



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

11 Months Analysis

(Amount in million Rs.)

Sl. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
		2021-22	2022-23	July-May 2022 (FY 2021-22)			July-May 2023 (FY 2022-23)			Change Over 2022	By end May 2022	By end May 2023	By end May 2022	By end May 2023	May 2022 as % of 2021	May 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	81,612.428	5,153.016	86,765.444	92,936.209	2,403.300	95,339.509	9.9	85,449.134	94,610.565	25,901.602	23,350.109	99.7	98.3
2	Habib Bank Limited	235,000	273,000	216,324.942	5,982.751	222,307.693	259,474.539	8,500.902	267,975.441	20.5	219,861.456	269,277.047	46,246.834	53,405.417	94.6	98.2
3	MCB Bank Limited	140,000	150,000	124,616.702	876.948	125,493.650	137,178.619	297.202	137,475.821	9.5	122,710.002	142,391.772	24,330.320	23,365.020	89.6	91.7
4	National Bank of Pakistan	310,000	310,000	117,576.759	5,118.102	122,694.861	215,684.725	9,412.461	225,097.186	83.5	124,047.726	212,280.582	56,075.883	78,049.466	39.6	72.6
5	United Bank Limited	128,000	136,000	94,092.024	2,558.771	96,650.795	133,531.636	5,239.510	138,771.146	43.6	124,554.728	141,050.529	23,985.384	24,113.719	75.5	102.0
	TOTAL C.B's (1-5)	900,000	966,000	634,222.855	19,689.588	653,912.443	838,805.728	25,853.375	864,659.103	32.2	676,623.046	859,610.495	176,540.023	202,283.731	72.7	89.5
II	Z.T.B.L	105,000	124,000	33,285.390	25,908.169	59,193.559	35,472.822	28,592.206	64,065.028	8.2	61,788.402	57,936.722	105,094.394	106,489.671	56.4	51.7
III	P.P.C.B.L	13,000	13,000	4,543.013	1,218.985	5,761.998	4,667.576	2,708.094	7,375.670	28.0	6,488.695	6,356.371	8,424.510	9,680.475	44.3	56.7
IV	D. P. B's															
1	Askari Bank Limited	24,500	24,500	12,901.524	275.800	13,177.324	15,840.408	718.295	16,558.703	25.7	14,143.261	17,631.331	5,763.197	7,314.080	53.8	67.6
2	Bank Al-Habib Limited	95,000	105,000	83,708.839	3,361.680	87,070.519	113,659.556	5,721.333	119,380.889	37.1	80,239.068	118,001.832	20,953.072	25,596.829	91.7	113.7
3	Bank Al-Falah Limited	65,500	70,000	27,242.930	29,872.760	57,115.690	58,515.560	2,943.030	61,458.590	7.6	61,795.790	67,055.750	17,212.740	15,401.860	87.2	87.8
4	Summit Bank Limited	1,500	1,500	463.927	-	463.927	1,525.857	0.267	1,526.124	229.0	614.078	1,654.292	1,079.133	1,021.937	30.9	101.7
5	Habib Metropolitan Bank Ltd.	12,000	12,000	7,488.330	459.591	7,947.921	10,041.322	1,249.437	11,290.759	42.1	8,341.654	9,124.231	3,895.663	3,320.507	66.2	94.1
6	JS Bank Limited	12,000	12,000	5,048.639	849.285	5,897.924	8,391.233	740.707	9,131.940	54.8	5,908.673	10,155.003	5,673.579	5,109.793	49.1	76.1
7	The First Women Bank Limited	500	700	7.800	64.925	72.725	4.122	4.146	8.268	-88.6	103.337	142.388	203.885	69.168	14.5	1.18
8	Sindh Bank Limited	1,500	1,500	177.214	9.245	186.459	115.434	5.830	121.264	-35.0	325.635	176.731	1,032.506	979.478	12.4	8.1
9	Silk Bank Limited	2,500	2,500	378.993	-	378.993	723.737	-	723.737	91.0	183.712	610.675	160.803	70.548	15.2	28.9
10	Soneri Bank Limited	16,000	16,000	9,384.696	116.831	9,501.527	8,943.408	2,670	8,946.078	-5.8	9,007.099	9,408.948	2,745.853	2,347.171	59.4	55.9
11	The Bank of Khyber	18,000	19,000	9,864.566	1,269.216	11,133.782	9,913.495	843.238	10,756.733	-3.4	9,944.283	7,255.417	2,314.398	2,977.549	61.9	56.6
12	The Bank of Punjab	38,000	45,300	27,814.818	4,640.336	32,455.154	30,583.184	11,405.892	41,989.076	29.4	23,540.880	34,375.279	21,663.184	24,403.525	85.4	92.7
13	Standard Chartered Bank (Pak.)	40,000	40,000	18,124.708	2,344.393	20,469.101	30,185.337	10,283.111	40,468.448	98	20,927.834	30,847.677	20,538.818	21,027.142	51.2	101.2
	Total D.P.Bs (1-13)	327,000	350,000	202,606.984	43,264.062	245,871.046	288,442.653	33,917.956	322,360.609	31.1	235,075.304	306,439.554	103,236.831	109,639.587	75.2	92.1
	Total Banks (I+II+III+IV)	1,345,000	1,453,000	874,658.242	90,080.804	964,739.046	1,167,388.779	91,071.631	1,258,460.410	30.4	979,975.447	1,230,343.142	393,295.758	428,093.464	71.7	86.6
V	Islamic Banks															
1	BankIslami Pakistan Limited	19,000	20,000	7,732.846	6,594.614	14,327.460	11,132.841	4,243.722	15,376.563	7.3	4,256.583	1,267.117	6,237.566	7,602.929	75.4	76.9
2	Meezan Bank Limited	40,000	42,000	36,775.602	606.066	37,381.668	33,384.402	9,362.482	42,746.884	14.4	11,786.069	32,724.961	10,785.862	12,661.324	93.5	101.8
3	Al Baraka Bank Limited	8,000	8,000	2,070.590	32.532	2,103.122	1,770.923	15.930	1,786.853	-15.0	2,457.079	1,749.886	1,684.741	1,628.396	26.3	22.3
4	Dubai Islamic Bank Limited	10,000	10,000	4,203.121	-	4,203.121	5,081.449	10.800	5,092.249	21.2	3,644.785	4,127.279	2,876.976	3,990.236	42.0	50.9
5	MCB Islamic Bank Limited	3,000	3,000	831.389	156.778	988.167	1,314.701	660.374	1,975.075	99.9	3,631.128	1,807.868	1,255.163	1,875.620	32.9	65.8
6	Faysal Bank Limited*	40,000	20,000	6,316.969	1,342.576	7,659.545	10,171.890	8,200.146	18,372.036	139.9	7,404.781	12,942.491	6,444.009	11,772.486	19.1	91.9
	Total IBs (1-6)	120,000	103,000	57,930.517	8,732.566	66,663.083	62,856.206	22,493.454	85,349.660	28.0	33,180.425	54,619.602	29,284.317	39,530.991	55.6	82.9
	Grand Total (I+II+III+IV+V)	1,465,000	1,556,000	932,588.759	98,813.370	1,031,402.129	1,230,244.985	113,565.085	1,343,810.070	30.3	1,013,155.872	1,284,962.744	422,580.075	467,624.455	70.4	86.4

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



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

11 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-May 2022 (FY 2021-22)			July-May 2023 (FY 2022-23)			Change Over 6 Months	By end May 2022	By end May 2023	By end May 2022	By end May 2023	May 2023 as % of 2022	May 2023 as % of 2021
				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	40,227.550	-	40,227.550	44,830.340	254.560	45,084.900	12.1	35,351.560	24,699.110	46,917.560	52,614.070	75.9	85.1
2	NRSP Microfinance Bank Ltd.	40,000	40,000	25,096.765	-	25,096.765	10,039.450	1,391.337	11,430.787	-54.5	21,888.316	11,732.967	30,766.576	15,582.775	62.7	28.6
3	HBL Micro Finance Bank Ltd.	25,500	38,000	31,939.690	-	31,939.690	34,093.440	-	34,093.440	6.7	20,375.025	26,155.720	37,452.458	47,753.690	125.3	89.7
4	Pak Oman Microfinance Bank Ltd.	4,000	5,000	1,946.730	-	1,946.730	1,261.420	-	1,261.420	-35.2	811.210	679.652	2,177.940	1,705.113	48.7	25.2
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,877.801	-	1,877.801	1,524.644	-	1,524.644	-18.8	1,324.962	1,620.706	2,116.472	1,197.413	37.6	30.5
6	Mobilink Microfinance Bank Ltd.	24,000	26,000	20,812.360	-	20,812.360	32,678.191	-	32,678.191	57.0	13,146.750	22,444.719	32,693.770	44,124.867	86.7	125.7
7	U Micro Finance Bank Ltd.	21,000	40,000	31,786.007	-	31,786.007	60,362.086	-	60,362.086	89.9	27,471.081	28,432.822	36,323.031	53,221.586	151.4	150.9
8	FINCA Microfinance Bank Ltd.	16,000	16,000	5,738.950	-	5,738.950	3,327.200	57.900	3,385.100	-41.0	7,976.610	8,720.920	10,237.390	4,912.160	35.9	21.2
9	APNA Microfinance Bank Ltd.	6,000	6,000	4,406.847	-	4,406.847	4,350.457	-	4,350.457	-1.3	289.212	1,333.415	7,880.509	8,196.568	73.4	72.5
10	Sindh Microfinance Bank Ltd.	100	300	136.380	-	136.380	223.030	-	223.030	63.5	-	146.440	90.541	172.890	136.4	74.3
11	Advans Microfinance Bank Ltd.	400	700	378.923	-	378.923	206.432	-	206.432	-46	230.198	321.702	309.098	169.654	94.7	29.5
Total M.F.Bs (1-11)		195,000	230,000	164,348.003	-	164,348.003	192,896.690	1,703.797	194,600.487	18.4	128,864.924	126,288.173	206,965.345	229,650.786	84.3	84.6
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	19,400	15,000	10,978.080	-	10,978.080	11,115.650	-	11,115.650	1.3	11,208.600	11,598.650	7,469.330	7,305.370	56.6	74.1
2	Thardeep Microfinance Fnd.	4,000	3,000	432.438	-	432.438	571.410	-	571.410	32.1	622.731	458.449	1,085.609	1,031.100	10.8	19.0
3	SAFCO Support Foundation	2,500	2,000	1,064.735	-	1,064.735	596.267	-	596.267	-44.0	1,331.453	632.316	1,007.446	906.426	42.6	29.8
4	Punjab Rural Support Prog.***	2,500	2,000	871.970	-	871.970	888.310	-	888.310	1.9	636.960	873.360	747.590	689.860	34.9	44.4
5	Kashf Foundation	7,000	7,000	6,680.200	-	6,680.200	10,099.692	-	10,099.692	51.2	5,086.870	7,057.317	4,358.850	6,537.276	95.4	144.3
6	Sindh Rural Support Org.	1,500	2,000	1,878.948	-	1,878.948	1,484.409	-	1,484.409	-21.0	1,198.534	1,655.405	1,857.840	1,757.706	125.3	74.2
7	Damen Support Programme**	1,000	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8	AGAHE	1,000	1,450	1,102.12	-	1,102.120	1,254.177	-	1,254.177	13.8	1,007.000	1,335.130	814.800	761.300	110.2	86.5
9	Soon Valley Dev. Prog.**	350	-	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
10	Villagers Development Org.***	50	50	27.42	-	27.415	15.763	-	15.763	-43	25.746	16.134	26.930	26.876	54.8	31.5
11	FFO Support Program (FFOSP)	450	500	465.03	-	465.030	789.595	-	789.595	69.8	222.795	724.630	399.385	470.048	103.3	157.9
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	23,500.936	-	23,500.936	26,815.273	-	26,815.273	14.1	21,340.689	24,351.391	17,767.780	19,485.962	58.8	81.3
Total Microfinance(VI+VII)		235,000	263,000	187,848.939	-	187,848.939	219,711.963	1,703.797	221,415.760	17.9	150,205.613	150,639.564	224,733.125	249,136.748	79.9	84.2
Grand Total (I+II+III+IV+V+VI+VII)		1,700,000	1,819,000	1,120,437.698	98,813.370	1,219,251.068	1,449,956.948	115,268.882	1,565,225.830	28.4	1,163,361.485	1,435,602.308	647,313.200	716,761.203	71.7	86.0

** Targets not provided to MFIs for FY 23

*** Data for July-April 2023 repeated