



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

03 Months Analysis

(Amount in million Rs.)

Sr. No	Name of Bank	TARGETS		DISBURSEMENT						RECOVERIES (Principal)		OUTSTANDING (Principal)		TARGET ACHIEVEMENT		
		2021-22	2022-23	July-September 2021 (FY 2021-22)			July-September 2022 (FY 2022-23)			By end September 2021	By end September 2022	By end September 2021	By end September 2022	September 2021 6 as % of 2	September 2022 9 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	87,000	97,000	21,965.518	1,496.034	23,461.552	41,925.592	850.556	42,776.148	82.3	24,372.321	34,156.995	20,346.165	31,237.550	27.0	44.1
2	Habib Bank Limited	235,000	273,000	56,590.443	1,443.454	58,033.897	72,751.123	1,862.314	74,613.437	28.6	59,046.355	75,526.078	42,932.137	54,095.866	24.7	27.3
3	MCB Bank Limited	140,000	150,000	37,003.166	132.439	37,135.605	37,737.428	46.747	37,784.175	1.7	33,868.726	37,634.100	24,822.786	28,454.803	26.5	25.2
4	National Bank of Pakistan	310,000	310,000	37,788.772	669.158	38,457.930	35,065.240	597.623	35,662.863	-7.3	37,590.602	33,188.993	58,296.076	65,124.492	12.4	11.5
5	United Bank Limited	128,000	136,000	16,398.952	353.717	16,752.669	30,007.845	219.460	30,227.305	80.4	50,166.120	31,448.667	18,475.866	24,850.869	13.1	22.2
	<b>TOTAL C.B's (1-5)</b>	<b>900,000</b>	<b>966,000</b>	<b>169,746.851</b>	<b>4,094.802</b>	<b>173,841.653</b>	<b>217,487.228</b>	<b>3,576.700</b>	<b>221,063.928</b>	<b>27.2</b>	<b>205,044.124</b>	<b>211,954.833</b>	<b>164,873.030</b>	<b>203,763.580</b>	<b>19.3</b>	<b>22.9</b>
<b>II</b>	<b>Z.T.B.L</b>	<b>105,000</b>	<b>105,000</b>	<b>6,588.022</b>	<b>3,311.319</b>	<b>9,899.341</b>	<b>4,873.119</b>	<b>5,159.667</b>	<b>10,032.786</b>	<b>1.3</b>	<b>10,404.328</b>	<b>8,673.554</b>	<b>113,943.975</b>	<b>104,547.427</b>	<b>9.4</b>	<b>9.6</b>
<b>III</b>	<b>P.P.C.B.L</b>	<b>13,000</b>	<b>13,000</b>	<b>1,121.925</b>	<b>208.646</b>	<b>1,330.571</b>	<b>968.568</b>	<b>685.508</b>	<b>1,654.076</b>	<b>24.3</b>	<b>1,562.323</b>	<b>1,249.767</b>	<b>8,919.455</b>	<b>9,065.485</b>	<b>10.2</b>	<b>12.7</b>
<b>IV</b>	<b>D. P. B's</b>															
1	Askari Bank Limited	24,500	24,500	3,437.520	101.439	3,538.959	3,153.273	13.880	3,167.153	-10.5	3,409.265	3,221.079	5,770.272	6,285.293	14.4	12.9
2	Bank Al-Habib Limited	95,000	105,000	21,125.713	505.121	21,630.834	30,862.350	1,460.773	32,323.123	49.4	19,580.223	31,640.086	16,172.230	24,900.812	22.8	30.8
3	Bank Al-Falah Limited	65,500	70,000	1,697.190	8,732.220	10,429.410	20,801.740	497.170	21,298.910	104.2	8,937.960	23,391.164	14,649.250	18,280.450	15.9	30.4
4	Summit Bank Limited	1,500	1,500	267.923	-	267.923	451.158	0.249	451.407	68.5	388.521	480.146	1,106.681	1,059.751	17.9	30.1
5	Faysal Bank Limited	40,000	20,000	2,991.782	710.125	3,701.907	1,183.536	1,481.913	2,665.449	-28.0	3,549.975	1,761.573	6,361.094	7,246.817	9.3	13.3
6	Habib Metropolitan Bank Ltd.	12,000	12,000	1,823.878	134.552	1,958.430	1,790.810	55.687	1,846.497	-5.7	1,690.113	829.838	3,387.379	3,992.955	16.3	15.4
7	JS Bank Limited	12,000	12,000	1,471.304	566.831	2,038.135	1,807.588	66.099	1,873.687	-8.1	1,899.661	2,034.261	5,301.740	5,890.419	17.0	15.6
8	The First Women Bank Limited	500	700	1.199	34.039	35.238	0.117	-	0.117	-99.7	6.225	119.768	263.510	83.637	7.0	0.02
9	Sindh Bank Limited	1,500	1,500	39.278	1.937	41.215	32.889	1.758	34.647	-15.9	45.922	34.724	1,165.030	1,034.867	2.7	2.3
10	Silk Bank Limited	2,500	2,500	321.136	-	321.136	301.188	-	301.188	-6.2	132.795	166.167	149.383	75.390	12.8	12.0
11	Soneri Bank Limited	16,000	16,000	3,126.361	69.150	3,195.511	1,998.125	0.850	1,998.975	-37.4	1,958.891	1,815.343	3,488.045	2,993.673	20.0	12.5
12	The Bank of Khyber	18,000	19,000	1,858.314	160.607	2,018.921	243.612	34.386	277.998	-86.2	1,446.995	147.026	2,515.974	2,848.870	11.2	1.5
13	The Bank of Punjab	38,000	45,300	6,795.497	1,144.905	7,940.402	4,172.052	3,069.358	7,241.410	-8.8	5,805.062	5,074.992	19,447.858	24,434.845	20.9	16.0
14	Standard Chartered Bank (Pak.)	40,000	40,000	2,276.153	221.559	2,497.712	8,956.424	2,228.516	11,184.940	348	5,882.864	8,821.065	17,612.397	14,324.564	6.2	28.0
	<b>Total D.P.Bs (1-14)</b>	<b>367,000</b>	<b>370,000</b>	<b>47,233.248</b>	<b>12,382.485</b>	<b>59,615.733</b>	<b>75,754.862</b>	<b>8,910.639</b>	<b>84,665.501</b>	<b>42.0</b>	<b>54,734.472</b>	<b>79,537.232</b>	<b>97,390.843</b>	<b>113,452.343</b>	<b>16.2</b>	<b>22.9</b>
	<b>Total Banks (I+II+III+IV)</b>	<b>1,385,000</b>	<b>1,454,000</b>	<b>224,690.046</b>	<b>19,997.252</b>	<b>244,687.298</b>	<b>299,083.777</b>	<b>18,332.514</b>	<b>317,416.291</b>	<b>29.7</b>	<b>271,745.247</b>	<b>301,415.386</b>	<b>385,127.303</b>	<b>430,828.835</b>	<b>17.7</b>	<b>21.8</b>
<b>V</b>	<b>Islamic Banks</b>															
1	BankIslami Pakistan Limited	19,000	20,000	2,501.199	1,725.601	4,226.800	2,684.387	1,380.303	4,064.690	-3.8	27.481	1,267.117	4,429.734	7,156.189	22.2	20.3
2	Meezan Bank Limited	40,000	42,000	5,515.525	52.096	5,567.621	11,944.363	-	11,944.363	114.5	5,672.397	3,084.010	5,828.731	10,032.226	13.9	28.4
3	Al Baraka Bank Limited	8,000	8,000	546.696	3.752	550.448	493.252	8.758	502.010	-8.8	421.078	262.413	1,766.147	1,402.968	6.9	6.3
4	Dubai Islamic Bank Limited	10,000	10,000	1,460.130	-	1,460.130	847.335	-	847.335	-42.0	1,156.378	700.345	2,731.998	3,060.529	14.6	8.5
5	MCB Islamic Bank Limited	3,000	3,000	428.247	41.198	469.445	251.493	35.110	286.603	-38.9	2,971.575	408.921	1,394.826	1,516.086	15.6	9.6
	<b>Total IBs (1-5)</b>	<b>80,000</b>	<b>83,000</b>	<b>10,451.797</b>	<b>1,822.647</b>	<b>12,274.444</b>	<b>16,220.830</b>	<b>1,424.171</b>	<b>17,645.001</b>	<b>43.8</b>	<b>10,248.909</b>	<b>5,722.806</b>	<b>16,151.436</b>	<b>23,167.998</b>	<b>15.3</b>	<b>21.3</b>
	<b>Grand Total (I+II+III+IV+V)</b>	<b>1,465,000</b>	<b>1,537,000</b>	<b>235,141.843</b>	<b>21,819.899</b>	<b>256,961.742</b>	<b>315,304.607</b>	<b>19,756.685</b>	<b>335,061.292</b>	<b>30.4</b>	<b>281,994.156</b>	<b>307,138.192</b>	<b>401,278.739</b>	<b>453,996.833</b>	<b>17.5</b>	<b>21.8</b>



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

03 Months Analysis

(Amount in million Rs.)

Sl. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT						RECOVERIES (Principal)		OUT STANDING (Principal)		TARGET ACHIEVEMENT		
		2021-22	2022-23	July-September 2021 (FY 2021-22)			July-September 2022 (FY 2022-23)			% Change	By end September 2021	By end September 2022	By end September 2021	By end September 2022	September 2021 6 as % of 2	September 2022 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 Limited	53,000	53,000	7,938.870	-	7,938.870	11,038.220	92.730	11,130.950	40.2	7,000.700	5,608.060	45,726.740	50,158.040	15.0	21.0
2	NRSP Microfinance Bank Ltd.	40,000	40,000	4,333.363	-	4,333.363	1,608.185	182.821	1,791.006	-58.7	3,823.230	1,300.598	29,905.708	20,845.962	10.8	4.5
3	HBL Micro Finance Bank Ltd.	25,500	38,000	6,336.834	-	6,336.834	8,831.999	-	8,831.999	39.4	4,830.462	6,039.737	27,229.249	42,303.143	24.9	23.2
4	Pak Oman Microfinance Bank Ltd	4,000	5,000	625.260	-	625.260	336.290	-	336.290	-46.2	214.900	190.865	2,385.260	1,963.536	15.6	6.7
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	679.529	-	679.529	340.768	-	340.768	-49.9	265.881	438.306	3,514.382	1,384.309	13.6	6.8
6	Mobilink Microfinance Bank Ltd.	24,000	26,000	5,937.400	-	5,937.400	7,147.020	-	7,147.020	20.4	2,562.050	4,968.878	29,522.050	35,643.726	24.7	27.5
7	U Micro Finance Bank Ltd.	21,000	40,000	1,634.713	-	1,634.713	11,162.693	-	11,162.693	582.9	1,936.849	8,674.347	16,616.921	40,202.463	7.8	27.9
8	FINCA Microfinance Bank Ltd.	16,000	16,000	1,470.310	-	1,470.310	1,214.050	4.000	1,218.050	-17.2	2,214.800	1,495.310	11,730.520	9,970.720	9.2	7.6
9	APNA Microfinance Bank Ltd.	6,000	6,000	951.413	-	951.413	984.027	-	984.027	3.4	27.749	2.512	7,032.813	8,093.788	15.9	16.4
10	Sindh Microfinance Bank Ltd.	100	300	34.850	-	34.850	24.930	-	24.930	-28.5	-	35.573	77.400	86.546	34.9	8.3
11	Advans Microfinance Bank Ltd.	400	700	66.950	-	66.950	53.909	-	53.909	-19	58.080	72.080	180.890	296.421	16.7	7.7
	<b>Total M.F.Bs (1-11)</b>	<b>195,000</b>	<b>230,000</b>	<b>30,009.492</b>	<b>-</b>	<b>30,009.492</b>	<b>42,742.091</b>	<b>279.551</b>	<b>43,021.642</b>	<b>43.4</b>	<b>22,934.701</b>	<b>28,826.266</b>	<b>173,921.933</b>	<b>210,948.654</b>	<b>15.4</b>	<b>18.7</b>
<b>VII</b>	<b>Microfinance Institutions/ RSPs</b>															
1	National Rural Support Programm	19,400	15,000	2,174.700	-	2,174.700	2,280.490	-	2,280.490	4.9	1,942.200	2,370.760	7,950.920	7,701.210	11.2	15.2
2	Thardeep Microfinance Fnd.	4,000	3,000	215.000	-	215.000	260.414	-	260.414	21.1	260.000	162.416	1,218.000	1,067.987	5.4	8.7
3	SAFCO Support Foundation	2,500	2,000	268.417	-	268.417	108.506	-	108.506	-59.6	394.200	189.682	1,151.512	935.897	10.7	5.4
4	Punjab Rural Support Prog.	2,500	2,000	175.340	-	175.340	270.570	-	270.570	54.3	130.890	244.170	557.040	701.320	7.0	13.5
5	Kashf Foundation	7,000	7,000	1,525.978	-	1,525.978	2,056.619	-	2,056.619	34.8	1,310.879	1,653.187	3,648.756	4,619.305	21.8	29.4
6	Sindh Rural Support Organization	1,500	2,000	246.603	-	246.603	146.764	-	146.764	-40.5	281.032	302.045	1,143.127	1,745.530	16.4	7.3
7	Damen Support Programme*	1,000	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8	AGAHE	1,000	1,450	228.41	-	228.405	339.830	-	339.830	48.8	369.439	344.742	485.070	840.950	22.8	23.4
9	Soon Valley Dev. Prog.*	350	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
10	Villagers Development Org.	50	50	5.69	-	5.685	3.233	-	3.233	-43.1	7.579	5.820	24.266	24.654	11.4	6.5
11	FFO Support Program (FFOSP)	450	500	64.35	-	64.345	215.220	-	215.220	234.5	59.802	213.533	181.509	409.274	14.3	43.0
12	Al-Mehran Rural Dev Org.*	50	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
13	Mojaz Foundation*	200	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
	<b>Total MFIs/RSPs (1-13)</b>	<b>40,000</b>	<b>33,000</b>	<b>4,904.473</b>	<b>-</b>	<b>4,904.473</b>	<b>5,681.646</b>	<b>-</b>	<b>5,681.646</b>	<b>15.8</b>	<b>4,756.021</b>	<b>5,486.355</b>	<b>16,360.200</b>	<b>18,046.127</b>	<b>12.3</b>	<b>17.2</b>
	<b>Total Microfinance( VI+VII)</b>	<b>235,000</b>	<b>263,000</b>	<b>34,913.965</b>	<b>-</b>	<b>34,913.965</b>	<b>48,423.737</b>	<b>279.551</b>	<b>48,703.288</b>	<b>39.5</b>	<b>27,690.722</b>	<b>34,312.621</b>	<b>190,282.133</b>	<b>228,994.781</b>	<b>14.9</b>	<b>18.5</b>
	<b>Grand Total (I+II+III+IV+V+VI+VII)</b>	<b>1,700,000</b>	<b>1,800,000</b>	<b>270,055.808</b>	<b>21,819.899</b>	<b>291,875.707</b>	<b>363,728.344</b>	<b>20,036.236</b>	<b>383,764.580</b>	<b>31.5</b>	<b>309,684.878</b>	<b>341,450.813</b>	<b>591,560.872</b>	<b>682,991.614</b>	<b>17.2</b>	<b>21.3</b>

\* Targets not provided to MFIs for FY 23