



AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-NOVEMBER 2022 (FY 2022-23)

05 Months Analysis

(Amount in million Rs.)

S. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUTSTANDING (Principal)		TARGET ACHIEVEMENT	
				July-November 2021 (FY 2021-22)			July-November 2022 (FY 2022-23)									
		2021-22	2022-23	Production	Development	Total	Production	Development	Total	% Change	By end	By end	By end	By end	November 2021	November 2022
	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	40,161.590	2,498.430	42,660.020	58,068.620	1,520.510	59,589.130	39.7	44,023.290	56,599.220	21,046.810	25,608.440	49.0	61.4
2	Habib Bank Limited	235,000	273,000	96,432.300	2,353.310	98,785.610	133,521.530	3,225.810	136,747.340	38.4	97,950.360	136,367.180	44,680.730	55,120.450	42.0	50.1
3	MCB Bank Limited	140,000	150,000	56,547.160	206.242	56,753.402	63,235.800	87.787	63,323.587	11.6	53,645.430	60,022.510	24,663.870	31,605.810	40.5	42.2
4	National Bank of Pakistan	310,000	310,000	45,456.330	1,124.080	46,580.410	48,537.090	4,455.040	52,992.130	13.8	49,088.930	46,875.180	54,920.230	68,767.570	15.0	17.1
5	United Bank Limited	128,000	136,000	28,976.570	503.012	29,479.582	62,468.610	2,133.490	64,602.100	119.1	63,745.150	65,093.530	17,623.750	25,807.090	23.0	47.5
TOTAL C.B's (1-5)		900,000	966,000	267,573.950	6,685.074	274,259.024	365,831.650	11,422.637	377,254.287	37.6	308,453.160	364,957.620	162,935.390	206,909.360	30.5	39.1
II	Z.T.B.L	105,000	124,000	11,589.370	7,980.950	19,570.320	9,505.390	10,272.300	19,777.690	1.1	20,770.210	17,455.730	113,248.800	105,111.320	18.6	15.9
III	P.P.C.B.L	13,000	13,000	1,775.820	373.214	2,149.034	1,541.820	1,176.310	2,718.130	26.5	2,471.550	2,051.420	8,828.680	9,327.890	16.5	20.9
IV	D. P. B's															
1	Askari Bank Limited	24,500	24,500	5,587.140	135.855	5,722.995	5,613.470	28.030	5,641.500	-1.4	5,785.390	5,322.350	5,605.720	6,863.090	23.4	23.0
2	Bank Al-Habib Limited	95,000	105,000	34,547.770	1,048.100	35,595.870	47,599.610	2,593.980	50,193.590	41.0	33,172.500	50,345.910	16,544.980	24,065.450	37.5	47.8
3	Bank Al-Falah Limited	65,500	70,000	2,901.170	19,216.940	22,118.110	33,878.300	1,187.870	35,066.170	58.5	23,518.610	38,525.830	12,982.610	15,090.410	33.8	50.1
4	Summit Bank Limited	1,500	1,500	370.497	-	370.497	687.648	0.249	687.897	85.7	499.126	722.405	1,094.480	1,064.210	24.7	45.9
5	Faysal Bank Limited	40,000	20,000	3,834.910	853.356	4,688.266	2,348.970	1,893.060	4,242.030	-9.5	4,963.500	3,545.360	5,914.010	7,039.610	11.7	21.2
6	Habib Metropolitan Bank Ltd.	12,000	12,000	2,895.240	259.485	3,154.725	3,348.420	224.806	3,573.226	13.3	2,874.480	2,200.450	4,453.560	3,711.720	26.3	29.8
7	JS Bank Limited	12,000	12,000	2,841.450	624.010	3,465.460	3,154.330	393.021	3,547.351	2.4	3,463.420	4,270.900	5,262.400	5,522.910	28.9	29.6
8	The First Women Bank Limited	500	700	1.418	48.185	49.603	4.117	-	4.117	-91.7	29.610	123.399	254.490	84.006	9.9	0.59
9	Sindh Bank Limited	1,500	1,500	59.575	4.264	63.839	50.357	3.665	54.022	-15.4	95.214	58.719	1,138.440	1,030.250	4.3	3.6
10	Silk Bank Limited	2,500	2,500	378.993	-	378.993	363.720	-	363.720	-4.0	183.712	254.186	160.803	74.379	15.2	14.5
11	Soneri Bank Limited	16,000	16,000	4,788.530	73.830	4,862.360	3,734.660	2.520	3,737.180	-23.1	4,058.310	3,830.540	3,055.470	2,716.670	30.4	23.4
12	The Bank of Khyber	18,000	19,000	2,487.950	186.137	2,674.087	2,436.160	216.553	2,652.713	-0.8	1,945.170	839.198	2,477.210	3,276.800	14.9	14.0
13	The Bank of Punjab	38,000	45,300	10,118.480	1,853.380	11,971.860	7,136.600	6,389.140	13,525.740	13.0	10,415.090	8,431.090	19,016.140	25,378.230	31.5	29.9
14	Standard Chartered Bank (Pak.)	40,000	40,000	3,691.680	831.469	4,523.149	10,425.620	5,373.180	15,798.800	249	8,423.740	13,601.420	17,096.960	13,909.030	11.3	39.5
Total D.P.Bs (1-14)		367,000	370,000	74,504.803	25,135.011	99,639.814	120,781.982	18,306.074	139,088.056	39.6	99,427.872	132,071.757	95,057.273	109,826.765	27.1	37.6
Total Banks (I+II+III+IV)		1,385,000	1,473,000	355,443.943	40,174.249	395,618.192	497,660.842	41,177.321	538,838.163	36.2	431,122.792	516,536.527	380,070.143	431,175.335	28.6	36.6
V	Islamic Banks															
1	BankIslami Pakistan Limited	19,000	20,000	3,120.040	2,944.770	6,064.810	4,546.800	2,624.680	7,171.480	18.2	3,471.320	1,267.120	3,981.420	7,050.430	31.9	35.9
2	Meezan Bank Limited	40,000	42,000	13,630.490	527.295	14,157.785	20,337.160	79.431	20,416.591	44.2	7,599.090	4,403.940	8,656.910	12,271.620	35.4	48.6
3	Al Baraka Bank Limited	8,000	8,000	963.382	11.203	974.585	756.863	13.257	770.120	-21.0	795.399	282.419	1,800.560	1,369.800	12.2	9.6
4	Dubai Islamic Bank Limited	10,000	10,000	1,828.400	-	1,828.400	1,509.780	-	1,509.780	-17.4	1,384.010	1,375.850	2,853.390	3,030.190	18.3	15.1
5	MCB Islamic Bank Limited	3,000	3,000	486.694	146.198	632.892	503.692	67.415	571.107	-9.8	2,984.250	532.736	1,545.600	1,676.770	21.1	19.0
Total IBs (1-5)		80,000	83,000	20,029.006	3,629.466	23,658.472	27,654.295	2,784.783	30,439.078	28.7	16,234.069	7,862.065	18,837.880	25,398.810	29.6	36.7
Grand Total (I+II+III+IV+V)		1,465,000	1,556,000	375,472.949	43,803.715	419,276.664	525,315.137	43,962.104	569,277.241	35.8	447,356.861	524,398.592	398,908.023	456,574.145	28.6	36.6



AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY- NOVEMBER 2022 (FY 2022-23)

05 Months Analysis

(Amount in million Rs.)

Sl. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-November 2021 (FY 2021-22)			July-November 2022 (FY 2022-23)									
		2021-22	2022-23	Production	Development	Total	Production	Development	Total	% Change	By end	By end	By end	By end	November 2021	November 2022
	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	18,003.940	-	18,003.940	21,560.120	134.170	21,694.290	20.5	16,319.350	10,609.810	46,135.250	52,147.030	34.0	40.9
2 NRSP Microfinance Bank Ltd.		40,000	40,000	9,617.670	-	9,617.670	3,537.920	528.156	4,066.076	-57.7	8,665.620	3,751.790	30,292.580	20,362.630	24.0	10.2
3 HBL Micro Finance Bank Ltd.		25,500	38,000	12,235.960	-	12,235.960	15,068.920	-	15,068.920	23.2	8,623.140	10,647.980	29,236.220	43,912.040	48.0	39.7
4 Pak Oman Microfinance Bank Ltd.		4,000	5,000	1,010.430	-	1,010.430	609.959	-	609.959	-39.6	392.060	373.161	2,248.640	1,900.880	25.3	12.2
5 Telenor Micro Finance Bank Ltd.		5,000	5,000	1,066.470	-	1,066.470	632.706	-	632.706	-40.7	466.798	729.188	3,528.870	1,261.610	21.3	12.7
6 Mobilink Microfinance Bank Ltd.		24,000	26,000	10,378.580	-	10,378.580	13,026.160	-	13,026.160	25.5	5,421.290	8,655.430	30,883.510	37,870.880	43.2	50.1
7 U Micro Finance Bank Ltd.		21,000	40,000	2,928.580	-	2,928.580	23,958.070	-	23,958.070	718.1	3,465.940	10,037.850	16,218.110	42,408.950	13.9	59.9
8 FINCA Microfinance Bank Ltd.		16,000	16,000	2,572.890	-	2,572.890	1,861.760	12.750	1,874.510	-27.1	4,022.650	2,525.400	11,025.240	9,597.090	16.1	11.7
9 APNA Microfinance Bank Ltd.		6,000	6,000	1,942.370	-	1,942.370	1,928.920	-	1,928.920	-0.7	64.140	186.717	7,460.340	8,273.280	32.4	32.1
10 Sindh Microfinance Bank Ltd.		100	300	62.677	-	62.677	43.030	-	43.030	-31.3	-	73.320	89.302	80.030	62.7	14.3
11 Advans Microfinance Bank Ltd.		400	700	148.910	-	148.910	103.418	-	103.418	-31	73.884	129.328	234.530	284.209	37.2	14.8
Total M.F.Bs (1-11)		195,000	230,000	59,968.477	-	59,968.477	82,330.983	675.076	83,006.059	38.4	47,514.872	47,719.974	177,352.592	218,098.629	30.8	36.1
VII Microfinance Institutions/ RSPs																
1 National Rural Support Program		19,400	15,000	4,488.250	-	4,488.250	4,807.580	-	4,807.580	7.1	4,797.860	4,857.950	7,402.770	7,737.570	23.1	32.1
2 Thardeep Microfinance Fnd.		4,000	3,000	283.000	-	283.000	334.742	-	334.742	18.3	313.000	255.121	1,218.000	952.975	7.1	11.2
3 SAFCO Support Foundation		2,500	2,000	465.575	-	465.575	241.177	-	241.177	-48.2	667.678	294.344	1,076.300	918.597	18.6	12.1
4 Punjab Rural Support Prog.**		2,500	2,000	332.870	-	332.870	369.960	-	369.960	11.1	239.630	329.180	605.820	716.550	13.3	18.5
5 Kashf Foundation		7,000	7,000	2,796.330	-	2,796.330	4,407.640	-	4,407.640	57.6	2,202.570	3,240.920	3,856.450	5,831.180	39.9	63.0
6 Sindh Rural Support Organization		1,500	2,000	547.537	-	547.537	439.443	-	439.443	-19.7	524.686	631.042	1,200.330	1,709.610	36.5	22.0
7 Damen Support Programme*		1,000	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8 AGAHE		1,000	1,450	228.41	-	228.405	611.150	-	611.150	167.6	369.439	596.690	485.070	866.300	22.8	42.1
9 Soon Valley Dev. Prog.*		350	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
10 Villagers Development Org.		50	50	12.06	-	12.060	8.518	-	8.518	-29.4	12.603	9.880	25.618	25.961	24.1	17.0
11 FFO Support Program (FFOSP)		450	500	94.62	-	94.615	371.060	-	371.060	292.2	120.081	316.005	138.640	461.150	21.0	74.2
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	9,248.642	-	9,248.642	11,591.270	-	11,591.270	25.3	9,247.547	10,531.132	16,008.998	19,219.893	23.1	35.1
Total Microfinance(VI+VII)		235,000	263,000	69,217.119	-	69,217.119	93,922.253	675.076	94,597.329	36.7	56,762.419	58,251.106	193,361.590	237,318.522	29.5	36.0
Grand Total (I+II+III+IV+V+VI+VII)		1,700,000	1,819,000	444,690.068	43,803.715	488,493.783	619,237.390	44,637.180	663,874.570	35.9	504,119.280	582,649.698	592,269.613	693,892.667	28.7	36.5

* Targets not provided to MFIs for FY 23

** Data of July- October 2022 repeated