



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

08 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
		2021-22	2022-23	July-February 2022 (FY 2021-22)			July-February 2023 (FY 2022-23)				By end February 2022	By end February 2023	By end February 2022	By end February 2023	February 2022 as % of 1	February 2023 as % of 2
				Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	Change Over 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	73,477.435	5,015.888	78,493.323	83,368.101	1,897.925	85,266.026	8.6	75,444.608	83,156.812	26,499.740	24,196.758	90.2	87.9
2	Habib Bank Limited	235,000	273,000	161,174.838	4,161.330	165,336.168	193,803.268	5,313.642	199,116.910	20.4	161,519.166	200,104.527	47,707.186	53,725.972	70.4	72.9
3	MCB Bank Limited	140,000	150,000	85,479.806	368.459	85,848.265	94,733.539	147.883	94,881.422	10.5	82,682.371	92,234.570	24,712.605	30,927.832	61.3	63.3
4	National Bank of Pakistan	310,000	310,000	70,377.646	2,097.787	72,475.433	105,666.505	5,105.105	110,771.610	52.8	78,962.088	103,764.483	50,942.093	70,501.900	23.4	35.7
5	United Bank Limited	128,000	136,000	51,952.906	1,208.974	53,161.880	100,112.032	3,566.771	103,678.803	95.0	84,616.835	102,372.438	20,434.362	27,678.972	41.5	76.2
	TOTAL C.B's (1-5)	900,000	966,000	442,462.631	12,852.438	455,315.069	577,683.445	16,031.326	593,714.771	30.4	483,225.068	581,632.830	170,295.986	207,031.434	50.6	61.5
II	Z.T.B.L	105,000	124,000	22,629.188	17,902.413	40,531.601	20,113.212	21,327.242	41,440.454	2.2	42,491.446	37,799.758	106,855.746	104,651.929	38.6	33.4
III	P.P.C.B.L	13,000	13,000	3,766.907	671.917	4,438.824	3,584.718	1,945.701	5,530.419	24.6	5,039.672	4,672.545	8,550.357	9,519.046	34.1	42.5
IV	D. P. B's															
1	Askari Bank Limited	24,500	24,500	8,816.664	215.597	9,032.261	9,067.607	60.703	9,128.310	1.1	9,647.248	11,136.005	5,335.614	5,830.288	36.9	37.3
2	Bank Al-Habib Limited	95,000	105,000	57,891.207	1,983.961	59,875.168	77,398.677	3,719.894	81,118.571	35.5	55,140.576	80,426.472	18,856.215	24,909.877	63.0	77.3
3	Bank Al-Falah Limited	65,500	70,000	4,877.130	27,891.130	32,768.260	47,680.180	2,247.510	49,927.690	52.4	33,923.200	53,395.770	12,674.280	14,413.400	50.0	71.3
4	Summit Bank Limited	1,500	1,500	370.497	-	370.497	992.060	0.249	992.309	167.8	553.453	978.348	1,040.080	1,080.916	24.7	66.2
5	Habib Metropolitan Bank Ltd.	12,000	12,000	5,231.126	357.758	5,588.884	7,256.335	997.800	8,254.135	47.7	6,246.369	6,162.333	3,622.532	3,350.424	46.6	68.8
6	JS Bank Limited	12,000	12,000	4,464.925	721.776	5,186.701	5,793.715	491.748	6,285.463	21.2	5,330.759	6,756.296	5,749.887	5,245.907	43.2	52.4
7	The First Women Bank Limited	500	700	4.780	60.545	65.325	4.122	-	4.122	-93.7	89.788	132.524	210.034	74.886	13.1	0.59
8	Sindh Bank Limited	1,500	1,500	121.445	6.793	128.238	82.116	4.754	86.870	-32.3	220.612	110.652	1,078.099	1,011.500	8.5	5.8
9	Silk Bank Limited	2,500	2,500	378.993	-	378.993	518.956	-	518.956	36.9	183.712	407.457	160.803	72.782	15.2	20.8
10	Soneri Bank Limited	16,000	16,000	7,482.495	91.245	7,573.740	6,911.933	2,670	6,914.603	-8.7	6,600.908	6,930.102	3,224.257	2,794.542	47.3	43.2
11	The Bank of Khyber	18,000	19,000	8,705.666	852.520	9,558.186	4,719.457	320.563	5,040.020	-47.3	8,720.179	2,629.810	2,373.104	3,470.137	53.1	26.5
12	The Bank of Punjab	38,000	45,300	20,050.539	3,386.936	23,437.475	13,602.340	9,034.716	22,637.056	-3.4	14,622.287	17,974.275	22,513.376	22,729.640	61.7	50.0
13	Standard Chartered Bank (Pak.)	40,000	40,000	15,582.139	1,441.224	17,023.363	19,207.628	7,862.353	27,069.981	59	12,911.296	18,364.407	25,109.617	20,246.576	42.6	67.7
	Total D.P.Bs (1-13)	327,000	350,000	133,977.606	37,009.485	170,987.091	193,235.126	24,742.960	217,978.086	27.5	154,190.387	205,404.451	101,947.898	105,230.875	52.3	62.3
	Total Banks (I+II+III+IV)	1,345,000	1,453,000	602,836.332	68,436.253	671,272.585	794,616.501	64,047.229	858,663.730	27.9	684,946.573	829,509.584	387,649.987	426,433.284	49.9	59.1
V	Islamic Banks															
1	BankIslami Pakistan Limited	19,000	20,000	5,268.875	4,739.975	10,008.850	6,196.162	3,160.488	9,356.650	-6.5	4,254.035	1,267.117	4,920.393	6,348.889	52.7	46.8
2	Meezan Bank Limited	40,000	42,000	26,384.264	594.438	26,978.702	30,927.102	478.246	31,405.348	16.4	8,815.782	17,878.857	10,644.087	10,825.950	67.4	74.8
3	Al Baraka Bank Limited	8,000	8,000	1,541.011	15.086	1,556.097	1,042.711	15.930	1,058.641	-32.0	1,081.916	1,143.533	1,951.001	1,298.790	19.5	13.2
4	Dubai Islamic Bank Limited	10,000	10,000	2,591.438	-	2,591.438	3,434.653	2,500	3,437.153	32.6	2,131.935	3,324.808	2,726.552	3,190.365	25.9	34.4
5	MCB Islamic Bank Limited	3,000	3,000	629.792	146.198	775.990	624.251	660.374	1,284.625	65.5	3,393.125	1,023.013	966.678	1,900.009	25.9	42.8
6	Faysal Bank Limited*	40,000	20,000	4,793.877	1,124.664	5,918.541	5,150.870	3,402.189	8,553.059	44.5	6,647.318	8,228.244	5,460.468	6,667.756	14.8	42.8
	Total IBs (1-6)	120,000	103,000	41,209.257	6,620.361	47,829.618	47,375.749	7,719.727	55,095.476	15.2	26,324.111	32,865.572	26,669.179	30,231.759	39.9	53.5
	Grand Total (I+II+III+IV+V)	1,465,000	1,556,000	644,045.589	75,056.614	719,102.203	841,992.250	71,766.956	913,759.206	27.1	711,270.684	862,375.156	414,319.166	456,665.043	49.1	58.7

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

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

08 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-February 2022 (FY 2021-22)			July-February 2023 (FY 2022-23)									
		2021-22	2022-23	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 2022	By end February 2022	By end February 2023	By end February 2022	By end February 2023	February 2023 as % of 2022	February 2023 as % of 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	29,093.390	-	29,093.390	34,328.360	196.610	34,524.970	18.7	25,789.550	17,295.370	46,196.440	54,047.220	54.9	65.1
2	NRSP Microfinance Bank Ltd.	40,000	40,000	16,822.498	-	16,822.498	6,399.422	1,122.183	7,521.605	-55.3	14,897.603	7,432.597	29,688.647	16,257.966	42.1	18.8
3	HBL Micro Finance Bank Ltd.	25,500	38,000	22,411.502	-	22,411.502	25,978.210	-	25,978.210	15.9	14,187.010	19,158.630	34,406.310	46,270.940	87.9	68.4
4	Pak Oman Microfinance Bank Ltd.	4,000	5,000	1,569.670	-	1,569.670	971.923	-	971.923	-38.1	632.453	588.726	2,277.500	1,802.473	39.2	19.4
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,525.639	-	1,525.639	1,123.969	-	1,123.969	-26.3	662.182	1,148.192	2,672.783	1,265.342	30.5	22.5
6	Mobilink Microfinance Bank Ltd.	24,000	26,000	15,712.330	-	15,712.330	23,276.648	-	23,276.648	48.1	9,706.490	15,502.735	31,763.720	41,085.584	65.5	89.5
7	U Micro Finance Bank Ltd.	21,000	40,000	4,781.141	-	4,781.141	41,603.391	-	41,603.391	770.2	5,405.192	15,122.471	15,759.647	47,256.950	22.8	104.0
8	FINCA Microfinance Bank Ltd.	16,000	16,000	4,143.140	-	4,143.140	2,490.470	44.670	2,535.140	-38.8	6,154.060	7,105.600	10,464.150	5,677.520	25.9	15.8
9	APNA Microfinance Bank Ltd.	6,000	6,000	3,299.942	-	3,299.942	3,018.712	-	3,018.712	-8.5	157.878	621.555	7,784.190	8,221.076	55.0	50.3
10	Sindh Microfinance Bank Ltd.	100	300	102.029	-	102.029	134.110	-	134.110	31.4	-	97.670	95.171	134.970	102.0	44.7
11	Advans Microfinance Bank Ltd.	400	700	290.083	-	290.083	172.852	-	172.852	-40	147.541	250.159	303.718	221.110	72.5	24.7
Total M.F.Bs (1-11)		195,000	230,000	99,751.364	-	99,751.364	139,498.067	1,363.463	140,861.530	41.2	77,739.959	84,323.705	181,412.276	222,241.151	51.2	61.2
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	19,400	15,000	7,592.930	-	7,592.930	7,785.570	-	7,785.570	2.5	7,676.620	7,773.580	7,621.340	7,796.640	39.1	51.9
2	Thardeep Microfinance Fnd.***	4,000	3,000	368.100	-	368.100	418.215	-	418.215	13.6	503.500	322.902	1,141.000	970.050	9.2	13.9
3	SAFCO Support Foundation***	2,500	2,000	746.730	-	746.730	385.130	-	385.130	-48.4	980.407	430.712	1,040.020	896.773	29.9	19.3
4	Punjab Rural Support Prog.	2,500	2,000	604.610	-	604.610	738.880	-	738.880	22.2	413.290	691.860	703.910	723.010	24.2	36.9
5	Kashf Foundation	7,000	7,000	4,807.843	-	4,807.843	7,421.675	-	7,421.675	54.4	3,580.116	4,741.622	4,249.048	6,363.655	68.7	106.0
6	Sindh Rural Support Org.***	1,500	2,000	1,358.359	-	1,358.359	825.551	-	825.551	-39.2	1,086.098	1,036.041	1,449.652	1,502.604	90.6	41.3
7	Damen Support Programme**	1,000	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8	AGAHE	1,000	1,450	826.12	-	826.120	837.470	-	837.470	1.4	726.600	596.690	702.500	837.170	82.6	57.8
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	-22.8	16.904	13.999	26.188	26.316	33.9	26.1
11	FFO Support Program (FFOSP)	450	500	146.55	-	146.545	496.235	-	496.235	238.6	168.595	418.027	138.458	324.916	32.6	99.2
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	16,468.169	-	16,468.169	18,921.794	-	18,921.794	14.9	15,152.130	16,025.433	17,072.116	19,441.134	41.2	57.3
Total Microfinance(VI+VII)		235,000	263,000	116,219.533	-	116,219.533	158,419.861	1,363.463	159,783.324	37.5	92,892.089	100,349.138	198,484.392	241,682.285	49.5	60.8
Grand Total (I+II+III+IV+V+VI+VII)		1,700,000	1,819,000	760,265.122	75,056.614	835,321.736	1,000,412.111	73,130.419	1,073,542.530	28.5	804,162.773	962,724.294	612,803.558	698,347.328	49.1	59.0

** Targets not provided to MFIs for FY 23

*** Data for July-January 2023 repeated