



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

06 Month Analysis																(Amount in million Rs.)	
Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT		
				July-December 2022 (FY 2022-23)			July-December 2023 (FY 2023-24)										
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6 Months	By end December 2022	By end December 2023	By end December 2022	By end December 2023	December 2022 as % of 2023	December 2023 as % of 2024	
	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	72,094.202	1,800.389	73,894.591	63,673.217	5,967.727	69,640.944	-5.8	67,374.938	71,290.205	29,139.038	27,174.492	76.2	57.1	
2	Habib Bank Limited	273,000	320,000	157,070.345	4,117.879	161,188.224	170,572.593	8,891.526	179,464.119	11.3	155,858.224	172,450.485	60,058.734	63,905.172	59.0	56.1	
3	MCB Bank Limited	150,000	175,000	75,530.166	100.687	75,630.853	84,873.438	1,105.241	85,978.679	13.7	69,262.069	90,965.282	34,673.519	23,373.353	50.4	49.1	
4	National Bank of Pakistan	310,000	360,000	84,342.101	4,769.523	89,111.624	175,356.475	5,408.955	180,765.430	102.9	78,421.660	165,387.647	74,184.737	99,772.736	28.7	50.2	
5	United Bank Limited	136,000	170,000	78,558.033	2,446.167	81,004.200	81,439.546	3,854.716	85,294.262	5.3	81,271.411	87,968.508	26,780.972	23,069.308	59.6	50.2	
TOTAL C.B's (1-5)		966,000	1,147,000	467,594.847	13,234.645	480,829.492	575,915.269	25,228.165	601,143.434	25.0	452,188.302	588,062.127	224,837.000	237,295.061	49.8	52.4	
II	Z.T.B.L	124,000	115,000	13,509.362	15,568.967	29,078.329	21,768.811	22,876.620	44,645.431	53.5	25,362.913	29,774.258	106,217.174	118,564.881	23.5	38.8	
III	P.P.C.B.L	13,000	15,000	2,605.320	1,566.067	4,171.387	2,714.297	1,516.678	4,230.975	1.4	3,449.434	3,482.337	9,383.128	10,466.309	32.1	28.2	
IV	D. P. B's																
1	Askari Bank Limited	24,500	40,000	7,035.346	35.805	7,071.151	23,271.664	1,305.242	24,576.906	247.6	8,079.831	17,266.741	6,153.083	15,278.975	28.9	61.4	
2	Bank Al-Habib Limited	105,000	138,000	56,189.283	2,861.623	59,050.906	68,989.360	8,865.053	77,854.413	31.8	59,753.891	70,823.327	23,514.784	33,122.317	56.2	56.4	
3	Bank Al-Falah Limited	70,000	95,000	40,455.980	1,816.490	42,272.470	34,985.650	5,227.540	40,213.190	-4.9	42,410.474	41,326.570	17,167.210	18,476.790	60.4	42.3	
4	Summit Bank Limited	1,500	2,000	839.073	0.249	839.322	861.121	0.267	861.388	2.629	835.554	661.416	1,093.121	1,022.957	56.0	43.1	
5	Habib Metropolitan Bank Ltd.	12,000	20,000	5,522.571	890.591	6,413.162	6,282.125	563.502	6,845.627	6.7	4,277.637	5,485.145	3,628.292	5,219.196	53.4	34.2	
6	JS Bank Limited	12,000	18,000	4,211.093	408.047	4,619.140	7,324.057	932.595	8,256.652	78.7	5,222.012	7,791.606	5,676.495	6,045.187	38.5	45.9	
7	The First Women Bank Limited	700	700	4.117	-	4.117	6.158	3.700	9.858	139.4	127.289	15.782	80.116	68.176	0.6	1.4	
8	Sindh Bank Limited	1,500	2,000	67.735	4.351	72.086	50.699	10.018	60.717	-15.8	76.835	112.446	1,030.198	915.128	4.8	3.0	
9	Silk Bank Limited	2,500	2,500	417.095	-	417.095	417.442	-	417.442	0.1	297.431	340.503	80.992	50.273	16.7	16.7	
10	Soneri Bank Limited	16,000	20,000	4,733.047	2.520	4,735.567	11,950.000	78.688	12,028.688	154.0	5,023.184	9,690.569	2,522.424	4,911.702	29.6	60.1	
11	The Bank of Khyber	19,000	20,000	3,136.687	260.009	3,396.696	4,952.684	1,050.896	6,003.580	76.7	1,144.313	5,610.957	3,256.166	3,172.424	17.9	30.0	
12	The Bank of Punjab	45,300	77,000	10,485.377	8,342.421	18,827.798	31,416.574	6,925.177	38,341.751	103.6	11,461.507	24,610.893	27,077.678	38,183.754	41.6	49.8	
13	Standard Chartered Bank (Pak.)	40,000	53,000	11,808.026	6,350.921	18,158.947	25,877.951	1,290.074	27,168.025	49.6	15,298.591	37,415.721	14,483.002	10,573.647	45.4	51.3	
Total D.P.Bs (1-13)		350,000	488,200	144,905.430	20,973.027	165,878.457	216,385.485	26,252.752	242,638.237	46.3	154,008.549	221,151.676	105,763.561	137,040.526	47.4	49.7	
Total Banks (I+II+III+IV)		1,453,000	1,765,200	628,614.959	51,342.706	679,957.665	816,783.862	75,874.215	892,658.077	31.3	635,009.198	842,470.398	446,200.863	503,366.777	46.8	50.6	
V	Islamic Banks																
1	BankIslami Pakistan Limited	20,000	26,000	4,986.330	2,670.312	7,656.642	10,300.906	1,743.599	12,044.505	57.3	1,267.117	13,929.450	7,021.887	10,399.821	38.3	46.3	
2	Meezan Bank Limited	42,000	85,000	23,822.103	444.145	24,266.248	35,433.331	9,667.507	45,100.838	85.9	9,790.270	43,606.492	12,511.974	13,528.232	57.8	53.1	
3	Al Baraka Bank Limited	8,000	10,000	935.263	13.360	948.623	3,189.791	210.578	3,400.369	258.5	692.375	1,537.948	1,379.690	3,613.052	11.9	34.0	
4	Dubai Islamic Bank Limited	10,000	13,000	2,138.006	-	2,138.006	5,164.769	12.364	5,177.133	142.1	2,011.940	4,916.453	3,117.297	6,071.102	21.4	39.8	
5	MCB Islamic Bank Limited	3,000	5,000	596.761	368.056	964.817	1,145.843	3.457	1,149.300	19.1	687.140	722.884	1,916.072	1,997.095	32.2	23.0	
6	Faysal Bank Limited	20,000	28,000	3,566.039	2,759.349	6,325.388	11,285.057	8,780.945	20,066.002	217.2	5,332.139	20,599.744	7,336.190	12,379.634	31.6	71.7	
Total IBs (1-6)		103,000	167,000	36,044.502	6,255.222	42,299.724	66,519.697	20,418.450	86,938.147	105.5	19,780.981	85,312.971	33,283.110	47,988.936	41.1	52.1	
Grand Total (I+II+III+IV+V)		1,556,000	1,932,200	664,659.461	57,597.928	722,257.389	883,303.559	96,292.665	979,596.224	35.6	654,790.179	927,783.369	479,483.973	551,355.713	46.4	50.7	



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06 Month Analysis																(Amount in million Rs.)	
Sr. No	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT		
				July-December 2022 (FY 2022-23)			July-December 2023 (FY 2023-24)										
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6	By end December 2022	By end December 2023	By end December 2022	By end December 2023	December 2022 as % of 2	December 2023 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	25,999.470	148.020	26,147.490	20,081.270	125.720	20,206.990	-22.7	13,168.690	19,187.240	51,900.970	48,691.560	49.3	36.7	
2	NRSP Microfinance Bank Ltd.	40,000	30,000	4,751.005	893.382	5,644.387	6,057.663	48.169	6,105.832	8.2	5,490.976	6,290.528	17,848.411	12,931.230	14.1	20.4	
3	HBL Micro Finance Bank Ltd.	38,000	43,000	19,582.690	-	19,582.690	20,461.240	-	20,461.240	4.5	13,999.520	15,641.630	44,974.180	54,271.090	51.5	47.6	
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	702.405	-	702.405	353.162	-	353.162	-49.7	463.518	375.442	1,816.838	1,197.251	14.0	7.1	
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	799.650	-	799.650	779.068	-	779.068	-2.6	873.975	878.545	1,265.980	1,063.107	16.0	15.6	
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	17,890.175	-	17,890.175	22,774.263	-	22,774.263	27.3	11,163.680	14,255.308	40,215.152	53,339.248	68.8	56.2	
7	U Micro Finance Bank Ltd.	40,000	78,000	30,484.692	-	30,484.692	33,222.162	-	33,222.162	9.0	11,420.850	25,422.263	43,863.767	64,784.802	76.2	42.6	
8	FINCA Microfinance Bank Ltd.	16,000	16,000	2,060.280	28.740	2,089.020	6,466.400	7.470	6,473.870	209.9	6,063.350	2,265.680	6,273.650	8,680.040	13.1	40.5	
9	APNA Microfinance Bank Ltd.	6,000	7,000	2,396.982	-	2,396.982	2,780.345	-	2,780.345	16.0	186.717	2,689.592	8,413.407	8,423.066	39.9	39.7	
10	Sindh Microfinance Bank Ltd.	300	400	68.230	-	68.230	270.300	-	270.300	296.2	75.870	165.060	93.880	286.140	22.7	67.6	
11	Advans Microfinance Bank Ltd.	700	700	134.380	-	134.380	27.275	-	27.275	-79.7	173.399	74.888	268.182	77.711	19.2	3.9	
Total M.F.Bs (1-11)		230,000	280,600	104,869.959	1,070.142	105,940.101	113,273.148	181.359	113,454.507	7.1	63,080.545	87,246.176	216,934.417	253,745.245	46.1	40.4	
VII	Microfinance Institutions/ RSPs																
1	National Rural Support Programme	15,000	13,000	6,002.550	-	6,002.550	6,615.840	-	6,615.840	10.2	6,026.010	6,192.490	7,763.260	7,936.240	40.0	50.9	
2	Thardeep Microfinance Fnd.*	3,000	1,200	374.254	-	374.254	4.235	-	4.235	-98.9	288.893	75.307	959.011	925.201	12.5	0.4	
3	SAFCO Support Foundation	2,000	1,400	286.162	-	286.162	453.161	-	453.161	58.4	354.590	370.466	873.769	876.350	14.3	32.4	
4	Punjab Rural Support Prog.	2,000	3,000	500.080	-	500.080	620.100	-	620.100	24.0	506.720	530.480	668.230	706.970	25.0	20.7	
5	Kashf Foundation	7,000	12,000	5,414.942	-	5,414.942	3,628.292	-	3,628.292	-33.0	3,944.840	4,635.622	6,015.559	4,782.842	77.4	30.2	
6	Sindh Rural Support Org.	2,000	2,500	603.886	-	603.886	735.605	-	735.605	21.8	1,012.571	1,085.895	1,492.089	1,432.642	30.2	29.4	
7	Damen Support Programme**	-	1,750	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0	
8	AGAHE*	1,450	1,500	611.15	-	611.150	409.400	-	409.400	-33.0	596.690	456.600	866.300	720.210	42.1	27.3	
9	Villagers Development Org.*	50	50	10.19	-	10.193	5.530	-	5.530	-45.7	11.322	5.566	26.146	15.326	20.4	11.1	
10	FFO Support Program	500	800	445.23	-	445.230	308.640	-	308.640	-30.7	366.855	332.825	483.736	424.243	89.0	38.6	
Total MFIs/RSPs (1-10)		33,000	37,200	14,248.447	-	14,248.447	12,780.803	-	12,780.803	-10.3	13,108.491	13,685.251	19,148.100	17,820.024	43.2	34.4	
Total Microfinance(VI+VII)		263,000	317,800	119,118.406	1,070.142	120,188.548	126,053.951	181.359	126,235.310	5.0	76,189.036	100,931.427	236,082.517	271,565.269	45.7	39.7	
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	783,777.867	58,668.070	842,445.937	1,009,357.510	96,474.024	1,105,831.534	31.3	730,979.215	1,028,714.796	715,566.490	822,920.982	46.3	49.1	

Note: Recoveries do not reflect the impact of write-offs/charge-offs during the period.

* Data not reported for July-December 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-December 2023.