



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-DECEMBER 2022 (FY 2022-23)

06 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-December 2021 (FY 2021-22)			July-December 2022 (FY 2022-23)				By end December 2021	By end December 2022	By end December 2021	By end December 2022	December 2021 as % of 2022	December 2022 as % of 2021
		2021-22	2022-23	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	Change Over 6 m						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
I	Commercial Banks															
1	Allied Bank Limited	87,000	97,000	57,973.873	3,747.310	61,721.183	72,094.202	1,800.389	73,894.591	19.7	56,289.416	67,374.938	27,803.669	29,139.038	70.9	76.2
2	Habib Bank Limited	235,000	273,000	117,180.292	3,004.187	120,184.479	157,070.345	4,117.879	161,188.224	34.1	117,650.038	155,858.224	46,378.232	60,058.734	51.1	59.0
3	MCB Bank Limited	140,000	150,000	70,143.667	292.576	70,436.243	75,530.166	100.687	75,630.853	7.4	64,159.473	69,262.069	27,832.675	34,673.519	50.3	50.4
4	National Bank of Pakistan	310,000	310,000	62,955.231	1,767.125	64,722.356	84,342.101	4,769.523	89,111.624	37.7	61,119.552	78,421.660	61,031.552	74,184.737	20.9	28.7
5	United Bank Limited	128,000	136,000	37,516.537	1,009.393	38,525.930	78,557.671	2,446.529	81,004.200	110.3	70,851.343	81,271.411	19,563.904	26,780.972	30.1	59.6
	TOTAL C.B's (1-5)	900,000	966,000	345,769.600	9,820.591	355,590.191	467,594.485	13,235.007	480,829.492	35.2	370,069.822	452,188.302	182,610.032	224,837.000	39.5	49.8
II	Z.T.B.L	105,000	124,000	15,196.230	13,467.010	28,663.240	13,509.362	15,568.967	29,078.329	1.4	29,344.929	25,362.913	113,766.896	106,217.174	27.3	23.5
III	P.P.C.B.L	13,000	13,000	3,101.593	558.113	3,659.706	2,605.320	1,566.067	4,171.387	14.0	4,135.375	3,449.434	8,675.537	9,383.128	28.2	32.1
IV	D. P. B's															
1	Askari Bank Limited	24,500	24,500	6,917.931	157.406	7,075.337	7,035.346	35.805	7,071.151	-0.1	7,183.706	8,079.831	5,603.214	6,153.083	28.9	28.9
2	Bank Al-Habib Limited	95,000	105,000	43,358.123	1,362.486	44,720.609	56,189.283	2,861.623	59,050.906	32.0	40,644.342	59,753.891	18,197.887	23,514.784	47.1	56.2
3	Bank Al-Falah Limited	65,500	70,000	3,644.100	23,534.730	27,178.830	40,455.980	1,816.490	42,272.470	55.5	27,471.680	42,410.474	13,979.550	17,167.210	41.5	60.4
4	Summit Bank Limited	1,500	1,500	370.497	-	370.497	839.073	0.249	839.322	126.5	553.193	835.554	1,040.585	1,093.121	24.7	56.0
5	Faysal Bank Limited	40,000	20,000	4,541.040	1,049.730	5,590.770	3,566.039	2,759.349	6,325.388	13.1	6,042.052	5,332.139	5,737.963	7,336.190	14.0	31.6
6	Habib Metropolitan Bank Ltd.	12,000	12,000	3,614.355	278.345	3,892.700	5,522.571	890.591	6,413.162	64.7	3,769.009	4,277.637	4,297.004	3,628.292	32.4	53.4
7	JS Bank Limited	12,000	12,000	3,475.907	644.566	4,120.473	4,211.093	408.047	4,619.140	12.1	4,152.445	5,222.012	6,119.186	5,676.495	34.3	38.5
8	The First Women Bank Limited	500	700	2.083	59.345	61.428	4.117	-	4.117	-93.3	80.856	127.289	215.069	80.116	12.3	0.59
9	Sindh Bank Limited	1,500	1,500	83.245	6.134	89.379	67.735	4.351	72.086	-19.3	148.225	76.835	1,110.889	1,030.198	6.0	4.8
10	Silk Bank Limited	2,500	2,500	378.993	-	378.993	417.095	-	417.095	10.1	183.712	297.431	160.803	80.992	15.2	16.7
11	Soneri Bank Limited	16,000	16,000	5,701.050	78.352	5,779.402	4,733.047	2.520	4,735.567	-18.1	4,821.804	5,023.184	3,209.023	2,522.424	36.1	29.6
12	The Bank of Khyber	18,000	19,000	5,948.276	839.240	6,787.516	3,136.687	260.009	3,396.696	-50.0	5,828.483	1,144.313	2,557.456	3,256.166	37.7	17.9
13	The Bank of Punjab	38,000	45,300	15,238.126	2,607.180	17,845.306	9,348.304	9,479.495	18,827.799	5.5	11,840.796	11,461.509	21,376.162	27,077.681	47.0	41.6
14	Standard Chartered Bank (Pak.)	40,000	40,000	5,918.043	1,248.348	7,166.391	11,808.026	6,350.921	18,158.947	153	8,544.218	15,298.591	19,619.724	14,483.002	17.9	45.4
	Total D.P.Bs (1-14)	367,000	370,000	99,191.769	31,865.862	131,057.631	147,334.396	24,869.450	172,203.846	31.4	121,264.521	159,340.690	103,224.515	113,099.754	35.7	46.5
	Total Banks (I+II+III+IV)	1,385,000	1,473,000	463,259.192	55,711.576	518,970.768	631,043.563	55,239.491	686,283.054	32.2	524,814.647	640,341.339	408,276.980	453,537.056	37.5	46.6
V	Islamic Banks															
1	BankIslami Pakistan Limited	19,000	20,000	3,787.647	3,855.111	7,642.758	4,986.330	2,670.312	7,656.642	0.2	4,145.574	1,267.117	4,078.104	7,021.887	40.2	38.3
2	Meezan Bank Limited	40,000	42,000	18,616.955	575.269	19,192.224	23,822.103	444.145	24,266.248	26.4	7,760.140	9,790.270	10,148.843	12,511.974	48.0	57.8
3	Al Baraka Bank Limited	8,000	8,000	1,189.440	15.086	1,204.526	935.263	13.360	948.623	-21.2	1,076.933	692.375	1,718.170	1,379.690	15.1	11.9
4	Dubai Islamic Bank Limited	10,000	10,000	2,152.509	-	2,152.509	2,138.006	-	2,138.006	-0.7	1,741.651	2,011.940	2,828.798	3,117.297	21.5	21.4
5	MCB Islamic Bank Limited	3,000	3,000	495.222	146.198	641.420	596.761	368.056	964.817	50.4	3,069.424	687.140	1,468.952	1,916.072	21.4	32.2
	Total IBs (1-5)	80,000	83,000	26,241.773	4,591.664	30,833.437	32,478.463	3,495.873	35,974.336	16.7	17,793.722	14,448.842	20,242.867	25,946.920	38.5	43.3
	Grand Total (I+II+III+IV+V)	1,465,000	1,556,000	489,500.965	60,303.240	549,804.205	663,522.026	58,735.364	722,257.390	31.4	542,608.369	654,790.181	428,519.847	479,483.976	37.5	46.4





TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY- DECEMBER 2022 (FY 2022-23)

06 Months Analysis

(Amount in million Rs.)

Sl. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-December 2021 (FY 2021-22)			July-December 2022 (FY 2022-23)				By end December 2021	By end December 2022	By end December 2021	By end December 2022	December 2021 as % of 2022	December 2022 as % of 2023
		2021-22	2022-23	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 Limited	53,000	53,000	23,237.410	-	23,237.410	25,999.470	148.020	26,147.490	12.5	20,787.970	13,168.690	45,668.150	51,900.970	43.8	49.3
2	NRSP Microfinance Bank Ltd.	40,000	40,000	12,780.663	-	12,780.663	4,751.005	893.382	5,644.387	-55.8	11,388.455	5,490.976	30,847.513	17,848.411	32.0	14.1
3	HBL Micro Finance Bank Ltd.	25,500	38,000	17,643.270	-	17,643.270	19,582.690	-	19,582.690	11.0	11,047.128	13,999.520	33,298.217	44,974.180	69.2	51.5
4	Pak Oman Microfinance Bank Ltd.	4,000	5,000	1,258.760	-	1,258.760	702.405	-	702.405	-44.2	477.090	463.518	2,275.340	1,816.838	31.5	14.0
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,250.236	-	1,250.236	799.650	-	799.650	-36.0	606.380	873.975	3,373.203	1,265.980	25.0	16.0
6	Mobilink Microfinance Bank Ltd.	24,000	26,000	12,835.810	-	12,835.810	17,890.175	-	17,890.175	39.4	7,188.000	11,163.680	31,527.540	40,215.152	53.5	68.8
7	U Micro Finance Bank Ltd.	21,000	40,000	3,757.989	-	3,757.989	30,484.692	-	30,484.692	711.2	4,328.893	11,420.850	16,139.900	43,863.767	17.9	76.2
8	FINCA Microfinance Bank Ltd.	16,000	16,000	3,174.500	-	3,174.500	2,060.280	28.740	2,089.020	-34.2	4,819.620	6,063.350	10,829.910	6,273.650	19.8	13.1
9	APNA Microfinance Bank Ltd.	6,000	6,000	2,655.817	-	2,655.817	2,396.982	-	2,396.982	-9.7	111.618	186.717	7,717.535	8,413.407	44.3	39.9
10	Sindh Microfinance Bank Ltd.	100	300	80.510	-	80.510	68.230	-	68.230	-15.3	-	75.870	97.330	93.880	80.5	22.7
11	Advans Microfinance Bank Ltd.	400	700	202.229	-	202.229	134.380	-	134.380	-34	98.110	173.399	267.210	268.182	50.6	19.2
Total M.F.Bs (1-11)		195,000	230,000	78,877.194	-	78,877.194	104,869.959	1,070.142	105,940.101	34.3	60,853.264	63,080.545	182,041.848	216,934.417	40.4	46.1
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Program	19,400	15,000	5,842.760	-	5,842.760	6,002.550	-	6,002.550	2.7	6,065.190	6,026.010	7,488.220	7,763.260	30.1	40.0
2	Thardeep Microfinance Fnd.	4,000	3,000	326.400	-	326.400	374.254	-	374.254	14.7	418.000	288.893	1,177.900	959.011	8.2	12.5
3	SAFCO Support Foundation	2,500	2,000	575.170	-	575.170	286.162	-	286.162	-50.2	792.405	354.590	1,055.887	873.769	23.0	14.3
4	Punjab Rural Support Prog.	2,500	2,000	421.930	-	421.930	500.080	-	500.080	18.5	302.320	506.720	632.220	668.230	16.9	25.0
5	Kashf Foundation	7,000	7,000	3,460.239	-	3,460.239	5,414.942	-	5,414.942	56.5	2,666.030	3,944.840	3,971.154	6,015.559	49.4	77.4
6	Sindh Rural Support Organization	1,500	2,000	807.425	-	807.425	603.886	-	603.886	-25.2	815.849	1,012.571	1,169.017	1,492.089	53.8	30.2
7	Damen Support Programme*	1,000	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8	AGAHE**	1,000	1,450	570.07	-	570.065	611.150	-	611.150	7.2	580.750	596.690	611.100	866.300	57.0	42.1
9	Soon Valley Dev. Prog.*	350	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
10	Villagers Development Org.	50	50	14.12	-	14.117	10.193	-	10.193	-27.8	14.132	11.322	26.146	26.146	28.2	20.4
11	FFO Support Program (FFOSP)	450	500	111.08	-	111.075	445.230	-	445.230	300.8	137.986	366.855	136.103	483.736	24.7	89.0
12	Al-Mehran Rural Dev Org.*	50	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
13	Mojaz Foundation*	200	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
Total MFIs/RSPs (1-13)		40,000	33,000	12,129.181	-	12,129.181	14,248.447	-	14,248.447	17.5	11,792.662	13,108.491	16,267.747	19,148.100	30.3	43.2
Total Microfinance(VI+VII)		235,000	263,000	91,006.375	-	91,006.375	119,118.406	1,070.142	120,188.548	32.1	72,645.926	76,189.036	198,309.595	236,082.517	38.7	45.7
Grand Total (I+II+III+IV+V+VI+VII)		1,700,000	1,819,000	580,507.340	60,303.240	640,810.580	782,640.432	59,805.506	842,445.938	31.5	615,254.295	730,979.217	626,829.442	715,566.493	37.7	46.3

* Targets not provided to MFIs for FY 23

** Data of July- November 2022 repeated