



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-NOVEMBER 2023 (FY 2023-24)

05 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principial)		% TARGET ACHIEVEMENT	
				July-November 2022 (FY 2022-23)			July-November 2023 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 9	By end November 2022	By end November 2023	By end November 2022	By end November 2023	November 2022 6 as % of 2	November 2023 9 as % of 3
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
I	Commercial Banks															
1	Allied Bank Limited	97,000	122,000	58,068.617	1,520.507	59,589.124	53,919.773	3,846.195	57,765.968	-3.1	56,599.221	61,553.789	25,608.439	25,066.497	61.4	47.3
2	Habib Bank Limited	273,000	320,000	133,521.528	3,225.809	136,747.337	143,835.241	7,001.322	150,836.563	10.3	136,367.181	146,218.873	55,120.446	61,509.210	50.1	47.1
3	MCB Bank Limited	150,000	175,000	63,235.797	87.787	63,323.584	71,238.039	921.714	72,159.753	14.0	60,022.512	76,577.970	31,605.807	23,941.889	42.2	41.2
4	National Bank of Pakistan	310,000	360,000	48,537.091	4,455.037	52,992.128	99,509.192	2,634.903	102,144.095	92.8	46,875.181	96,306.567	68,767.569	90,232.480	17.1	28.4
5	United Bank Limited	136,000	170,000	62,468.969	2,133.132	64,602.101	68,716.516	2,852.005	71,568.521	10.8	65,093.527	76,568.918	25,807.087	20,751.525	47.5	42.1
TOTAL C.B's (1-5)		966,000	1,147,000	365,832.002	11,422.272	377,254.274	437,218.761	17,256.139	454,474.900	20.5	364,957.622	457,226.117	206,909.348	221,501.601	39.1	39.6
II	Z.T.B.L	124,000	115,000	9,505.388	10,272.302	19,777.690	17,267.635	17,213.820	34,481.455	74.3	17,455.727	22,787.636	105,111.317	115,986.510	15.9	30.0
III	P.P.C.B.L	13,000	15,000	1,541.823	1,176.312	2,718.135	1,591.127	834.361	2,425.488	-10.8	2,051.420	1,927.422	9,327.889	10,215.736	20.9	16.2
IV	D. P. B's															
1	Askari Bank Limited	24,500	40,000	5,613.470	28.030	5,641.500	20,186.409	835.422	21,021.831	272.6	5,322.346	13,850.646	6,863.091	15,233.705	23.0	52.6
2	Bank Al-Habib Limited	105,000	138,000	47,599.614	2,593.981	50,193.595	58,917.257	5,109.075	64,026.332	27.6	50,345.913	59,803.472	24,065.445	30,314.090	47.8	46.4
3	Bank Al-Falah Limited	70,000	95,000	33,878.300	1,187.870	35,066.170	29,927.660	3,898.240	33,825.900	-3.5	38,525.834	37,400.530	15,090.410	16,067.440	50.1	35.6
4	Summit Bank Limited	1,500	2,000	687.648	0.249	687.897	764.918	0.267	765.185	11.235	722.405	783.911	1,064.212	1,018.874	45.9	38.3
5	Habib Metropolitan Bank Ltd.	12,000	20,000	3,348.424	224.806	3,573.230	4,431.075	304.123	4,735.198	32.5	2,200.449	3,711.628	3,711.720	4,882.284	29.8	23.7
6	JS Bank Limited	12,000	18,000	3,154.334	393.021	3,547.355	6,041.556	758.074	6,799.630	91.7	4,270.900	6,492.786	5,522.912	5,886.985	29.6	37.8
7	The First Women Bank Limited	700	700	4.117	-	4.117	5.492	3.700	9.192	123.3	123.399	13.667	84.006	69.625	0.6	1.3
8	Sindh Bank Limited	1,500	2,000	50.357	3.665	54.022	37.480	9.328	46.808	-13.4	58.719	78.577	1,030.248	935.088	3.6	2.3
9	Silk Bank Limited	2,500	2,500	363.720	-	363.720	331.250	-	331.250	-8.9	254.186	246.511	74.379	61.693	14.5	13.3
10	Soneri Bank Limited	16,000	20,000	3,734.655	2.520	3,737.175	9,843.154	34.996	9,878.150	164.3	3,830.544	8,648.796	2,716.672	3,802.937	23.4	49.4
11	The Bank of Khyber	19,000	20,000	2,436.159	216.553	2,652.712	2,696.659	937.862	3,634.521	37.0	839.198	3,607.214	3,276.802	2,805.448	14.0	18.2
12	The Bank of Punjab	45,300	77,000	8,074.999	5,450.737	13,525.736	19,455.546	3,953.131	23,408.677	73.1	8,431.089	16,808.021	25,378.226	31,053.561	29.9	30.4
13	Standard Chartered Bank (Pak.)	40,000	53,000	10,425.622	5,373.182	15,798.804	20,979.090	1,094.074	22,073.164	39.7	13,601.417	33,785.751	13,909.026	9,108.756	39.5	41.6
Total D.P.Bs (1-13)		350,000	488,200	119,371.419	15,474.614	134,846.033	173,617.546	16,938.292	190,555.838	41.3	128,526.399	185,231.510	102,787.149	121,240.486	38.5	39.0
Total Banks (I+II+III+IV)		1,453,000	1,765,200	496,250.632	38,345.500	534,596.132	629,695.069	52,242.612	681,937.681	27.6	512,991.168	667,172.685	424,135.703	468,944.333	36.8	38.6
V	Islamic Banks															
1	BankIslami Pakistan Limited	20,000	26,000	4,546.801	2,624.683	7,171.484	9,193.485	1,384.280	10,577.765	47.5	1,267.117	9,056.313	7,050.430	13,806.219	35.9	40.7
2	Meezan Bank Limited	42,000	85,000	20,337.159	79.431	20,416.590	28,633.299	7,579.916	36,213.215	77.4	4,403.936	36,236.859	12,271.616	12,159.252	48.6	42.6
3	Al Baraka Bank Limited	8,000	10,000	756.863	13.257	770.120	1,781.603	150.508	1,932.111	150.9	282.419	750.989	1,369.803	2,932.526	9.6	19.3
4	Dubai Islamic Bank Limited	10,000	13,000	1,509.784	-	1,509.784	4,730.238	-	4,730.238	213.3	1,375.850	4,518.829	3,030.190	6,006.630	15.1	36.4
5	MCB Islamic Bank Limited	3,000	5,000	503.692	67.415	571.107	654.300	-	654.300	14.6	532.736	119.027	1,676.768	2,106.420	19.0	13.1
6	Faysal Bank Limited	20,000	28,000	2,348.968	1,893.062	4,242.030	9,256.557	7,068.618	16,325.175	284.8	3,545.362	18,891.427	7,039.609	10,307.448	21.2	58.3
Total IBs (1-6)		103,000	167,000	30,003.267	4,677.848	34,681.115	54,249.482	16,183.322	70,432.804	103.1	11,407.420	69,573.444	32,438.416	47,318.495	33.7	42.2
Grand Total (I+II+III+IV+V)		1,556,000	1,932,200	526,253.899	43,023.348	569,277.247	683,944.551	68,425.934	752,370.485	32.2	524,398.588	736,746.129	456,574.119	516,262.828	36.6	38.9



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-NOVEMBER 2023 (FY 2023-24)

05 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principial)		% TARGET ACHIEVEMENT	
				July-November 2022 (FY 2022-23)			July-November 2023 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 9	By end November 2022	By end November 2023	By end November 2022	By end November 2023	November 2022 6 as % of 2	November 2023 9 as % of 3
	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	55,000	21,560.120	134.170	21,694.290	15,694.710	93.050	15,787.760	-27.2	10,609.810	15,194.260	52,147.030	49,131.090	40.9	28.7
2	NRSP Microfinance Bank Ltd.	40,000	30,000	3,537.919	528.156	4,066.075	4,454.069	46.669	4,500.738	10.7	3,751.786	4,127.142	20,362.630	13,961.285	10.2	15.0
3	HBL Micro Finance Bank Ltd.	38,000	43,000	15,068.920	-	15,068.920	17,102.400	-	17,102.400	13.5	10,647.980	12,266.170	43,912.040	54,287.710	39.7	39.8
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	609.959	-	609.959	287.311	-	287.311	-52.9	373.161	331.116	1,900.876	1,276.142	12.2	5.7
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	632.706	-	632.706	616.650	-	616.650	-2.5	729.188	677.982	1,261.611	1,068.415	12.7	12.3
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	13,026.156	-	13,026.156	15,634.167	-	15,634.167	20.0	8,655.427	10,985.481	37,870.882	50,344.196	50.1	38.6
7	U Micro Finance Bank Ltd.	40,000	78,000	23,958.070	-	23,958.070	28,564.889	-	28,564.889	19.2	10,037.853	20,984.364	42,408.950	64,616.483	59.9	36.6
8	FINCA Microfinance Bank Ltd.	16,000	16,000	1,861.760	12.750	1,874.510	5,256.870	7.470	5,264.340	180.8	2,525.400	2,042.890	9,597.090	7,948.530	11.7	32.9
9	APNA Microfinance Bank Ltd.	6,000	7,000	1,928.919	-	1,928.919	2,249.971	-	2,249.971	16.6	186.717	2,143.979	8,273.284	8,439.816	32.1	32.1
10	Sindh Microfinance Bank Ltd.	300	400	43.030	-	43.030	219.100	-	219.100	409.2	73.320	130.400	80.030	269.600	14.3	54.8
11	Advans Microfinance Bank Ltd.	700	700	103.418	-	103.418	25.101	-	25.101	-75.7	129.328	61.269	284.209	93.564	14.8	3.6
Total M.F.Bs (1-11)		230,000	280,600	82,330.977	675.076	83,006.053	90,105.238	147.189	90,252.427	8.7	47,719.970	68,945.053	218,098.632	251,436.831	36.1	32.2
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	15,000	13,000	4,807.580	-	4,807.580	5,258.250	-	5,258.250	9.4	4,857.950	4,978.640	7,737.570	7,789.870	32.1	40.4
2	Thardeep Microfinance Fnd.*	3,000	1,200	334.742	-	334.742	4.235	-	4.235	-98.7	255.121	75.307	952.975	925.201	11.2	0.4
3	SAFCO Support Foundation	2,000	1,400	241.177	-	241.177	319.461	-	319.461	32.5	294.344	317.079	918.597	908.230	12.1	22.8
4	Punjab Rural Support Prog.	2,000	3,000	369.960	-	369.960	523.090	-	523.090	41.4	329.180	443.150	716.550	690.050	18.5	17.4
5	Kashf Foundation	7,000	12,000	4,407.637	-	4,407.637	3,045.494	-	3,045.494	-30.9	3,240.921	3,934.671	5,831.180	5,043.011	63.0	25.4
6	Sindh Rural Support Org.	2,000	2,500	439.443	-	439.443	519.706	-	519.706	18.3	631.042	717.223	1,709.612	1,586.174	22.0	20.8
7	Damen Support Programme**	-	1,750	-	-	-	-	-	-	0.0	-	-	-	-	-	0.0
8	AGAHE*	1,450	1,500	611.15	-	611.150	409.400	-	409.400	-33.0	596.690	456.600	866.300	720.210	42.1	27.3
9	Villagers Development Org.*	50	50	8.52	-	8.518	5.530	-	5.530	-35.1	9.880	5.566	25.961	15.326	17.0	11.1
10	FFO Support Program	500	800	371.06	-	371.060	297.735	-	297.735	-19.8	316.005	321.998	461.150	424.400	74.2	37.2
Total MFIs/RSPs (1-10)		33,000	37,200	11,591.267	-	11,591.267	10,382.901	-	10,382.901	-10.4	10,531.133	11,250.234	19,219.895	18,102.472	35.1	27.9
Total Microfinance(VI+VII)		263,000	317,800	93,922.244	675.076	94,597.320	100,488.139	147.189	100,635.328	6.4	58,251.103	80,195.287	237,318.527	269,539.303	36.0	31.7
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	620,176.143	43,698.424	663,874.567	784,432.690	68,573.123	853,005.813	28.5	582,649.691	816,941.416	693,892.646	785,802.131	36.5	37.9

Note: Recoveries do not reflect the impact of write-offs/charge-offs during the period.

* Data not reported for July-November 2023, therefore, data of previous month is repeated.

** Damen Support Programme was not part of SBP's target regime in FY23. For FY24, target has been assigned, however, data has not been reported by Damen for July-November 2023.