



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

09 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-March 2022 (FY 2021-22)			July-March 2023 (FY 2022-23)			% Change Over 9 Months	By end March 2022	By end March 2023	By end March 2022	By end March 2023	March 2022 as % of 2021	March 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	78,871.917	5,144.246	84,016.163	87,348.169	2,399.272	89,747.441	6.8	81,953.424	86,203.428	25,679.402	26,164.198	96.6	92.5
2	Habib Bank Limited	235,000	273,000	177,108.930	4,833.722	181,942.652	216,947.544	6,377.753	223,325.297	22.7	178,114.392	221,426.220	47,712.451	56,625.638	77.4	81.8
3	MCB Bank Limited	140,000	150,000	99,208.568	472.058	99,680.626	112,654.430	165.351	112,819.781	13.2	96,297.429	109,771.323	24,929.600	31,329.433	71.2	75.2
4	National Bank of Pakistan	310,000	310,000	95,250.874	4,215.089	99,465.963	117,933.759	5,366.164	123,299.923	24.0	98,678.303	116,878.116	58,216.408	69,916.580	32.1	39.8
5	United Bank Limited	128,000	136,000	59,051.015	1,543.514	60,594.529	113,246.757	4,288.737	117,535.494	94.0	91,173.161	116,057.688	21,310.685	27,922.737	47.3	86.4
TOTAL C.B.'s (1-5)		900,000	966,000	509,491.304	16,208.629	525,699.933	648,130.659	18,597.277	666,727.936	26.8	546,216.709	650,336.775	177,848.546	211,958.586	58.4	69.0
II	Z.T.B.L	105,000	124,000	26,214.438	20,785.085	46,999.523	23,361.589	23,712.108	47,073.697	0.2	48,657.899	42,799.612	106,499.378	105,064.528	44.8	38.0
III	P.P.C.B.L	13,000	13,000	3,981.329	819.192	4,800.521	3,994.639	2,204.967	6,199.606	29.1	5,493.081	5,231.996	8,458.647	9,628.785	36.9	47.7
IV	D. P. B's															
1	Askari Bank Limited	24,500	24,500	10,839.169	234.197	11,073.366	11,889.788	68.323	11,958.111	8.0	11,419.149	12,761.172	5,582.747	6,962.017	45.2	48.8
2	Bank Al-Habib Limited	95,000	105,000	67,656.795	2,417.655	70,074.450	91,275.196	4,507.593	95,782.789	36.7	63,472.003	93,768.583	20,724.060	26,231.989	73.8	91.2
3	Bank Al-Falah Limited	65,500	70,000	8,774.180	29,224.030	37,998.210	51,526.250	2,571.140	54,097.390	42.4	37,459.460	57,044.104	15,295.810	14,013.522	58.0	77.3
4	Summit Bank Limited	1,500	1,500	391.497	-	391.497	1,249.969	0.249	1,250.218	219.3	554.008	1,251.131	1,060.771	1,066.042	26.1	83.3
5	Habib Metropolitan Bank Ltd.	12,000	12,000	6,228.277	397.719	6,625.996	8,224.861	1,142.956	9,367.817	41.4	6,907.354	6,910.600	3,998.659	3,382.781	55.2	78.1
6	JS Bank Limited	12,000	12,000	4,680.584	773.341	5,453.925	6,631.511	658.106	7,289.617	33.7	5,590.133	7,634.086	5,888.130	5,435.567	45.4	60.7
7	The First Women Bank Limited	500	700	5.100	64.045	69.145	4.122	2.646	6.768	-90.2	91.560	138.844	212.082	71.212	13.8	0.97
8	Sindh Bank Limited	1,500	1,500	139.505	7.223	146.728	94.081	4.846	98.927	-32.6	252.846	132.602	1,063.905	1,001.337	9.8	6.6
9	Silk Bank Limited	2,500	2,500	378.993	-	378.993	576.521	-	576.521	52.1	183.712	431.949	160.803	102.059	15.2	23.1
10	Soneri Bank Limited	16,000	16,000	8,087.705	102.350	8,190.055	7,616.755	2.670	7,619.425	-7.0	7,403.926	7,676.832	3,037.554	2,752.634	51.2	47.6
11	The Bank of Khyber	18,000	19,000	9,039.166	858.750	9,897.916	5,059.002	358.253	5,417.255	-45.3	9,124.301	3,134.624	2,309.206	3,321.493	55.0	28.5
12	The Bank of Punjab	38,000	45,300	22,928.374	3,955.833	26,884.207	22,349.295	9,496.705	31,846.000	18.5	17,123.781	25,754.938	23,173.520	23,953.553	70.7	70.3
13	Standard Chartered Bank (Pak.)	40,000	40,000	17,060.174	1,820.928	18,881.102	25,809.490	8,513.072	34,322.562	82	12,925.465	22,928.802	26,953.187	22,837.346	47.2	85.8
Total D.P.Bs (1-13)		327,000	350,000	156,209.519	39,856.071	196,065.590	232,306.841	27,326.559	259,633.400	32.4	172,507.698	239,568.267	109,460.434	111,131.552	60.0	74.2
Total Banks (I+II+III+IV)		1,345,000	1,453,000	695,896.590	77,668.977	773,565.567	907,793.728	71,840.911	979,634.639	26.6	772,875.387	937,936.650	402,267.005	437,783.451	57.5	67.4
V	Islamic Banks															
1	BankIslami Pakistan Limited	19,000	20,000	6,028.511	5,496.332	11,524.843	7,146.431	3,302.644	10,449.075	-9.3	4,256.583	1,267.117	4,980.921	7,188.982	60.7	52.2
2	Meezan Bank Limited	40,000	42,000	29,676.665	594.438	30,271.103	30,927.102	4,577.833	35,504.935	17.3	8,935.829	21,615.032	11,373.441	12,283.925	75.7	84.5
3	Al Baraka Bank Limited	8,000	8,000	1,721.284	20.419	1,741.703	1,051.915	15.930	1,067.845	-38.7	1,120.030	1,158.468	1,728.659	1,292.902	21.8	13.3
4	Dubai Islamic Bank Limited	10,000	10,000	3,365.408	-	3,365.408	3,602.747	6.800	3,609.547	7.3	2,548.955	3,480.398	2,989.904	3,207.211	33.7	36.1
5	MCB Islamic Bank Limited	3,000	3,000	806.950	146.198	953.148	887.191	660.374	1,547.565	62.4	3,520.900	1,177.810	1,330.371	2,008.146	31.8	51.6
6	Faysal Bank Limited*	40,000	20,000	4,915.496	1,189.336	6,104.832	5,902.411	3,925.724	9,828.135	61.0	6,933.279	9,566.039	5,360.798	6,605.231	15.3	49.1
Total IBs (1-6)		120,000	103,000	46,514.314	7,446.723	53,961.037	49,517.797	12,489.305	62,007.102	14.9	27,315.576	38,264.864	27,764.094	32,586.397	45.0	60.2
Grand Total (I+II+III+IV+V)		1,465,000	1,556,000	742,410.904	85,115.700	827,526.604	957,311.525	84,330.216	1,041,641.741	25.9	800,190.963	976,201.514	430,031.099	470,369.848	56.5	66.9

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



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09 Months Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
		2021-22	2022-23	July-March 2022 (FY 2021-22)			July-March 2023 (FY 2022-23)			Change Over 9 Months	By end March 2022	By end March 2023	By end March 2022	By end March 2023	March 2022 as % of 2021-22	March 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
VI	Microfinance Banks															
1	Khushhali Bank Limited	53,000	53,000	31,511.140	-	31,511.140	38,663.650	232.680	38,896.330	23.4	27,632.640	19,550.620	46,835.040	55,457.280	59.5	73.4
2	NRSP Microfinance Bank Ltd.	40,000	40,000	19,896.316	-	19,896.316	6,967.791	1,250.111	8,217.902	-58.7	15,756.785	8,213.021	30,714.559	16,236.555	49.7	20.5
3	HLB Micro Finance Bank Ltd.	25,500	38,000	25,898.760	-	25,898.760	28,267.560	-	28,267.560	9.1	15,943.563	21,111.740	36,054.916	46,754.090	101.6	74.4
4	Pak Oman Microfinance Bank Ltd.	4,000	5,000	1,731.000	-	1,731.000	1,098.743	-	1,098.743	-36.5	717.000	624.433	2,258.620	1,799.421	43.3	22.0
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,659.778	-	1,659.778	1,274.857	-	1,274.857	-23.2	704.520	1,349.857	2,594.330	1,255.637	33.2	25.5
6	Mobilink Microfinance Bank Ltd.	24,000	26,000	17,422.680	-	17,422.680	26,387.550	-	26,387.550	51.5	11,061.910	17,697.629	32,135.450	37,565.146	72.6	101.5
7	U Micro Finance Bank Ltd.	21,000	40,000	5,215.735	-	5,215.735	47,977.133	-	47,977.133	819.9	5,801.481	20,162.322	15,718.854	49,456.611	24.8	119.9
8	FINCA Microfinance Bank Ltd.	16,000	16,000	4,577.900	-	4,577.900	2,726.100	50.100	2,776.200	-39.4	6,511.960	7,542.080	10,540.990	5,482.100	28.6	17.4
9	APNA Microfinance Bank Ltd.	6,000	6,000	3,765.895	-	3,765.895	3,445.193	-	3,445.193	-8.5	190.530	839.871	7,881.834	8,192.153	62.8	57.4
10	Sindh Microfinance Bank Ltd.	100	300	114.468	-	114.468	165.420	-	165.420	44.5	-	113.020	94.376	150.370	114.5	55.1
11	Advans Microfinance Bank Ltd.	400	700	322.269	-	322.269	184.180	-	184.180	-43	173.908	279.380	308.742	197.796	80.6	26.3
Total M.F.Bs (1-11)		195,000	230,000	112,115.941	-	112,115.941	157,158.177	1,532.891	158,691.068	41.5	84,494.297	97,483.973	185,137.711	222,547.159	57.5	69.0
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	19,400	15,000	8,452.220	-	8,452.220	8,630.150	-	8,630.150	2.1	8,489.930	8,619.170	7,664.720	7,791.580	43.6	57.5
2	Thardeep Microfinance Fnd.	4,000	3,000	392.900	-	392.900	521.819	-	521.819	32.8	556.000	399.884	1,114.000	1,025.073	9.8	17.4
3	SAFCO Support Foundation	2,500	2,000	820.432	-	820.432	443.242	-	443.242	-46.0	1,092.273	496.608	1,002.064	889.057	32.8	22.2
4	Punjab Rural Support Prog.	2,500	2,000	689.670	-	689.670	826.650	-	826.650	19.9	480.330	780.340	696.500	721.030	27.6	41.3
5	Kashf Foundation	7,000	7,000	5,520.405	-	5,520.405	8,444.892	-	8,444.892	53.0	4,077.419	5,511.948	4,395.193	6,506.237	78.9	120.6
6	Sindh Rural Support Org.	1,500	2,000	1,565.713	-	1,565.713	1,214.687	-	1,214.687	-22.4	1,129.707	1,402.773	1,613.390	1,737.367	104.4	60.7
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	-	-	-	-100	16.904	-	26.188	-	33.9	0.0
11	FFO Support Program (FFOSP)	450	500	342.44	-	342.435	665.810	-	665.810	94.4	183.534	622.079	317.226	448.978	76.1	133.2
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	18,626.827	-	18,626.827	21,584.720	-	21,584.720	15.9	16,752.697	18,429.492	17,531.781	19,956.492	46.6	65.4
Total Microfinance(VI+VII)		235,000	263,000	130,742.768	-	130,742.768	178,742.897	1,532.891	180,275.788	37.9	101,246.994	115,913.465	202,669.492	242,503.651	55.6	68.5
Grand Total (I+II+III+IV+V+VI+VII)		1,700,000	1,819,000	873,153.672	85,115.700	958,269.372	1,136,054.422	85,863.107	1,221,917.529	27.5	901,437.957	1,092,114.979	632,700.591	712,873.499	56.4	67.2

** Targets not provided to MFIs for FY 23

*** Data for July-February 2023 repeated