



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-APRIL 2024 (FY24)

10 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principial)		% TARGET ACHIEVEMENT	
				July-April 2023 (FY 2022-23)			July-April 2024 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6	By end April 2023	By end April 2024	By end April 2023	By end April 2024	April 2023 as % of 2	April 2024 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	89,348.764	2,399.947	91,748.711	97,158.693	9,692.313	106,851.006	16.5	90,327.760	110,686.043	24,041.136	24,988.716	94.6	87.6
2	Habib Bank Limited	273,000	320,000	235,660.133	7,508.298	243,168.431	269,894.028	13,117.537	283,011.565	16.4	243,792.382	277,158.892	54,109.467	62,744.211	89.1	88.4
3	MCB Bank Limited	150,000	175,000	122,352.571	183.089	122,535.660	143,720.787	1,183.205	144,903.992	18.3	121,929.418	153,410.723	28,887.216	19,853.221	81.7	82.8
4	National Bank of Pakistan	310,000	360,000	126,549.504	5,507.733	132,057.237	243,389.040	9,492.221	252,881.261	91.5	126,240.719	246,444.008	69,311.291	90,832.205	42.6	70.2
5	United Bank Limited	136,000	170,000	121,678.306	4,549.551	126,227.857	157,866.550	6,855.134	164,721.684	30.5	126,457.588	159,253.893	26,726.895	31,211.348	92.8	96.9
	TOTAL C.B's (1-5)	966,000	1,147,000	695,589.278	20,148.618	715,737.896	912,029.098	40,340.410	952,369.508	33.1	708,747.867	946,953.559	203,076.005	229,629.701	74.1	83.0
II	Z.T.B.L	124,000	115,000	27,035.701	25,375.574	52,411.275	32,454.223	31,460.474	63,914.697	21.9	47,654.820	48,982.489	105,373.251	117,630.737	42.3	55.6
III	P.P.C.B.L	13,000	15,000	4,194.870	2,418.339	6,613.209	4,600.412	2,566.821	7,167.233	8.4	5,550.102	6,076.514	9,724.282	10,808.388	50.9	47.8
IV	D. P. B's															
1	Askari Bank Limited	24,500	40,000	12,983.812	68.323	13,052.135	34,866.425	3,048.346	37,914.771	190.5	13,947.329	32,338.432	7,161.723	13,533.085	53.3	94.8
2	Bank Al-Habib Limited	105,000	138,000	102,106.369	5,089.644	107,196.013	116,782.153	12,414.897	129,197.050	20.5	106,277.441	124,634.210	25,136.349	30,654.039	102.1	93.6
3	Bank Al-Falah Limited	70,000	95,000	55,227.940	2,730.940	57,958.880	55,115.790	19,734.550	74,850.340	29.1	58,909.239	74,007.946	15,350.181	19,027.564	82.8	78.8
4	Summit Bank Limited	1,500	2,000	1,410.051	0.249	1,410.300	1,549.351	0.267	1,549.618	9.9	1,409.778	1,387.153	1,067.566	986.429	94.0	77.5
5	Habib Metropolitan Bank Ltd.	12,000	20,000	9,077.322	1,200.280	10,277.602	10,128.699	948.163	11,076.862	7.8	8,215.218	10,953.218	3,231.938	3,982.359	85.6	55.4
6	JS Bank Limited	12,000	18,000	7,357.269	712.139	8,069.408	12,221.862	1,253.610	13,475.472	67.0	8,455.304	12,929.590	5,142.649	6,127.680	67.2	74.9
7	The First Women Bank Limited	700	700	4.122	2.646	6.768	7.304	6.200	13.504	99.5	140.648	28.170	69.408	59.434	1.0	1.9
8	Sindh Bank Limited	1,500	2,000	103.399	5.429	108.828	97.684	19.382	117.066	7.6	155.344	196.300	989.669	887.624	7.3	5.9
9	Silk Bank Limited	2,500	2,500	637.065	-	637.065	637.078	-	637.078	0.0	516.228	546.599	78.322	60.347	25.5	25.5
10	Soneri Bank Limited	16,000	20,000	8,260.590	2.670	8,263.260	17,265.273	82.649	17,347.922	109.9	8,598.333	15,928.305	2,474.968	3,993.200	51.6	86.7
11	The Bank of Khyber	19,000	20,000	5,827.752	385.348	6,213.100	7,341.772	1,282.547	8,624.319	38.8	3,134.624	8,034.368	3,118.298	2,756.045	32.7	43.1
12	The Bank of Punjab	45,300	77,000	25,171.733	10,308.315	35,480.048	55,235.409	10,175.658	65,411.067	84.4	28,418.479	52,411.469	24,486.108	37,452.495	78.3	84.9
13	Standard Chartered Bank (Pak.)	40,000	53,000	27,951.858	9,572.471	37,524.329	62,843.172	2,733.740	65,576.912	74.8	26,032.678	70,782.390	22,935.237	16,846.729	93.8	123.7
	Total D.P.Bs (1-13)	350,000	488,200	256,119.282	30,078.454	286,197.736	374,091.972	51,700.009	425,791.981	48.8	264,210.643	404,178.150	111,242.416	136,367.030	81.8	87.2
	Total Banks (I+II+III+IV)	1,453,000	1,765,200	982,939.131	78,020.985	1,060,960.116	1,323,175.705	126,067.714	1,449,243.419	36.6	1,026,163.432	1,406,190.712	429,415.954	494,435.856	73.0	82.1
V	Islamic Banks															
1	BankIslami Pakistan Limited	20,000	26,000	8,347.072	3,427.297	11,774.369	16,215.591	2,417.799	18,633.390	58.3	1,267.117	19,117.411	7,820.228	11,800.746	58.9	71.7
2	Meezan Bank Limited	42,000	85,000	31,009.402	8,237.482	39,246.884	59,633.041	15,494.582	75,127.623	91.4	31,604.494	68,602.134	11,447.809	18,587.575	93.4	88.4
3	Al Baraka Bank Limited	8,000	10,000	1,086.095	15.930	1,102.025	7,856.173	260.578	8,116.751	636.5	1,215.019	5,916.076	1,272.567	3,951.314	13.8	81.2
4	Dubai Islamic Bank Limited	10,000	13,000	3,731.219	10.800	3,742.019	7,085.939	15.364	7,101.303	89.8	3,593.028	7,035.746	3,194.304	5,875.980	37.4	54.6
5	MCB Islamic Bank Limited	3,000	5,000	963.381	660.374	1,623.755	1,840.697	15.432	1,856.129	14.3	1,557.143	2,151.369	1,775.022	1,275.926	54.1	37.1
6	Faysal Bank Limited	20,000	28,000	7,598.509	5,832.447	13,430.956	14,060.286	11,689.427	25,749.713	91.7	10,446.624	26,386.302	9,327.273	12,272.100	67.2	92.0
	Total IBs (1-6)	103,000	167,000	52,735.678	18,184.330	70,920.008	106,691.727	29,893.182	136,584.909	92.6	49,683.425	129,209.038	34,837.203	53,763.641	68.9	81.8
	Grand Total (I+II+III+IV+V)	1,556,000	1,932,200	1,035,674.809	96,205.315	1,131,880.124	1,429,867.432	155,960.896	1,585,828.328	40.1	1,075,846.857	1,535,399.750	464,253.157	548,199.497	72.7	82.1



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10 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-April 2023 (FY 2022-23)			July-April 2024 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6	By end April 2023	By end April 2024	By end April 2023	By end April 2024	April 2023 6 as % of 2	April 2024 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	41,556.240	240.950	41,797.190	36,775.700	335.230	37,110.930	-11.2	21,740.150	32,319.740	54,843.770	51,378.570	78.9	67.5
2	NRSP Microfinance Bank Ltd.	40,000	30,000	7,529.986	1,307.185	8,837.171	8,289.726	48.549	8,338.275	-5.6	8,950.360	9,611.633	15,480.043	11,863.724	22.1	27.8
3	HBL Micro Finance Bank Ltd.	38,000	43,000	30,541.199	-	30,541.199	28,829.470	-	28,829.470	-5.6	22,885.634	24,521.650	47,284.475	53,759.270	80.4	67.0
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	1,139.251	-	1,139.251	531.469	-	531.469	-53.3	653.821	441.753	1,744.974	1,006.738	22.8	10.6
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,393.267	-	1,393.267	1,266.951	-	1,266.951	-9.1	1,481.891	1,363.698	1,221.425	1,022.460	27.9	25.3
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	28,821.009	-	28,821.009	32,820.843	-	32,820.843	13.9	19,588.982	24,029.119	38,009.609	52,957.117	110.9	81.0
7	U Micro Finance Bank Ltd.	40,000	78,000	52,477.850	-	52,477.850	49,807.513	-	49,807.513	-5.1	23,356.735	41,385.887	50,499.588	65,108.272	131.2	63.9
8	FINCA Microfinance Bank Ltd.	16,000	16,000	2,933.590	55.940	2,989.530	10,434.010	7.470	10,441.480	249.3	8,046.700	4,580.260	5,190.810	9,696.770	18.7	65.3
9	APNA Microfinance Bank Ltd.	6,000	7,000	3,748.552	-	3,748.552	4,666.767	-	4,666.767	24.5	1,057.939	4,509.808	8,113.887	8,489.910	62.5	66.7
10	Sindh Microfinance Bank Ltd.	300	400	198.270	-	198.270	431.790	-	431.790	117.8	129.300	316.310	165.870	296.500	66.1	107.9
11	Advans Microfinance Bank Ltd.	700	700	197.902	-	197.902	45.280	-	45.280	-77.1	302.899	117.738	184.245	47.040	28.3	6.5
Total M.F.Bs (1-11)		230,000	280,600	170,537.116	1,604.075	172,141.191	173,899.519	391.249	174,290.768	1.2	108,194.411	143,197.596	222,738.696	255,626.371	74.8	62.1
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	15,000	13,000	9,437.020	-	9,437.020	15,246.250	-	15,246.250	61.6	9,996.760	9,971.450	7,230.650	8,081.820	62.9	117.3
2	Thardeep Microfinance Fnd.	3,000	1,200	521.819	-	521.819	4.715	-	4.715	-99.1	399.884	152.061	1,025.073	848.942	17.4	0.4
3	SAFCO Support Foundation	2,000	1,400	443.242	-	443.242	583.511	-	583.511	31.6	496.608	634.745	889.057	853.096	22.2	41.7
4	Punjab Rural Support Prog.	2,000	3,000	888.310	-	888.310	925.500	-	925.500	4.2	873.360	877.530	689.860	665.330	44.4	30.9
5	Kashf Foundation*	7,000	12,000	9,235.007	-	9,235.007	5,340.569	-	5,340.569	-42.2	6,264.943	6,525.487	6,479.608	4,191.922	131.9	44.5
6	Sindh Rural Support Org.	2,000	2,500	1,321.360	-	1,321.360	2,250.759	-	2,250.759	70.3	1,540.120	1,544.219	1,709.700	1,928.448	66.1	90.0
7	Damen Support Programme**	-	1,750	-	-	-	-	-	-	-	-	-	-	-	-	-
8	AGAHE*	1,450	1,500	1,149.82	-	1,149.817	1,012.800	-	1,012.800	-11.9	1,216.030	1,088.420	776.040	670.470	79.3	67.5
9	Villagers Development Org.*	50	50	13.068	-	13.068	11.533	-	11.533	-	13.999	7.894	26.316	19.718	26.1	23.1
10	FFO Support Program	500	800	742.65	-	742.645	339.650	-	339.650	-54.3	673.963	370.265	473.796	417.715	148.5	42.5
Total MFIs/RSPs (1-10)		33,000	37,200	23,752.288	-	23,752.288	25,715.287	-	25,715.287	8.3	21,475.667	21,172.071	19,300.100	17,677.461	72.0	69.1
Total Microfinance(VI+VII)		263,000	317,800	194,289.404	1,604.075	195,893.479	199,614.806	391.249	200,006.055	2.1	129,670.078	164,369.667	242,038.796	273,303.832	74.5	62.9
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	1,229,964.213	97,809.390	1,327,773.603	1,629,482.238	156,352.145	1,785,834.383	34.5	1,205,516.935	1,699,769.417	706,291.953	821,503.329	73.0	79.4

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

* Data not reported for July-April 2024, therefore, data of previous month is repeated.

** Damen Support Programme was not part of SBPs target regime in FY23. For FY24, target has been assigned, however, data has not been reported by Damen for July-April 2024.