



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-APRIL 2023 (FY 2022-23)

10 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-April 2022 (FY 2021-22)			July-April 2023 (FY 2022-23)				By end April 2022	By end April 2023	By end April 2022	By end April 2023	April 2022 6 as % of 2	April 2023 9 as % of 3
		2021-22	2022-23	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	87,000	97,000	79,937.341	5,147.994	85,085.335	89,348.764	2,399.947	91,748.711	7.8	83,845.788	90,327.760	25,264.849	24,041.136	97.8	94.6
2	Habib Bank Limited	235,000	273,000	194,649.073	5,518.170	200,167.243	235,660.133	7,508.298	243,168.431	21.5	196,647.597	243,792.382	47,283.074	54,109.467	85.2	89.1
3	MCB Bank Limited	140,000	150,000	112,420.870	744.805	113,165.675	122,352.571	183.089	122,535.660	8.3	109,720.230	121,929.418	24,992.119	28,887.216	80.8	81.7
4	National Bank of Pakistan	310,000	310,000	102,192.902	4,429.331	106,622.233	126,549.504	5,507.733	132,057.237	23.9	109,260.890	126,240.719	54,790.091	69,311.291	34.4	42.6
5	United Bank Limited	128,000	136,000	69,914.309	1,919.894	71,834.203	121,678.306	4,549.551	126,227.857	75.7	102,805.697	126,457.588	20,917.823	26,726.895	56.1	92.8
TOTAL C.B's (1-5)		900,000	966,000	559,114.495	17,760.194	576,874.689	695,589.278	20,148.618	715,737.896	24.1	602,280.202	708,747.867	173,247.956	203,076.005	64.1	74.1
II	Z.T.B.L	105,000	124,000	29,728.091	23,287.853	53,015.944	27,035.701	25,375.574	52,411.275	-1.1	54,895.537	47,654.820	106,063.828	105,373.251	50.5	42.3
III	P.P.C.B.L	13,000	13,000	4,179.015	1,001.891	5,180.906	4,194.870	2,418.339	6,613.209	27.6	5,906.701	5,550.102	8,425.411	9,724.282	39.9	50.9
IV	D. P. B's															
1	Askari Bank Limited	24,500	24,500	11,979.578	255.070	12,234.648	12,983.812	68.323	13,052.135	6.7	13,248.292	13,947.329	5,668.082	7,161.723	49.9	53.3
2	Bank Al-Habib Limited	95,000	105,000	76,024.728	3,006.470	79,031.198	102,106.369	5,089.644	107,196.013	35.6	71,703.516	106,277.441	21,449.296	25,136.349	83.2	102.1
3	Bank Al-Falah Limited	65,500	70,000	15,505.660	29,712.790	45,218.450	55,227.940	2,730.940	57,958.880	28.2	46,306.090	58,909.239	16,657.190	15,350.181	69.0	82.8
4	Summit Bank Limited	1,500	1,500	423.927	-	423.927	1,410.051	0.249	1,410.300	232.7	575.332	1,409.778	1,071.877	1,067.566	28.3	94.0
5	Habib Metropolitan Bank Ltd.	12,000	12,000	7,032.103	439.284	7,471.387	9,077.322	1,200.280	10,277.602	37.6	7,527.876	8,215.218	4,232.907	3,231.938	62.3	85.6
6	JS Bank Limited	12,000	12,000	4,682.167	795.941	5,478.108	7,357.269	712.139	8,069.408	47.3	5,592.609	8,455.304	5,813.059	5,142.649	45.7	67.2
7	The First Women Bank Limited	500	700	5.100	64.925	70.025	4.122	2.646	6.768	-90.3	101.504	140.648	203.018	69.408	14.0	0.97
8	Sindh Bank Limited	1,500	1,500	165.906	8.743	174.649	103.399	5.429	108.828	-37.7	288.770	155.344	1,056.105	989.669	11.6	7.3
9	Silk Bank Limited	2,500	2,500	378.993	-	378.993	637.065	-	637.065	68.1	183.712	516.228	160.803	78.322	15.2	25.5
10	Soneri Bank Limited	16,000	16,000	8,915.044	114.838	9,029.882	8,260.590	2.670	8,263.260	-8.5	8,267.558	8,598.333	3,013.749	2,474.968	56.4	51.6
11	The Bank of Khyber	18,000	19,000	9,688.466	1,163.306	10,851.772	5,827.752	385.348	6,213.100	-42.7	9,883.089	3,134.624	2,159.851	3,118.298	60.3	32.7
12	The Bank of Punjab	38,000	45,300	25,446.435	4,412.831	29,859.266	25,171.733	10,308.315	35,480.048	18.8	19,299.795	28,418.479	23,127.000	24,486.108	78.6	78.3
13	Standard Chartered Bank (Pak.)	40,000	40,000	17,661.911	1,849.419	19,511.330	27,951.858	9,572.471	37,524.329	92	14,930.417	26,032.678	25,578.464	22,935.237	48.8	93.8
Total D.P.Bs (1-13)		327,000	350,000	177,910.018	41,823.617	219,733.635	256,119.282	30,078.454	286,197.736	30.2	197,908.560	264,210.642	110,191.401	111,242.416	67.2	81.8
Total Banks (I+II+III+IV)		1,345,000	1,453,000	770,931.619	83,873.555	854,805.174	982,939.131	78,020.985	1,060,960.116	24.1	860,991.000	1,026,163.431	397,928.596	429,415.954	63.6	73.0
V	Islamic Banks															
1	BankIslami Pakistan Limited	19,000	20,000	6,702.934	5,627.295	12,330.229	8,347.072	3,427.297	11,774.369	-4.5	4,256.583	1,267.117	6,081.308	7,820.228	64.9	58.9
2	Meezan Bank Limited	40,000	42,000	33,299.803	598.868	33,898.671	31,009.402	8,237.482	39,246.884	15.8	10,203.395	31,604.494	10,576.286	11,447.809	84.7	93.4
3	Al Baraka Bank Limited	8,000	8,000	1,836.452	31.003	1,867.455	1,086.095	15.930	1,102.025	-41.0	1,400.768	1,215.019	1,679.523	1,272.567	23.3	13.8
4	Dubai Islamic Bank Limited	10,000	10,000	3,838.759	-	3,838.759	3,731.219	10.800	3,742.019	-2.5	3,189.269	3,593.028	2,822.943	3,194.304	38.4	37.4
5	MCB Islamic Bank Limited	3,000	3,000	826.950	146.198	973.148	963.381	660.374	1,623.755	66.9	3,607.209	1,557.143	1,264.063	1,775.022	32.4	54.1
6	Faysal Bank Limited*	40,000	20,000	5,987.473	1,296.949	7,284.422	7,598.509	5,832.447	13,430.956	84.4	7,290.128	10,346.624	6,183.539	9,327.273	18.2	67.2
Total IBs (1-6)		120,000	103,000	52,492.371	7,700.313	60,192.684	52,735.678	18,184.330	70,920.008	17.8	29,947.352	49,583.425	28,607.662	34,837.203	50.2	68.9
Grand Total (I+II+III+IV+V)		1,465,000	1,556,000	823,423.990	91,573.868	914,997.858	1,035,674.809	96,205.315	1,131,880.124	23.7	890,938.352	1,075,746.856	426,536.258	464,253.157	62.5	72.7

* Faysal bank has completed conversion into full-fledged Islamic Bank in April 2023. Therefore, data has been shifted from DPBs to Islamic Banks category.



AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY- APRIL 2023 (FY 2022-23)

10 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
		2021-22	2022-23	July-April 2022 (FY 2021-22)			July-April 2023 (FY 2022-23)			Change Over 6 Months	By end April 2022	By end April 2023	By end April 2022	By end April 2023	April 2022 as % of 2021-22	April 2023 as % of 2022-23
				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
VI	Microfinance Banks															
1	Khushhali Bank Limited	53,000	53,000	33,530.020	-	33,530.020	41,556.240	240.950	41,797.190	24.7	30,336.410	21,740.150	46,676.090	54,843.770	63.3	78.9
2	NRSP Microfinance Bank Ltd.	40,000	40,000	22,405.750	-	22,405.750	7,529.986	1,307.185	8,837.171	-60.6	18,282.721	8,950.360	30,548.466	15,480.043	56.0	22.1
3	HLB Micro Finance Bank Ltd.	25,500	38,000	28,859.484	-	28,859.484	30,541.199	-	30,541.199	5.8	18,186.985	22,885.634	36,605.670	47,284.475	113.2	80.4
4	Pak Oman Microfinance Bank Ltd.	4,000	5,000	1,892.980	-	1,892.980	1,139.251	-	1,139.251	-39.8	778.870	653.821	2,244.740	1,744.974	47.3	22.8
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,772.100	-	1,772.100	1,393.267	-	1,393.267	-21.4	1,043.772	1,481.891	2,411.092	1,221.425	35.4	27.9
6	Mobilink Microfinance Bank Ltd.	24,000	26,000	18,938.350	-	18,938.350	28,821.009	-	28,821.009	52.2	12,413.170	19,588.982	32,260.120	38,009.609	78.9	110.9
7	U Micro Finance Bank Ltd.	21,000	40,000	6,027.675	-	6,027.675	52,477.850	-	52,477.850	770.6	6,716.065	23,356.735	15,596.603	50,499.588	28.7	131.2
8	FINCA Microfinance Bank Ltd.	16,000	16,000	5,130.060	-	5,130.060	2,933.590	55.940	2,989.530	-41.7	7,326.950	8,046.700	10,278.180	5,190.810	32.1	18.7
9	APNA Microfinance Bank Ltd.	6,000	6,000	4,034.293	-	4,034.293	3,748.552	-	3,748.552	-7.1	247.424	1,057.939	7,823.529	8,113.887	67.2	62.5
10	Sindh Microfinance Bank Ltd.	100	300	125.065	-	125.065	198.270	-	198.270	58.5	-	129.300	89.734	165.870	125.1	66.1
11	Advans Microfinance Bank Ltd.	400	700	350.695	-	350.695	197.902	-	197.902	-44	201.566	302.899	309.949	184.245	87.7	28.3
Total M.F.Bs (1-11)		195,000	230,000	123,066.472	-	123,066.472	170,537.116	1,604.075	172,141.191	39.9	95,533.934	108,194.411	184,844.173	222,738.696	63.1	74.8
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	19,400	15,000	9,443.020	-	9,443.020	9,437.020	-	9,437.020	-0.1	9,920.370	9,996.760	7,224.730	7,230.650	48.7	62.9
2	Thardeep Microfinance Fnd.***	4,000	3,000	417.400	-	417.400	521.819	-	521.819	25.0	596.000	399.884	1,098.900	1,025.073	10.4	17.4
3	SAFCO Support Foundation	2,500	2,000	747.883	-	747.883	443.242	-	443.242	-40.7	1,080.908	496.608	815.860	889.057	29.9	22.2
4	Punjab Rural Support Prog.	2,500	2,000	781.390	-	781.390	888.310	-	888.310	13.7	556.090	873.360	737.180	689.860	31.3	44.4
5	Kashf Foundation	7,000	7,000	6,102.393	-	6,102.393	9,235.007	-	9,235.007	51.3	4,595.575	6,264.943	4,419.494	6,479.608	87.2	131.9
6	Sindh Rural Support Org.	1,500	2,000	1,713.760	-	1,713.760	1,321.360	-	1,321.360	-22.9	1,172.112	1,540.120	1,719.081	1,709.700	114.3	66.1
7	Damen Support Programme**	1,000	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8	AGAHE***	1,000	1,450	971.12	-	971.120	1,149.817	-	1,149.817	18.4	816.000	1,216.030	754.700	776.040	97.1	79.3
9	Soon Valley Dev. Prog.**	350	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
10	Villagers Development Org.***	50	50	16.93	-	16.932	13.068	-	13.068	-23	16.904	13.999	26.188	26.316	33.9	26.1
11	FFO Support Program (FFOSP)	450	500	413.02	-	413.020	742.645	-	742.645	79.8	201.960	673.963	368.470	473.796	91.8	148.5
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	20,606.918	-	20,606.918	23,752.288	-	23,752.288	15.3	18,955.919	21,475.667	17,164.603	19,300.100	51.5	72.0
Total Microfinance(VI+VII)		235,000	263,000	143,673.390	-	143,673.390	194,289.404	1,604.075	195,893.479	36.3	114,489.853	129,670.078	202,008.776	242,038.796	61.1	74.5
Grand Total (I+II+III+IV+V+VI+VII)		1,700,000	1,819,000	967,097.380	91,573.868	1,058,671.248	1,229,964.214	97,809.390	1,327,773.604	25.4	1,005,428.205	1,205,416.934	628,545.033	706,291.953	62.3	73.0

** Targets not provided to MFIs for FY 23

*** Data for July-March 2023 repeated