



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

04 Month Analysis

(Amount in million Rs.)

Sr. No.		Name of Bank	TARGETS		DISBURSEMENT						RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT		
					July-October 2022 (FY 2022-23)			July-October 2023 (FY 2023-24)							% Change Over 6 Months		
			2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6 Months	By end October 2022	By end October 2023	By end October 2022	By end October 2023	October 2022 6 as % of 2	October 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	50,290.225	1,509.915	51,800.140	44,117.339	3,760.734	47,878.073	-7.6	43,860.592	50,812.742	30,558.084	25,551.774	53.4	39.2	
2	Habib Bank Limited	273,000	320,000	100,485.288	2,533.364	103,018.652	119,449.949	5,833.328	125,283.277	21.6	101,294.755	119,814.379	56,723.519	62,375.196	37.7	39.2	
3	MCB Bank Limited	150,000	175,000	47,774.703	76.020	47,850.723	57,477.927	693.149	58,171.076	21.6	49,945.245	59,670.470	26,210.211	25,196.869	31.9	33.2	
4	National Bank of Pakistan	310,000	360,000	40,371.734	802.645	41,174.379	87,209.594	2,257.806	89,467.400	117.3	38,824.766	84,650.790	65,000.235	89,197.399	13.3	24.9	
5	United Bank Limited	136,000	170,000	40,832.438	315.083	41,147.521	53,141.052	2,337.932	55,478.984	34.8	42,916.827	52,757.514	24,281.536	19,874.887	30.3	32.6	
TOTAL C.B's (1-5)		966,000	1,147,000	279,754.388	5,237.027	284,991.415	361,395.861	14,882.949	376,278.810	32.0	276,842.185	367,705.895	202,773.585	222,196.125	29.5	32.8	
II	Z.T.B.L	124,000	115,000	6,945.943	7,432.488	14,378.431	12,248.212	13,601.262	25,849.474	79.8	12,309.000	17,046.556	104,981.889	113,512.453	11.6	22.5	
III	P.P.C.B.L	13,000	15,000	1,209.239	919.136	2,128.375	1,024.805	622.186	1,646.991	-22.6	1,563.120	1,276.933	9,226.431	10,133.663	16.4	11.0	
IV	D. P. B's																
1	Askari Bank Limited	24,500	40,000	4,016.197	13.880	4,030.077	14,661.774	577.236	15,239.010	278.1	4,258.100	9,411.981	6,293.776	13,227.583	16.4	38.1	
2	Bank Al-Habib Limited	105,000	138,000	39,472.546	2,283.260	41,755.806	48,827.148	3,118.716	51,945.864	24.4	41,728.416	48,003.103	24,245.164	30,033.983	39.8	37.6	
3	Bank Al-Falah Limited	70,000	95,000	28,473.500	639.380	29,112.880	22,039.350	2,546.420	24,585.770	-15.6	31,355.234	23,869.750	17,322.570	19,167.270	41.6	25.9	
4	Summit Bank Limited	1,500	2,000	634.055	0.249	634.304	505.341	0.267	505.608	-20.29	641.356	517.912	1,081.898	1,023.168	42.3	25.3	
5	Habib Metropolitan Bank Ltd.	12,000	20,000	2,602.233	58.388	2,660.621	3,733.898	223.945	3,957.843	48.8	1,131.195	661.460	4,001.236	5,071.050	22.2	19.8	
6	JS Bank Limited	12,000	18,000	2,486.408	380.918	2,867.326	4,763.425	726.578	5,490.003	91.5	2,837.286	5,264.559	5,458.333	5,978.560	23.9	30.5	
7	The First Women Bank Limited	700	700	0.117	-	0.117	5.492	2.200	7.692	6474.4	121.883	12.179	81.522	69.607	0.0	1.1	
8	Sindh Bank Limited	1,500	2,000	40.908	3.152	44.060	30.464	4.547	35.011	-20.5	41.485	57.403	1,037.521	944.520	2.9	1.8	
9	Silk Bank Limited	2,500	2,500	310.823	-	310.823	307.437	-	307.437	-1.1	166.167	211.804	84.904	72.587	12.4	12.3	
10	Soneri Bank Limited	16,000	20,000	3,017.370	0.850	3,018.220	8,867.776	30.256	8,898.032	194.8	3,008.036	7,606.008	2,820.225	3,865.607	18.9	44.5	
11	The Bank of Khyber	19,000	20,000	2,206.339	202.178	2,408.517	2,683.159	856.222	3,539.381	47.0	834.796	2,186.498	3,229.178	3,108.273	12.7	17.7	
12	The Bank of Punjab	45,300	77,000	5,951.069	3,434.796	9,385.865	14,254.640	3,197.243	17,451.883	85.9	6,995.601	12,741.979	24,145.432	27,943.888	20.7	22.7	
13	Standard Chartered Bank (Pak.)	40,000	53,000	9,359.487	3,664.212	13,023.699	17,540.888	853.000	18,393.888	41.2	9,513.096	26,825.153	14,286.552	12,390.078	32.6	34.7	
Total D.P.Bs (1-13)		350,000	488,200	98,571.052	10,681.263	109,252.315	138,220.792	12,136.630	150,357.422	37.6	102,632.651	137,369.789	104,088.311	122,896.174	31.2	30.8	
Total Banks (I+II+III+IV)		1,453,000	1,765,200	386,480.622	24,269.914	410,750.536	512,889.670	41,243.027	554,132.697	34.9	393,346.956	523,399.173	421,070.216	468,738.415	28.3	31.4	
V	Islamic Banks																
1	BankIslami Pakistan Limited	20,000	26,000	3,437.125	2,156.058	5,593.183	4,409.841	943.770	5,353.611	-4.3	1,267.117	1,173.705	7,520.399	11,288.118	28.0	20.6	
2	Meezan Bank Limited	42,000	85,000	17,120.728	11.045	17,131.773	22,151.539	5,851.976	28,003.515	63.5	3,634.139	5,043.814	11,733.343	12,351.573	40.8	32.9	
3	Al Baraka Bank Limited	8,000	10,000	618.742	10.258	629.000	1,006.279	106.815	1,113.094	77.0	266.499	677.495	1,403.196	2,828.584	7.9	11.1	
4	Dubai Islamic Bank Limited	10,000	13,000	1,081.719	-	1,081.719	2,480.308	-	2,480.308	129.3	915.227	2,961.221	3,069.923	5,877.744	10.8	19.1	
5	MCB Islamic Bank Limited	3,000	5,000	289.874	60.280	350.154	334.210	-	334.210	-4.6	516.387	99.090	1,472.168	1,806.243	11.7	6.7	
6	Faysal Bank Limited	20,000	28,000	1,252.178	1,737.445	2,989.623	6,176.785	4,893.347	11,070.132	270.3	2,149.026	15,737.111	7,183.538	8,206.721	14.9	39.5	
Total IBs (1-6)		103,000	167,000	23,800.366	3,975.086	27,775.452	36,558.962	11,795.908	48,354.870	74.1	8,748.395	25,692.436	32,382.567	42,358.983	27.0	29.0	
Grand Total (I+II+III+IV+V)		1,556,000	1,932,200	410,280.988	28,245.000	438,525.988	549,448.632	53,038.935	602,487.567	37.4	402,095.351	549,091.609	453,452.783	511,097.398	28.2	31.2	



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TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-OCTOBER 2023 (FY 2023-24)

04 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-October 2022 (FY 2022-23)			July-October 2023 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6	By end October 2022	By end October 2023	By end October 2022	By end October 2023	October 2022 6 as % of 2	October 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	16,566.700	117.000	16,683.700	11,355.120	76.700	11,431.820	-31.5	8,186.880	7,251.560	51,514.110	48,825.920	31.5	20.8
2	NRSP Microfinance Bank Ltd.	40,000	30,000	1,871.288	182.821	2,054.109	3,197.554	45.439	3,242.993	57.9	1,574.142	3,233.246	20,701.642	13,967.796	5.1	10.8
3	HBL Micro Finance Bank Ltd.	38,000	43,000	11,733.274	-	11,733.274	13,258.250	-	13,258.250	13.0	8,196.244	9,331.870	42,985.687	52,627.160	30.9	30.8
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	477.517	-	477.517	204.490	-	204.490	-57.2	284.056	273.617	1,930.481	1,320.820	9.6	4.1
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	477.793	-	477.793	489.308	-	489.308	2.4	584.126	518.993	1,305.871	1,082.335	9.6	9.8
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	9,963.210	-	9,963.210	12,265.139	-	12,265.139	23.1	6,736.170	8,693.454	36,673.500	49,262.606	38.3	30.3
7	U Micro Finance Bank Ltd.	40,000	78,000	16,043.576	-	16,043.576	24,465.669	-	24,465.669	52.5	8,674.347	17,321.754	41,394.528	64,281.431	40.1	31.4
8	FINCA Microfinance Bank Ltd.	16,000	16,000	1,563.030	6.950	1,569.980	4,022.600	5.870	4,028.470	156.6	1,982.820	1,583.100	9,835.140	7,172.450	9.8	25.2
9	APNA Microfinance Bank Ltd.	6,000	7,000	1,451.551	-	1,451.551	1,578.928	-	1,578.928	8.8	34.473	152.520	8,175.151	8,378.287	24.2	22.6
10	Sindh Microfinance Bank Ltd.	300	400	34.850	-	34.850	160.550	-	160.550	360.7	73.320	46.260	83.970	241.760	11.6	40.1
11	Advans Microfinance Bank Ltd.	700	700	76.455	-	76.455	19.873	-	19.873	-74.0	99.086	50.596	290.133	102.057	10.9	2.8
Total M.F.Bs (1-11)		230,000	280,600	60,259.244	306.771	60,566.015	71,017.481	128.009	71,145.490	17.5	36,425.664	48,456.970	214,890.213	247,262.622	26.3	25.4
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	15,000	13,000	3,404.240	-	3,404.240	3,782.970	-	3,782.970	11.1	3,542.770	3,574.640	7,652.420	7,717.410	22.7	29.1
2	Thardeep Microfinance Fnd.	3,000	1,200	298.958	-	298.958	4.235	-	4.235	-98.6	200.692	75.307	1,079.106	925.201	10.0	0.4
3	SAFCO Support Foundation	2,000	1,400	167.959	-	167.959	264.366	-	264.366	57.4	229.377	251.602	918.441	917.747	8.4	18.9
4	Punjab Rural Support Prog.	2,000	3,000	369.960	-	369.960	414.800	-	414.800	12.1	329.180	357.240	716.550	666.430	18.5	13.8
5	Kashf Foundation	7,000	12,000	3,384.684	-	3,384.684	2,462.738	-	2,462.738	-27.2	2,570.417	3,207.942	5,592.001	5,332.545	48.4	20.5
6	Sindh Rural Support Org.	2,000	2,500	296.050	-	296.050	353.146	-	353.146	19.3	412.680	488.418	1,784.697	1,646.610	14.8	14.1
7	Damen Support Programme**	-	1,750			-			-	0.0					-	0.0
8	AGAHE	1,450	1,500	464.95	-	464.950	409.400	-	409.400	-11.9	468.480	456.600	843.600	720.210	32.1	27.3
9	Villagers Development Org.*	50	50	6.89	-	6.888	5.530	-	5.530	-19.7	8.436	5.566	25.856	15.326	13.8	11.1
10	FFO Support Program	500	800	285.97	-	285.970	287.050	-	287.050	0.4	263.248	308.497	429.371	427.496	57.2	35.9
Total MFIs/RSPs (1-10)		33,000	37,200	8,679.659	-	8,679.659	7,984.235	-	7,984.235	-8.0	8,025.280	8,725.812	19,042.042	18,368.975	26.3	21.5
Total Microfinance(VI+VII)		263,000	317,800	68,938.903	306.771	69,245.674	79,001.716	128.009	79,129.725	14.3	44,450.944	57,182.782	233,932.255	265,631.597	26.3	24.9
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	479,219.891	28,551.771	507,771.662	628,450.348	53,166.944	681,617.292	34.2	446,546.295	606,274.391	687,385.038	776,728.995	27.9	30.3

* Data not reported for July-October 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-October 2023.