <b>Islamic Banks</b>               |                  |                  |                            |                  |                    |                            |                   |                    |                        |                    |                         |                    |                       |                       |             |
| 1          | BankIslami Pakistan Ltd.           | 15,000           | 19,000           | 735.903                    | 601.938          | 1,337.841          | 1,471.537                  | 592.524           | 2,064.061          | 54.3                   | 1,827.453          | 27.481                  | 3,689.667          | 4,192.098             | 8.9                   | 10.9        |
| 2          | Meezan Bank Ltd.                   | 27,000           | 40,000           | 5,474.744                  | 3.578            | 5,478.322          | 3,367.590                  | 52.096            | 3,419.686          | -37.6                  | 5,913.343          | 4,770.702               | 4,168.139          | 6,510.268             | 20.3                  | 8.5         |
| 3          | Al Baraka Bank Ltd.                | 8,000            | 8,000            | 98.400                     | -                | 98.400             | 324.289                    | 3.752             | 328.041            | 233.4                  | 65.190             | 281.849                 | 1,409.513          | 1,642.971             | 1.2                   | 4.1         |
| 4          | Dubai Islamic Bank Ltd.            | 10,000           | 10,000           | 542.904                    | -                | 542.904            | 792.260                    | -                 | 792.260            | 45.9                   | 447.488            | 560.670                 | 2,882.535          | 2,665.867             | 5.4                   | 7.9         |
| 5          | MCB Islamic Bank Ltd.              | 3,000            | 3,000            | 131.927                    | -                | 131.927            | 148.233                    | -                 | 148.233            | 12.4                   | 1,736.265          | 2,879.850               | 1,544.842          | 1,165.339             | 4.4                   | 4.9         |
|            | <b>Total IBs (1-5)</b>             | <b>63,000</b>    | <b>80,000</b>    | <b>6,983.878</b>           | <b>605.516</b>   | <b>7,589.394</b>   | <b>6,103.909</b>           | <b>648.372</b>    | <b>6,752.281</b>   | <b>-11.0</b>           | <b>9,989.739</b>   | <b>8,520.552</b>        | <b>13,694.696</b>  | <b>16,176.543</b>     | <b>12.0</b>           | <b>8.4</b>  |
|            | <b>Grand Total (I+II+III+IV+V)</b> | <b>1,277,000</b> | <b>1,465,000</b> | <b>132,577.620</b>         | <b>9,147.244</b> | <b>141,724.864</b> | <b>137,756.679</b>         | <b>12,216.278</b> | <b>149,972.957</b> | <b>5.8</b>             | <b>135,453.240</b> | <b>203,983.904</b>      | <b>407,525.584</b> | <b>378,784.916</b>    | <b>11.1</b>           | <b>10.2</b> |



**AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT**  
**TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY- AUGUST 2021 (2020-21)**

02 Months Analysis

(Amount in million Rs.)

| Sl. No.    | Name of MFBs/MFIs/RSPs                    | TARGETS          |                  | DISBURSEMENT               |                  |                    |                            |                   |                    | RECOVERIES (Principal) |                    | OUT STANDING (Principal) |                    | TARGET ACHIEVEMENT |                            |                            |
|------------|---|------------------|------------------|----------------------------|------------------|--------------------|----------------------------|-------------------|--------------------|------------------------|--------------------|--------------------------|--------------------|--------------------|----------------------------|----------------------------|
|            |   | 2020-21          | 2021-22          | July-August 2020 (2020-21) |                  |                    | July-August 2021 (2021-22) |                   |                    | % Change               | By end August 2020 | By end August 2021       | By end August 2020 | By end August 2021 | August 2020<br>6 as % of 2 | August 2021<br>9 as % of 3 |
|            |   |                  |                  | Production                 | Development      | Total (4+5)        | Production                 | Development       | Total (7+8)        |                        |                    |                          |                    |                    |                            |                            |
| 1          | 2   | 3                | 4                | 5                          | 6                | 7                  | 8                          | 9                 | 10                 | 11                     | 12                 | 13                       | 14                 | 15                 | 16                         |                            |
| <b>VI</b>  | <b>Microfinance Banks</b>                 |                  |                  |                            |                  |                    |                            |                   |                    |                        |                    |                          |                    |                    |                            |                            |
| 1          | Khushhali Bank Ltd.                       | 50,000           | 53,000           | 5,657.780                  | -                | 5,657.780          | 4,885.200                  | -                 | 4,885.200          | -13.7                  | 1,448.690          | 4,314.500                | 43,005.840         | 45,719.440         | 11.3                       | 9.2                        |
| 2          | NRSP Microfinance Bank Ltd.               | 40,000           | 40,000           | 1,923.666                  | -                | 1,923.666          | 2,538.155                  | -                 | 2,538.155          | 31.9                   | 2,659.148          | 2,266.958                | 29,222.228         | 29,590.243         | 4.8                        | 6.3                        |
| 3          | The First Micro Finance Bank Ltd          | 17,000           | 25,500           | 1,951.562                  | -                | 1,951.562          | 3,758.931                  | -                 | 3,758.931          | 92.6                   | 1,400.885          | 3,032.317                | 19,418.979         | 26,455.593         | 11.5                       | 14.7                       |
| 4          | Pak Oman Microfinance Bank Ltd            | 700              | 4,000            | 236.780                    | -                | 236.780            | 409.180                    | -                 | 409.180            | 72.8                   | 71.720             | 137.160                  | 616.020            | 2,132.750          | 33.8                       | 10.2                       |
| 5          | Telenor Micro Finance Bank Ltd.           | 5,000            | 5,000            | 65.454                     | -                | 65.454             | 453.149                    | -                 | 453.149            | 592.3                  | 331.376            | 180.485                  | 5,750.658          | 3,392.012          | 1.3                        | 9.1                        |
| 6          | Mobilink Microfinance Bank Ltd.           | 20,000           | 24,000           | 2,427.700                  | -                | 2,427.700          | 3,790.740                  | -                 | 3,790.740          | 56.1                   | 974.780            | 1,953.200                | 18,076.440         | 28,680.330         | 12.1                       | 15.8                       |
| 7          | U Micro Finance Bank Ltd.                 | 22,000           | 21,000           | 1,614.401                  | -                | 1,614.401          | 1,090.152                  | -                 | 1,090.152          | -32.5                  | 1,822.140          | 1,253.782                | 18,091.128         | 16,962.797         | 7.3                        | 5.2                        |
| 8          | FINCA Microfinance Bank Ltd.              | 22,000           | 16,000           | 1,071.440                  | -                | 1,071.440          | 1,110.250                  | -                 | 1,110.250          | 3.6                    | 1,164.040          | 1,567.950                | 13,651.870         | 12,017.320         | 4.9                        | 6.9                        |
| 9          | APNA Microfinance Bank Ltd.               | 5,000            | 6,000            | 388.412                    | -                | 388.412            | 543.937                    | -                 | 543.937            | 40.0                   | 17.837             | 0.307                    | 5,151.417          | 6,866.084          | 7.8                        | 9.1                        |
| 10         | Sindh Microfinance Bank Ltd.              | 100              | 100              | 64.635                     | -                | 64.635             | 22.330                     | -                 | 22.330             | -65.5                  | -                  | -                        | 23.228             | 71.399             | 64.6                       | 22.3                       |
| 11         | Advans Microfinance Bank Ltd.             | 200              | 400              | 4.940                      | -                | 4.940              | 40.720                     | -                 | 40.720             | 724.3                  | 24.230             | 36.650                   | 101.090            | 170.930            | 2.5                        | 10.2                       |
|            | <b>Total M.F.Bs (1-11)</b>                | <b>182,000</b>   | <b>195,000</b>   | <b>15,406.770</b>          | <b>-</b>         | <b>15,406.770</b>  | <b>18,642.744</b>          | <b>-</b>          | <b>18,642.744</b>  | <b>21.0</b>            | <b>9,914.846</b>   | <b>14,743.309</b>        | <b>153,108.898</b> | <b>172,058.898</b> | <b>8.5</b>                 | <b>9.6</b>                 |
| <b>VII</b> | <b>Microfinance Institutions/ RSPs</b>    |                  |                  |                            |                  |                    |                            |                   |                    |                        |                    |                          |                    |                    |                            |                            |
| 1          | National Rural Support Programm           | 19,500           | 19,400           | 1,251.662                  | -                | 1,251.662          | 1,325.230                  | -                 | 1,325.230          | 5.9                    | 1,331.657          | 1,184.790                | 8,061.039          | 7,859.300          | 6.4                        | 6.8                        |
| 2          | Thardeep Microfinance Fnd.**              | 4,000            | 4,000            | 150.580                    | -                | 150.580            | 72.030                     | -                 | 72.030             | -52                    | 400.300            | 134.600                  | 1,343.000          | 1,239.800          | 3.8                        | 1.8                        |
| 3          | SAFCO Support Foundation                  | 2,500            | 2,500            | 244.408                    | -                | 244.408            | 191.435                    | -                 | 191.435            | -21.7                  | 200.277            | 253.268                  | 1,160.020          | 1,215.036          | 9.8                        | 7.7                        |
| 4          | Punjab Rural Support Prog.                | 2,500            | 2,500            | 21.370                     | -                | 21.370             | 101.440                    | -                 | 101.440            | 374.7                  | 160.090            | 79.620                   | 697.140            | 534.420            | 0.9                        | 4.1                        |
| 5          | Kashf Foundation                          | 6,000            | 7,000            | 825.111                    | -                | 825.111            | 938.828                    | -                 | 938.828            | 13.8                   | 740.843            | 874.227                  | 3,360.514          | 3,579.546          | 13.8                       | 13.4                       |
| 6          | Sindh Rural Support Organization          | 1,600            | 1,500            | -                          | -                | -                  | 114.454                    | -                 | 114.454            | 0.0                    | -                  | 189.236                  | -                  | 1,102.787          | 0.0                        | 7.6                        |
| 7          | Damen Support Programme*                  | 3,000            | 1,000            | -                          | -                | -                  | -                          | -                 | -                  | 0.0                    | -                  | -                        | -                  | -                  | 0.0                        | 0.0                        |
| 8          | AGAHE                                     | 800              | 1,000            | -                          | -                | -                  | 142.335                    | -                 | 142.335            | 0.0                    | -                  | 127.017                  | -                  | 465.687            | 0.0                        | 14.2                       |
| 9          | Soon Valley Dev. Prog.*                   | 350              | 350              | -                          | -                | -                  | -                          | -                 | -                  | 0.0                    | -                  | -                        | -                  | -                  | 0.0                        | 0.0                        |
| 10         | Villagers Development Org.                | 50               | 50               | 3.095                      | -                | 3.095              | 3.015                      | -                 | 3.015              | -2.6                   | 3.047              | 2.652                    | 23.851             | 13.645             | 6.2                        | 6.0                        |
| 11         | FFO Support Program (FFOSP)               | 450              | 450              | 34.770                     | -                | 34.770             | 64.345                     | -                 | 64.345             | 85                     | 40.520             | 59.802                   | 176.730            | 181.509            | 7.7                        | 14.3                       |
| 12         | Al-Mehran Rural Dev Org.*                 | 50               | 50               | -                          | -                | -                  | -                          | -                 | -                  | 0                      | -                  | -                        | -                  | -                  | 0.0                        | 0.0                        |
| 13         | Mojaz Foundation*                         | 200              | 200              | -                          | -                | -                  | -                          | -                 | -                  | 0                      | -                  | -                        | -                  | -                  | 0.0                        | 0.0                        |
|            | <b>Total MFIs/RSPs (1-13)</b>             | <b>41,000</b>    | <b>40,000</b>    | <b>2,530.996</b>           | <b>-</b>         | <b>2,530.996</b>   | <b>2,953.112</b>           | <b>-</b>          | <b>2,953.112</b>   | <b>16.7</b>            | <b>2,876.734</b>   | <b>2,905.212</b>         | <b>14,822.294</b>  | <b>16,191.730</b>  | <b>6.2</b>                 | <b>7.4</b>                 |
|            | <b>Total Microfinance( VI+VII)</b>        | <b>223,000</b>   | <b>235,000</b>   | <b>17,937.766</b>          | <b>-</b>         | <b>17,937.766</b>  | <b>21,595.856</b>          | <b>-</b>          | <b>21,595.856</b>  | <b>20.4</b>            | <b>12,791.580</b>  | <b>17,648.521</b>        | <b>167,931.192</b> | <b>188,250.628</b> | <b>8.0</b>                 | <b>9.2</b>                 |
|            | <b>Grand Total (I+II+III+IV+V+VI+VII)</b> | <b>1,500,000</b> | <b>1,700,000</b> | <b>150,515.386</b>         | <b>9,147.244</b> | <b>159,662.630</b> | <b>159,352.535</b>         | <b>12,216.278</b> | <b>171,568.813</b> | <b>7.5</b>             | <b>148,244.820</b> | <b>221,632.425</b>       | <b>575,456.776</b> | <b>567,035.544</b> | <b>10.6</b>                | <b>10.1</b>                |

\* Data not provided by MFIs for August 2021 \*\* July 2021 Data repeated