



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-AUGUST 2023 (FY 2023-24)

02 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Prinicipal)		% TARGET ACHIEVEMENT	
				July-August 2022 (FY 2022-23)			July-August 2023 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 9	By end August 2022	By end August 2023	By end August 2022	By end August 2023	August 2022 6 as % of 2	August 2023 9 as % of 3
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
I	Commercial Banks															
1	Allied Bank Limited	97,000	122,000	29,572.579	617.314	30,189.893	22,806.046	3,473.915	26,279.961	-13.0	24,702.570	28,990.793	28,105.371	26,125.690	31.1	21.5
2	Habib Bank Limited	273,000	320,000	46,254.819	1,104.220	47,359.039	60,237.299	2,340.372	62,577.671	32.1	48,112.225	61,548.313	54,228.085	57,855.402	17.3	19.6
3	MCB Bank Limited	150,000	175,000	23,041.600	9.005	23,050.605	29,341.169	341.250	29,682.419	28.8	21,735.823	29,268.401	29,619.519	27,110.276	15.4	17.0
4	National Bank of Pakistan	310,000	360,000	6,804.062	255.641	7,059.703	40,812.719	988.049	41,800.768	492.1	10,276.032	40,692.544	59,434.463	85,537.915	2.3	11.6
5	United Bank Limited	136,000	170,000	16,644.394	98.927	16,743.321	23,524.889	1,071.696	24,596.585	46.9	18,901.730	27,399.813	24,561.315	20,155.057	12.3	14.5
TOTAL C.B's (1-5)		966,000	1,147,000	122,317.454	2,085.107	124,402.561	176,722.122	8,215.282	184,937.404	48.7	123,728.380	187,899.864	195,948.753	216,784.340	12.9	16.1
II	Z.T.B.L	124,000	115,000	3,177.247	3,196.837	6,374.084	3,814.975	6,544.207	10,359.182	62.5	5,575.215	7,664.193	104,248.645	108,122.598	5.1	9.0
III	P.P.C.B.L	13,000	15,000	426.892	410.963	837.855	514.492	427.898	942.390	12.5	799.139	701.515	8,912.894	9,945.468	6.4	6.3
IV	D. P. B's															
1	Askari Bank Limited	24,500	40,000	1,963.437	-	1,963.437	5,888.106	853.121	6,741.227	243.3	2,204.805	2,338.235	6,101.945	11,798.038	8.0	16.9
2	Bank Al-Habib Limited	105,000	138,000	19,276.014	776.428	20,052.442	24,787.159	1,387.540	26,174.699	30.5	19,622.718	22,737.555	24,647.501	29,528.361	19.1	19.0
3	Bank Al-Falah Limited	70,000	95,000	16,209.260	373.130	16,582.390	8,471.940	727.560	9,199.500	-44.5	17,060.236	11,546.670	19,196.110	16,638.310	23.7	9.7
4	Summit Bank Limited	1,500	2,000	114.996	0.249	115.245	281.684	0.267	281.951	144.65	123.589	304.232	1,072.473	1,018.630	7.7	14.1
5	Habib Metropolitan Bank Ltd.	12,000	20,000	1,291.435	26.109	1,317.544	2,097.500	95.656	2,193.156	66.5	729.183	170.517	3,856.995	4,772.305	11.0	11.0
6	JS Bank Limited	12,000	18,000	762.820	27.853	790.673	1,762.157	251.438	2,013.595	154.7	944.310	1,871.192	5,793.496	5,630.872	6.6	11.2
7	The First Women Bank Limited	700	700	-	-	-	2.728	-	2.728	-	48.448	7.886	154.840	68.942	0.0	0.4
8	Sindh Bank Limited	1,500	2,000	19.327	0.687	20.014	17.627	0.865	18.492	-7.6	27.013	21.417	1,027.880	963.933	1.3	0.9
9	Silk Bank Limited	2,500	2,500	251.783	-	251.783	190.325	-	190.325	-24.4	99.234	80.571	96.430	90.334	10.1	7.6
10	Soneri Bank Limited	16,000	20,000	1,287.374	0.850	1,288.224	4,463.815	-	4,463.815	246.5	951.783	2,371.196	3,146.482	4,666.202	8.1	22.3
11	The Bank of Khyber	19,000	20,000	173.750	21.546	195.296	2,031.539	30.601	2,062.140	955.9	53.460	3.461	3,032.415	2,944.252	1.0	10.3
12	The Bank of Punjab	45,300	77,000	2,835.805	1,288.791	4,124.596	7,895.241	1,236.263	9,131.504	121.4	2,883.713	5,687.304	24,034.188	26,836.724	9.1	11.9
13	Standard Chartered Bank (Pak.)	40,000	53,000	5,799.090	1,161.362	6,960.452	7,065.490	522.000	7,587.490	9.0	8,821.065	16,455.333	15,102.813	11,953.500	17.4	14.3
Total D.P.Bs (1-13)		350,000	488,200	49,985.091	3,677.005	53,662.096	64,955.311	5,105.311	70,060.622	30.6	53,569.557	63,595.569	107,263.568	116,910.403	15.3	14.4
Total Banks (I+II+III+IV)		1,453,000	1,765,200	175,906.684	9,369.912	185,276.596	246,006.900	20,292.698	266,299.598	43.7	183,672.291	259,861.141	416,373.860	451,762.809	12.8	15.1
V	Islamic Banks															
1	BankIslami Pakistan Limited	20,000	26,000	1,592.166	539.445	2,131.611	2,757.167	581.649	3,338.816	56.6	1,267.117	1,173.705	7,226.867	10,845.407	10.7	12.8
2	Meezan Bank Limited	42,000	85,000	7,173.769	-	7,173.769	9,157.551	2,346.199	11,503.750	60.4	2,209.289	3,281.737	10,019.915	11,613.121	17.1	13.5
3	Al Baraka Bank Limited	8,000	10,000	341.250	5.199	346.449	40.500	41.808	82.308	-76.2	165.426	64.962	1,421.717	1,765.377	4.3	0.8
4	Dubai Islamic Bank Limited	10,000	13,000	541.420	-	541.420	676.371	-	676.371	24.9	295.689	545.996	3,180.170	5,876.989	5.4	5.2
5	MCB Islamic Bank Limited	3,000	5,000	224.916	18.010	242.926	28.420	-	28.420	-88.3	126.480	56.720	1,475.079	1,542.860	8.1	0.6
6	Faysal Bank Limited	20,000	28,000	720.500	222.370	942.870	2,977.435	3,627.004	6,604.439	600.5	1,556.576	9,340.878	5,729.235	10,137.261	4.7	23.6
Total IBs (1-6)		103,000	167,000	10,594.021	785.024	11,379.045	15,637.444	6,596.660	22,234.104	95.4	5,620.577	14,463.998	29,052.983	41,781.015	11.0	13.3
Grand Total (I+II+III+IV+V)		1,556,000	1,932,200	186,500.705	10,154.936	196,655.641	261,644.344	26,889.358	288,533.702	46.7	189,292.868	274,325.139	445,426.843	493,543.824	12.6	14.9



AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-AUGUST 2023 (FY 2023-24)

02 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Prinicipal)		% TARGET ACHIEVEMENT	
				July-August 2022 (FY 2022-23)			July-August 2023 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over	By end August 2022	By end August 2023	By end August 2022	By end August 2023	August 2022 6 as % of 2	August 2023 9 as % of 3
	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	55,000	6,955.450	60.920	7,016.370	3,571.750	21.260	3,593.010	-48.8	3,232.110	3,287.690	49,280.930	48,119.940	13.2	6.5
2	NRSP Microfinance Bank Ltd.	40,000	30,000	1,061.748	101.084	1,162.832	1,058.720	0.540	1,059.260	-8.9	885.138	1,043.112	20,490.893	15,105.893	2.9	3.5
3	HBL Micro Finance Bank Ltd.	38,000	43,000	4,429.879	-	4,429.879	6,925.070	-	6,925.070	56.3	3,521.994	4,973.640	40,491.713	50,807.700	11.7	16.1
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	230.355	-	230.355	92.885	-	92.885	-59.7	108.223	144.933	2,030.358	1,446.465	4.6	1.9
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	217.821	-	217.821	232.880	-	232.880	6.9	293.257	262.676	1,481.242	1,110.686	4.4	4.7
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	4,369.031	-	4,369.031	6,330.406	-	6,330.406	44.9	3,162.076	4,474.530	34,691.938	47,550.550	16.8	15.6
7	U Micro Finance Bank Ltd.	40,000	78,000	6,980.000	-	6,980.000	12,760.529	-	12,760.529	82.8	3,579.000	22,269.978	39,063.000	61,140.547	17.5	16.4
8	FINCA Microfinance Bank Ltd.	16,000	16,000	822.300	3.000	825.300	1,477.280	-	1,477.280	79.0	1,040.140	806.240	10,033.120	5,398.120	5.2	9.2
9	APNA Microfinance Bank Ltd.	6,000	7,000	693.166	-	693.166	869.200	-	869.200	25.4	-	32.053	8,063.904	8,415.211	11.6	12.4
10	Sindh Microfinance Bank Ltd.	300	400	17.079	-	17.079	45.640	-	45.640	167.2	24.007	40.140	90.240	185.740	5.7	11.4
11	Advans Microfinance Bank Ltd.	700	700	-	-	-	9.323	-	9.323	-	-	27.205	-	123.944	0.0	1.3
Total M.F.Bs (1-11)		230,000	280,600	25,776.829	165.004	25,941.833	33,373.683	21.800	33,395.483	28.7	15,845.945	37,362.197	205,717.338	239,404.796	11.3	11.9
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	15,000	13,000	1,478.160	-	1,478.160	1,665.960	-	1,665.960	12.7	1,497.730	1,541.750	7,771.580	7,624.170	9.9	12.8
2	Thardeep Microfinance Fnd.*	3,000	1,200	162.560	-	162.560	1.250	-	1.250	-99.2	120.060	-	1,048.350	-	5.4	0.1
3	SAFCO Support Foundation	2,000	1,400	75.230	-	75.230	93.761	-	93.761	24.6	140.391	110.437	951.856	888.961	3.8	6.7
4	Punjab Rural Support Prog.	2,000	3,000	161.400	-	161.400	233.320	-	233.320	44.6	162.020	183.270	674.330	667.470	8.1	7.8
5	Kashf Foundation	7,000	12,000	1,344.491	-	1,344.491	1,335.512	-	1,335.512	-0.7	537.835	1,651.652	4,562.481	6,052.221	19.2	11.1
6	Sindh Rural Support Org.	2,000	2,500	65.818	-	65.818	145.396	-	145.396	120.9	199.620	390.388	1,721.797	1,682.048	3.3	5.8
7	Damen Support Programme**	-	1,750	-	-	-	-	-	-	0.0	-	-	-	-	-	0.0
8	AGAHE	1,450	1,500	214.93	-	214.930	199.900	-	199.900	-7.0	226.630	229.630	834.690	734.210	14.8	13.3
9	Villagers Development Org.	50	50	2.19	-	2.193	2.405	-	2.405	9.7	2.759	4.037	26.658	24.694	4.4	4.8
10	FFO Support Program (FFOSP)	500	800	34.05	-	34.050	43.265	-	43.265	27.1	43.363	34.183	398.311	464.389	6.8	5.4
Total MFIs/RSPs (1-13)		33,000	37,200	3,538.832	-	3,538.832	3,720.769	-	3,720.769	5.1	2,930.408	4,145.347	17,990.053	18,138.163	10.7	10.0
Total Microfinance(VI+VII)		263,000	317,800	29,315.661	165.004	29,480.665	37,094.452	21.800	37,116.252	25.9	18,776.353	41,507.544	223,707.391	257,542.959	11.2	11.7
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	215,816.366	10,319.940	226,136.306	298,738.796	26,911.158	325,649.954	44.0	208,069.221	315,832.683	669,134.234	751,086.783	12.4	14.5

* Data not reported for July-August 2023, therefore, data of previous month is repeated.

** Damen Support Programme was not part of SBP's target regime in FY23. For FY24, target has been assigned, however, data has not been reported by Damen for July-August 2023.