



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

07 Months Analysis

(Amount in million Rs.)

Sr. No.		Name of Bank	TARGETS		DISBURSEMENT						RECOVERIES (Principal)		DUT STANDING (Prinicipal)		% TARGET ACHIEVEM	
					July-January 2022 (FY 2021-22)			July-January 2023 (FY 2022-23)								
			2021-22	2022-23	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6 Months	By end January 2022	By end January 2023	By end January 2022	By end January 2023	January 2022 as % of 2021
	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	66,143.734	4,440.989	70,584.723	76,565.941	1,835.925	78,401.866	11.1	66,960.885	76,488.687	26,790.871	23,917.398	81.1	80.8
2	Habib Bank Limited	235,000	273,000	137,598.723	3,502.352	141,101.075	174,082.999	4,701.937	178,784.936	26.7	139,684.242	180,350.794	45,275.013	53,137.850	60.0	65.5
3	MCB Bank Limited	140,000	150,000	77,933.763	302.498	78,236.261	85,759.280	100.687	85,859.967	9.7	74,533.112	80,975.249	25,249.822	33,189.445	55.9	57.2
4	National Bank of Pakistan	310,000	310,000	65,849.486	1,894.311	67,743.797	92,725.922	4,902.609	97,628.531	44.1	73,913.494	92,859.530	51,259.051	68,263.774	21.9	31.5
5	United Bank Limited	128,000	136,000	45,839.461	1,064.232	46,903.693	87,880.281	2,952.984	90,833.265	93.7	77,962.724	91,280.875	20,830.253	26,105.221	36.6	66.8
TOTAL C.B's (1-5)		900,000	966,000	393,365.167	11,204.382	404,569.549	517,014.423	14,494.142	531,508.565	31.4	433,054.457	521,955.135	169,405.010	204,613.688	45.0	55.0
II	Z.T.B.L	105,000	124,000	19,040.071	15,491.684	34,531.755	16,736.071	18,265.195	35,001.266	1.4	36,611.509	31,913.457	106,809.711	104,216.339	32.9	28.2
III	P.P.C.B.L	13,000	13,000	3,495.292	615.114	4,110.406	3,210.224	1,754.119	4,964.343	20.8	4,652.253	4,188.420	8,609.359	9,437.100	31.6	38.2
IV	D. P. B's															
1	Askari Bank Limited	24,500	24,500	7,907.944	191.677	8,099.621	8,077.399	45.803	8,123.202	0.3	8,564.495	9,550.554	5,395.638	6,100.051	33.1	33.2
2	Bank Al-Habib Limited	95,000	105,000	49,840.087	1,706.578	51,546.665	66,573.342	3,342.983	69,916.325	35.6	47,532.922	70,477.769	18,135.358	23,656.334	54.3	66.6
3	Bank Al-Falah Limited	65,500	70,000	4,203.580	25,318.040	29,521.620	44,537.330	1,910.750	46,448.080	57.3	31,367.220	50,999.480	12,684.090	14,210.890	45.1	66.4
4	Summit Bank Limited	1,500	1,500	370.497	-	370.497	857.372	0.249	857.621	131.5	553.195	867.147	1,040.338	1,079.336	24.7	57.2
5	Habib Metropolitan Bank Ltd.	12,000	12,000	4,354.565	315.235	4,669.800	6,533.497	971.608	7,505.105	60.7	4,324.936	5,232.908	4,524.940	3,628.376	38.9	62.5
6	JS Bank Limited	12,000	12,000	4,044.893	704.330	4,749.223	5,124.372	468.169	5,592.541	17.8	4,916.749	6,112.533	5,790.875	5,297.842	39.6	46.6
7	The First Women Bank Limited	500	700	2.083	60.545	62.628	4.117	-	4.117	-93.4	83.391	130.632	213.734	76.773	12.5	0.59
8	Sindh Bank Limited	1,500	1,500	100.472	6.419	106.891	77.041	4.511	81.552	-23.7	184.006	100.605	1,092.635	1,015.887	7.1	5.4
9	Silk Bank Limited	2,500	2,500	378.993	-	378.993	499.587	-	499.587	31.8	183.712	364.892	160.803	95.991	15.2	20.0
10	Soneri Bank Limited	16,000	16,000	6,524.152	85.186	6,609.338	5,535.053	2.520	5,537.573	-16.2	5,677.304	5,921.649	3,183.459	2,425.965	41.3	34.6
11	The Bank of Khyber	18,000	19,000	8,457.191	849.820	9,307.011	4,046.887	300.333	4,347.220	-53.3	8,485.698	1,747.196	2,424.475	3,743.193	51.7	22.9
12	The Bank of Punjab	38,000	45,300	17,676.400	2,837.320	20,513.720	12,270.493	8,621.871	20,892.364	1.8	13,155.153	15,366.568	22,635.339	24,459.362	54.0	46.1
13	Standard Chartered Bank (Pak.)	40,000	40,000	13,680.491	1,305.827	14,986.318	14,634.989	7,187.106	21,822.095	46	12,641.263	16,936.158	23,342.606	16,388.552	37.5	54.6
Total D.P.Bs (1-13)		327,000	350,000	117,541.348	33,380.977	150,922.325	168,771.479	22,855.903	191,627.382	27.0	137,670.044	183,808.091	100,624.290	102,178.552	46.2	54.8
Total Banks (I+II+III+IV)		1,345,000	1,453,000	533,441.878	60,692.157	594,134.035	705,732.197	57,369.359	763,101.556	28.4	611,988.263	741,865.103	385,448.370	420,445.679	44.2	52.5
V	Islamic Banks															
1	BankIslami Pakistan Limited	19,000	20,000	4,540.949	4,665.969	9,206.918	5,576.360	2,971.117	8,547.477	-7.2	4,254.035	1,267.117	4,502.004	7,069.478	48.5	42.7
2	Meezan Bank Limited	40,000	42,000	22,456.409	588.787	23,045.196	27,281.866	449.145	27,731.011	20.3	8,649.134	14,532.769	10,227.129	10,513.358	57.6	66.0
3	Al Baraka Bank Limited	8,000	8,000	1,189.440	15.086	1,204.526	990.963	14.260	1,005.223	-16.5	1,076.933	716.353	1,718.170	1,383.001	15.1	12.6
4	Dubai Islamic Bank Limited	10,000	10,000	2,355.510	-	2,355.510	2,493.318	-	2,493.318	5.9	1,894.357	2,362.958	2,816.316	3,117.297	23.6	24.9
5	MCB Islamic Bank Limited	3,000	3,000	495.222	146.198	641.420	596.948	410.375	1,007.323	57.0	3,223.573	882.441	1,314.801	1,763.279	21.4	33.6
6	Faysal Bank Limited*	40,000	20,000	4,632.238	1,071.374	5,703.612	4,449.266	3,057.516	7,506.782	31.6	6,307.636	7,254.590	5,585.221	6,595.133	14.3	37.5
Total IBs (1-6)		120,000	103,000	35,669.768	6,487.414	42,157.182	41,388.721	6,902.413	48,291.134	14.6	25,405.668	27,016.228	26,163.641	30,441.546	35.1	46.9
Grand Total (I+II+III+IV+V)		1,465,000	1,556,000	569,111.646	67,179.571	636,291.217	747,120.918	64,271.772	811,392.690	27.5	637,393.931	768,881.331	411,612.011	450,887.225	43.4	52.1

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



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TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY- JANUARY 2023 (FY 2022-23)

07 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		DUT STANDING (Prinicipal)		% TARGET ACHIEVEMENT	
				July-January 2022 (FY 2021-22)			July-January 2023 (FY 2022-23)									
		2021-22	2022-23	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6 Months	By end January 2022	By end January 2023	By end January 2022	By end January 2023	January 2022 as % of 2021	January 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	26,583.690	-	26,583.690	29,780.730	159.900	29,940.630	12.6	23,469.430	15,039.220	45,740.100	52,447.600	50.2	56.5
2	NRSP Microfinance Bank Ltd.	40,000	40,000	14,716.643	-	14,716.643	5,653.171	1,068.004	6,721.175	-54.3	13,111.496	6,576.247	30,412.369	16,317.896	36.8	16.8
3	HBL Micro Finance Bank Ltd.	25,500	38,000	20,064.427	-	20,064.427	22,898.710	-	22,898.710	14.1	12,593.502	16,713.290	34,028.001	45,493.410	78.7	60.3
4	Pak Oman Microfinance Bank Ltd.	4,000	5,000	1,397.110	-	1,397.110	839.560	-	839.560	-39.9	549.380	527.835	2,251.310	1,814.385	34.9	16.8
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,380.816	-	1,380.816	963.454	-	963.454	-30.2	629.699	1,011.545	2,884.142	1,263.575	27.6	19.3
6	Mobilink Microfinance Bank Ltd.	24,000	26,000	14,270.450	-	14,270.450	20,115.899	-	20,115.899	41.0	8,434.350	13,198.192	31,852.380	39,688.159	59.5	77.4
7	U Micro Finance Bank Ltd.	21,000	40,000	4,312.865	-	4,312.865	35,035.932	-	35,035.932	712.4	4,971.242	13,038.118	15,700.292	44,870.851	20.5	87.6
8	FINCA Microfinance Bank Ltd.	16,000	16,000	3,611.550	-	3,611.550	2,253.760	39.510	2,293.270	-36.5	5,436.900	6,561.590	10,649.690	5,979.660	22.6	14.3
9	APNA Microfinance Bank Ltd.	6,000	6,000	3,003.861	-	3,003.861	2,625.819	-	2,625.819	-12.6	133.823	437.124	7,805.218	8,296.337	50.1	43.8
10	Sindh Microfinance Bank Ltd.	100	300	90.170	-	90.170	95.990	-	95.990	6.5	-	84.900	95.720	110.070	90.2	32.0
11	Advans Microfinance Bank Ltd.	400	700	241.689	-	241.689	154.217	-	154.217	-36	121.803	212.616	282.033	243.373	60.4	22.0
Total M.F.Bs (1-11)		195,000	230,000	89,673.271	-	89,673.271	120,417.242	1,267.414	121,684.656	35.7	69,451.625	73,400.677	181,701.255	216,525.316	46.0	52.9
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Program	19,400	15,000	6,742.770	-	6,742.770	6,918.440	-	6,918.440	2.6	6,898.120	6,942.920	7,552.270	7,762.230	34.8	46.1
2	Thardeep Microfinance Fnd.	4,000	3,000	346.200	-	346.200	418.215	-	418.215	20.8	463.900	322.902	1,158.100	970.050	8.7	13.9
3	SAFCO Support Foundation	2,500	2,000	669.701	-	669.701	286.162	-	286.162	-57.3	894.403	354.590	1,048.813	873.769	26.8	14.3
4	Punjab Rural Support Prog.	2,500	2,000	513.560	-	513.560	640.260	-	640.260	24.7	356.160	598.430	670.020	712.900	20.5	32.0
5	Kashf Foundation	7,000	7,000	4,109.624	-	4,109.624	6,400.982	-	6,400.982	55.8	3,125.946	4,035.048	4,080.636	6,167.280	58.7	91.4
6	Sindh Rural Support Organization	1,500	2,000	1,100.591	-	1,100.591	825.551	-	825.551	-25.0	998.687	1,036.041	1,279.280	1,502.604	73.4	41.3
7	Damen Support Programme**	1,000	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8	AGAHE	1,000	1,450	689.12	-	689.120	837.470	-	837.470	21.5	646.000	596.690	651.060	837.170	68.9	57.8
9	Soon Valley Dev. Prog.**	350	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
10	Villagers Development Org.	50	50	15.42	-	15.417	12.068	-	12.068	-21.7	15.542	12.599	26.065	26.730	30.8	24.1
11	FFO Support Program (FFOSP)	450	500	123.12	-	123.115	471.095	-	471.095	282.6	153.818	392.021	130.805	326.042	27.4	94.2
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	14,310.098	-	14,310.098	16,810.243	-	16,810.243	17.5	13,552.576	14,291.241	16,597.049	19,178.775	35.8	50.9
Total Microfinance(VI+VII)		235,000	263,000	103,983.369	-	103,983.369	137,227.485	1,267.414	138,494.899	33.2	83,004.201	87,691.918	198,298.304	235,704.091	44.2	52.7
Grand Total (I+II+III+IV+V+VI+VII)		1,700,000	1,819,000	673,095.015	67,179.571	740,274.586	884,348.403	65,539.186	949,887.589	28.3	720,398.132	856,573.249	609,910.315	686,591.316	43.5	52.2

** Targets not provided to MFIs for FY 23