



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

12 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Prinicipal)		% TARGET ACHIEVEMENT	
		2021-22	2022-23	July-June 2022 (FY 2021-22)			July-June 2023 (FY 2022-23)			Change over 2021-22	By end June 2022	By end June 2023	By end June 2022	By end June 2023	June 2022 as % of 2021	June 2023 as % of 2022
				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
I	Commercial Banks															
1	Allied Bank Limited	87,000	97,000	85,225.709	5,518.906	90,744.615	100,947.832	2,405.050	103,352.882	13.9	87,563.484	97,151.294	27,707.315	28,823.753	104.3	106.5
2	Habib Bank Limited	235,000	273,000	247,492.337	8,517.264	256,009.601	285,616.701	9,830.550	295,447.251	15.4	246,863.904	293,287.484	54,874.905	56,891.538	108.9	108.2
3	MCB Bank Limited	140,000	150,000	140,646.961	1,144.590	141,791.551	154,762.948	721.416	155,484.364	9.7	132,271.013	155,409.187	31,067.215	28,360.151	101.3	103.7
4	National Bank of Pakistan	310,000	310,000	141,327.741	6,022.037	147,349.778	266,718.032	11,623.094	278,341.126	88.9	142,748.828	259,188.652	62,649.583	84,394.952	47.5	89.8
5	United Bank Limited	128,000	136,000	125,519.248	2,922.972	128,442.220	139,609.614	5,956.327	145,565.941	13.3	152,653.297	146,803.565	27,678.240	25,743.564	100.3	107.0
TOTAL C.B's (1-5)		900,000	966,000	740,211.996	24,125.769	764,337.765	947,655.127	30,536.437	978,191.564	28.0	762,100.526	951,840.182	203,977.258	224,213.958	84.9	101.3
II	Z.T.B.L	105,000	124,000	38,423.354	30,792.834	69,216.188	42,661.985	32,761.887	75,423.872	9.0	71,059.248	67,095.381	105,478.244	108,125.441	65.9	60.8
III	P.P.C.B.L	13,000	13,000	5,811.658	1,704.793	7,516.451	5,504.388	3,009.051	8,513.439	13.3	8,006.485	7,456.945	8,661.175	9,717.670	57.8	65.5
IV	D. P. B's															
1	Askari Bank Limited	24,500	24,500	14,327.017	315.993	14,643.010	18,179.874	852.818	19,032.692	30.0	15,470.525	19,426.022	6,166.548	8,062.520	59.8	77.7
2	Bank Al-Habib Limited	95,000	105,000	98,881.465	4,098.721	102,980.186	124,498.015	6,318.843	130,816.858	27.0	92,884.050	128,943.415	24,217.768	26,091.216	108.4	124.6
3	Bank Al-Falah Limited	65,500	70,000	38,106.170	30,453.130	68,559.300	67,361.310	5,004.510	72,365.820	5.6	71,622.000	76,165.010	19,455.200	19,590.170	104.7	103.4
4	Summit Bank Limited	1,500	1,500	463.927	1.981	465.908	1,525.857	0.267	1,526.124	227.6	614.653	1,654.292	1,080.673	1,021.937	31.1	101.7
5	Habib Metropolitan Bank Ltd.	12,000	12,000	8,174.366	479.032	8,653.398	11,754.856	1,819.821	13,574.677	56.9	8,926.704	10,114.211	4,016.090	3,858.715	72.1	113.1
6	JS Bank Limited	12,000	12,000	8,486.915	894.522	9,381.437	9,938.025	1,092.575	11,030.600	17.6	9,684.086	11,222.746	5,786.001	5,580.141	78.2	91.9
7	The First Women Bank Limited	500	700	8.681	65.475	74.156	9.591	6.046	15.637	-78.9	105.365	144.825	203.288	74.100	14.8	2.2
8	Sindh Bank Limited	1,500	1,500	201.782	9.743	211.525	123.063	6.141	129.204	-38.9	346.432	197.294	1,034.879	966.858	14.1	8.6
9	Silk Bank Limited	2,500	2,500	378.993	-	378.993	779.391	-	779.391	105.6	183.712	700.734	160.803	31.408	15.2	31.2
10	Soneri Bank Limited	16,000	16,000	10,439.323	117.811	10,557.134	9,989.229	4.315	9,993.544	-5.3	9,998.518	10,230.002	2,810.041	2,573.583	66.0	62.5
11	The Bank of Khyber	18,000	19,000	10,608.045	1,551.399	12,159.444	12,741.234	959.710	13,700.944	12.7	10,284.715	9,627.606	2,212.292	2,778.141	67.6	72.1
12	The Bank of Punjab	38,000	45,300	34,268.503	5,004.286	39,272.789	38,553.092	11,685.980	50,239.072	27.9	28,105.948	44,895.968	23,528.213	24,452.900	103.3	110.9
13	Standard Chartered Bank (Pak.)	40,000	40,000	20,785.337	2,663.237	23,448.574	31,889.420	11,646.813	43,536.233	86	24,068.770	34,121.262	20,377.356	20,821.343	58.6	108.8
Total D.P.Bs (1-13)		327,000	350,000	245,130.524	45,655.330	290,785.854	327,342.957	39,397.839	366,740.796	26.1	272,295.478	347,443.387	111,049.152	115,903.032	88.9	104.8
Total Banks (I+II+III+IV)		1,345,000	1,453,000	1,029,577.532	102,278.726	1,131,856.258	1,323,164.457	105,705.214	1,428,869.671	26.2	1,113,461.737	1,373,835.895	429,165.829	457,960.101	84.2	98.3
V	Islamic Banks															
1	BankIslami Pakistan Limited	19,000	20,000	9,601.107	7,242.575	16,843.682	16,102.446	5,850.521	21,952.967	30.3	14,638.506	16,003.956	6,885.247	12,284.767	88.7	109.8
2	Meezan Bank Limited	40,000	42,000	40,467.464	612.923	41,080.387	36,514.402	9,475.482	45,989.884	12.0	13,106.881	34,884.961	11,296.300	12,033.886	102.7	109.5
3	Al Baraka Bank Limited	8,000	8,000	2,716.212	33.988	2,750.200	3,087.102	18.330	3,105.432	12.9	2,546.926	3,462.823	1,660.062	1,750.636	34.4	38.8
4	Dubai Islamic Bank Limited	10,000	10,000	4,762.942	1.500	4,764.442	7,055.213	14.800	7,070.013	48.4	3,644.785	6,077.281	2,903.412	5,810.422	47.6	70.7
5	MCB Islamic Bank Limited	3,000	3,000	983.187	156.778	1,139.965	1,397.261	660.374	2,057.635	80.5	3,682.624	2,194.888	1,355.466	1,571.147	38.0	68.6
6	Faysal Bank Limited*	40,000	20,000	6,529.158	1,404.129	7,933.287	11,757.979	9,341.888	21,099.867	166.0	7,779.591	14,568.408	6,342.941	12,874.400	19.8	105.5
Total IBs (1-6)		120,000	103,000	65,060.070	9,451.893	74,511.963	75,914.403	25,361.395	101,275.798	35.9	45,399.313	77,192.317	30,443.428	46,325.258	62.1	98.3
Grand Total (I+II+III+IV+V)		1,465,000	1,556,000	1,094,637.602	111,730.619	1,206,368.221	1,399,078.860	131,066.609	1,530,145.469	26.8	1,158,861.050	1,451,028.212	459,609.257	504,285.359	82.3	98.3

* 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- JUNE 2023 (FY 2022-23)

12 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Prinicipal)		% TARGET ACHIEVEMENT	
				July-June 2022 (FY 2021-22)			July-June 2023 (FY 2022-23)									
		2021-22	2022-23	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 2022	By end June 2022	By end June 2023	By end June 2022	By end June 2023	June 2022 as % of 2021	June 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	47,257.070	-	47,257.070	46,941.130	281.810	47,222.940	-0.1	40,151.740	26,799.910	48,331.460	51,172.500	89.2	89.1
2	NRSP Microfinance Bank Ltd.	40,000	40,000	27,944.770	-	27,944.770	11,307.861	1,460.076	12,767.937	-54.3	23,886.461	12,826.026	31,699.732	16,258.499	69.9	31.9
3	HBL Micro Finance Bank Ltd.	25,500	38,000	36,280.494	-	36,280.494	38,688.120	-	38,688.120	6.6	22,387.531	29,030.480	39,778.967	49,451.480	142.3	101.8
4	Pak Oman Microfinance Bank Ltd	4,000	5,000	2,018.700	-	2,018.700	1,330.922	-	1,330.922	-34.1	835.670	681.424	2,095.920	1,674.296	50.5	26.6
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	2,001.607	-	2,001.607	1,641.537	-	1,641.537	-18.0	1,398.870	1,623.149	1,829.149	1,169.217	40.0	32.8
6	Mobilink Microfinance Bank Ltd.	24,000	26,000	23,272.600	-	23,272.600	36,226.025	-	36,226.025	55.7	15,282.690	24,838.134	33,659.240	45,695.510	97.0	139.3
7	U Micro Finance Bank Ltd.	21,000	40,000	35,819.598	-	35,819.598	69,466.907	-	69,466.907	93.9	30,507.530	33,589.791	37,361.728	57,152.816	170.6	173.7
8	FINCA Microfinance Bank Ltd.	16,000	16,000	6,283.980	-	6,283.980	3,632.650	59.870	3,692.520	-41.2	8,511.020	9,213.420	10,247.980	4,727.080	39.3	23.1
9	APNA Microfinance Bank Ltd.	6,000	6,000	4,892.449	-	4,892.449	4,882.724	-	4,882.724	-0.2	371.475	1,585.973	7,999.032	8,334.314	81.5	81.4
10	Sindh Microfinance Bank Ltd.	100	300	155.519	-	155.519	249.590	-	249.590	60.5	-	165.290	97.429	180.900	155.5	83.2
11	Advans Microfinance Bank Ltd.	400	700	416.809	-	416.809	210.911	-	210.911	-49.4	258.119	335.721	319.149	157.718	104.2	30.1
Total M.F.Bs (1-11)		195,000	230,000	186,343.596	-	186,343.596	214,578.377	1,801.756	216,380.133	16.1	143,591.106	140,689.318	213,419.786	235,974.330	95.6	94.1
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	19,400	15,000	12,498.680	-	12,498.680	12,532.810	-	12,532.810	0.3	12,133.790	12,469.270	7,803.220	7,513.960	64.4	83.6
2	Thardeep Microfinance Fnd.	4,000	3,000	453.322	-	453.322	582.402	-	582.402	28.5	705.475	506.198	1,056.266	996.712	11.3	19.4
3	SAFCO Support Foundation	2,500	2,000	1,158.771	-	1,158.771	643.053	-	643.053	-44.5	1,427.181	679.840	1,006.005	894.137	46.4	32.2
4	Punjab Rural Support Prog.	2,500	2,000	988.270	-	988.270	1,017.510	-	1,017.510	3.0	716.060	1,074.550	778.390	617.430	39.5	50.9
5	Kashf Foundation	7,000	7,000	7,190.550	-	7,190.550	10,791.292	-	10,791.292	50.1	5,603.495	7,825.880	4,474.023	6,624.259	102.7	154.2
6	Sindh Rural Support Org.	1,500	2,000	1,996.646	-	1,996.646	1,603.450	-	1,603.450	-19.7	1,234.255	1,737.890	1,939.884	1,877.800	133.1	80.2
7	Damen Support Programme**	1,000	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8	AGAHE	1,000	1,450	1,379.21	-	1,379.210	1,374.257	-	1,374.257	-0.4	1,105.350	1,451.390	853.340	765.120	137.9	94.8
9	Soon Valley Dev. Prog.**	350	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
10	Villagers Development Org.	50	50	28.12	-	28.118	22.998	-	22.998	-18.2	27.212	23.707	27.065	26.308	56.2	46.0
11	FFO Support Program (FFOSP)	450	500	500.99	-	500.990	862.115	-	862.115	72.1	244.359	808.658	413.489	458.540	111.3	172.4
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	26,194.557	-	26,194.557	29,429.887	-	29,429.887	12.4	23,197.177	26,577.383	18,351.682	19,774.266	65.5	89.2
Total Microfinance(VI+VII)		235,000	263,000	212,538.153	-	212,538.153	244,008.264	1,801.756	245,810.020	15.7	166,788.283	167,266.701	231,771.468	255,748.596	90.4	93.5
Grand Total (I+II+III+IV+V+VI+VII)		1,700,000	1,819,000	1,307,175.755	111,730.619	1,418,906.374	1,643,087.124	132,868.365	1,775,955.489	25.2	1,325,649.333	1,618,294.913	691,380.725	760,033.955	83.5	97.6

** Targets not assigned for FY 23