



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-JANUARY 2024 (FY 2023-24)

07 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
		2022-23	2023-24	July-January 2023 (FY 2022-23)			July-January 2024 (FY 2023-24)				By end January 2023	By end January 2024	By end January 2023	By end January 2024	January 2023 6 as % of 2	January 2024 9 as % of 3
				Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6						
	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	76,565.941	1,835.925	78,401.866	70,911.030	6,588.493	77,499.523	-1.2	76,488.687	80,295.227	23,917.398	26,028.049	80.8	63.5
2	Habib Bank Limited	273,000	320,000	174,082.999	4,701.937	178,784.936	195,175.823	9,884.008	205,059.831	14.7	180,350.794	201,850.652	53,137.850	60,100.717	65.5	64.1
3	MCB Bank Limited	150,000	175,000	85,759.280	100.687	85,859.967	98,509.894	1,163.126	99,673.020	16.1	80,975.249	107,694.051	33,189.445	20,338.909	57.2	57.0
4	National Bank of Pakistan	310,000	360,000	92,725.922	4,902.609	97,628.531	189,950.284	5,702.548	195,652.832	100.4	92,859.530	190,173.905	68,263.774	89,876.504	31.5	54.3
5	United Bank Limited	136,000	170,000	87,880.281	2,952.984	90,833.265	104,307.910	4,293.983	108,601.893	19.6	91,280.875	108,272.318	26,105.221	26,073.128	66.8	63.9
	TOTAL C.B's (1-5)	966,000	1,147,000	517,014.423	14,494.142	531,508.565	658,854.941	27,632.158	686,487.099	29.2	521,955.135	688,286.153	204,613.688	222,417.307	55.0	59.9
II	Z.T.B.L	124,000	115,000	16,736.071	18,265.195	35,001.266	24,226.570	24,965.051	49,191.621	40.5	31,913.457	35,323.795	104,216.339	116,771.863	28.2	42.8
III	P.P.C.B.L	13,000	15,000	3,210.224	1,754.119	4,964.343	3,178.951	1,698.618	4,877.569	-1.7	4,188.420	3,622.023	9,437.100	10,405.003	38.2	32.5
IV	D. P. B's															
1	Askari Bank Limited	24,500	40,000	8,077.399	45.803	8,123.202	24,639.094	1,395.738	26,034.832	220.5	9,550.554	20,749.796	6,100.051	13,253.846	33.2	65.1
2	Bank Al-Habib Limited	105,000	138,000	66,573.342	3,342.983	69,916.325	86,319.900	9,417.777	95,737.677	36.9	70,477.769	87,834.486	23,656.334	33,994.415	66.6	69.4
3	Bank Al-Falah Limited	70,000	95,000	44,537.330	1,910.750	46,448.080	39,918.720	10,017.630	49,936.350	7.5	50,999.480	52,188.430	14,210.890	17,338.090	66.4	52.6
4	Summit Bank Limited	1,500	2,000	857.372	0.249	857.621	919.478	0.267	919.745	7.2438	867.147	733.781	1,079.336	1,009.874	57.2	46.0
5	Habib Metropolitan Bank Ltd.	12,000	20,000	6,533.497	971.608	7,505.105	7,294.153	592.297	7,886.450	5.1	5,232.908	6,856.084	3,628.376	4,889.080	62.5	39.4
6	JS Bank Limited	12,000	18,000	5,124.372	468.169	5,592.541	8,083.959	1,003.546	9,087.505	62.5	6,112.533	8,747.740	5,297.842	5,919.906	46.6	50.5
7	The First Women Bank Limited	700	700	4.117	-	4.117	6.206	3.700	9.906	140.6	130.632	19.038	76.773	64.968	0.6	1.4
8	Sindh Bank Limited	1,500	2,000	77.041	4.511	81.552	61.913	10.249	72.162	-11.5	100.605	133.047	1,015.887	905.973	5.4	3.6
9	Silk Bank Limited	2,500	2,500	499.587	-	499.587	466.962	-	466.962	-6.5	364.892	379.436	95.991	60.716	20.0	18.7
10	Soneri Bank Limited	16,000	20,000	5,535.053	2.520	5,537.573	14,022.754	78.688	14,101.442	154.7	5,921.649	12,069.974	2,425.965	4,605.051	34.6	70.5
11	The Bank of Khyber	19,000	20,000	4,046.887	300.333	4,347.220	5,956.184	1,102.478	7,058.662	62.4	1,747.196	6,412.216	3,743.193	3,422.025	22.9	35.3
12	The Bank of Punjab	45,300	77,000	12,270.493	8,621.871	20,892.364	36,144.163	7,948.933	44,093.096	111.0	15,366.568	31,595.791	24,459.362	36,950.203	46.1	57.3
13	Standard Chartered Bank (Pak.)	40,000	53,000	14,634.989	7,187.106	21,822.095	36,356.155	1,881.845	38,238.000	75.2	16,936.158	42,396.699	16,388.552	16,662.643	54.6	72.1
	Total D.P.Bs (1-13)	350,000	488,200	168,771.479	22,855.903	191,627.382	260,189.641	33,453.148	293,642.789	53.2	183,808.091	270,116.518	102,178.552	139,076.790	54.8	60.1
	Total Banks (I+II+III+IV)	1,453,000	1,765,200	705,732.197	57,369.359	763,101.556	946,450.103	87,748.975	1,034,199.078	35.5	741,865.103	997,348.489	420,445.679	488,670.963	52.5	58.6
V	Islamic Banks															
1	BankIslami Pakistan Limited	20,000	26,000	5,576.360	2,971.117	8,547.477	11,164.889	2,119.529	13,284.418	55.4	1,267.117	14,366.959	7,069.478	11,202.224	42.7	51.1
2	Meezan Bank Limited	42,000	85,000	27,281.866	449.145	27,731.011	41,989.681	11,338.757	53,328.438	92.3	14,532.769	51,327.924	10,513.358	14,034.400	66.0	62.7
3	Al Baraka Bank Limited	8,000	10,000	990.963	14.260	1,005.223	3,962.908	210.578	4,173.486	315.2	716.353	2,103.950	1,383.001	3,820.170	12.6	41.7
4	Dubai Islamic Bank Limited	10,000	13,000	2,493.318	-	2,493.318	5,451.652	12.364	5,464.016	119.1	2,362.958	5,275.604	3,117.297	5,999.013	24.9	42.0
5	MCB Islamic Bank Limited	3,000	5,000	596.948	410.375	1,007.323	1,400.043	3.457	1,403.500	39.3	882.441	1,299.514	1,763.279	1,675.149	33.6	28.1
6	Faysal Bank Limited	20,000	28,000	4,449.266	3,057.516	7,506.782	11,881.372	9,512.524	21,393.896	185.0	7,254.590	23,325.264	6,595.133	10,977.323	37.5	76.4
	Total IBs (1-6)	103,000	167,000	41,388.721	6,902.413	48,291.134	75,850.545	23,197.209	99,047.754	105.1	27,016.228	97,699.215	30,441.546	47,708.279	46.9	59.3
	Grand Total (I+II+III+IV+V)	1,556,000	1,932,200	747,120.918	64,271.772	811,392.690	1,022,300.648	110,946.184	1,133,246.832	39.7	768,881.331	1,095,047.704	450,887.225	536,379.242	52.1	58.7



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07 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
		2022-23	2023-24	July-January 2023 (FY 2022-23)			July-January 2024 (FY 2023-24)				By end January 2023	By end January 2024	By end January 2023	By end January 2024	January 2023 6 as % of 2	January 2024 9 as % of 3
				Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change 9 Over 6						
	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	29,780.730	159.900	29,940.630	24,577.020	179.170	24,756.190	-17.3	15,039.220	19,424.790	52,447.600	48,768.780	56.5	45.0
2	NRSP Microfinance Bank Ltd.	40,000	30,000	5,653.171	1,068.004	6,721.175	6,477.158	48.369	6,525.527	-2.9	6,576.247	6,790.186	16,317.896	12,453.714	16.8	21.8
3	HBL Micro Finance Bank Ltd.	38,000	43,000	22,898.710	-	22,898.710	23,900.050	-	23,900.050	4.4	16,713.290	18,339.160	45,493.410	55,012.360	60.3	55.6
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	839.560	-	839.560	408.436	-	408.436	-51.4	527.835	1,125.656	1,814.385	1,145.938	16.8	8.2
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	963.454	-	963.454	906.439	-	906.439	-5.9	1,011.545	964.427	1,263.575	1,068.170	19.3	18.1
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	20,115.899	-	20,115.899	25,054.434	-	25,054.434	24.6	13,198.192	16,945.252	39,688.159	52,946.622	77.4	61.9
7	U Micro Finance Bank Ltd.	40,000	78,000	35,035.932	-	35,035.932	37,493.610	-	37,493.610	7.0	13,038.118	29,376.546	44,870.851	65,049.911	87.6	48.1
8	FINCA Microfinance Bank Ltd.	16,000	16,000	2,253.760	39.510	2,293.270	7,492.890	7.470	7,500.360	227.1	6,561.590	2,615.470	5,979.660	9,223.820	14.3	46.9
9	APNA Microfinance Bank Ltd.	6,000	7,000	2,625.819	-	2,625.819	3,125.505	-	3,125.505	19.0	437.124	3,114.577	8,296.337	8,342.462	43.8	44.7
10	Sindh Microfinance Bank Ltd.	300	400	95.990	-	95.990	321.110	-	321.110	234.5	84.900	200.750	110.070	301.270	32.0	80.3
11	Advans Microfinance Bank Ltd.	700	700	154.217	-	154.217	33.683	-	33.683	-78.2	212.616	86.971	243.373	70.231	22.0	4.8
Total M.F.Bs (1-11)		230,000	280,600	120,417.242	1,267.414	121,684.656	129,790.335	235.009	130,025.344	6.9	73,400.677	98,983.785	216,525.316	254,383.278	52.9	46.3
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	15,000	13,000	6,918.440	-	6,918.440	7,711.060	-	7,711.060	11.5	6,942.920	7,125.800	7,762.230	8,098.960	46.1	59.3
2	Thardeep Microfinance Fnd.	3,000	1,200	418.215	-	418.215	4.715	-	4.715	-98.9	322.902	116.280	970.050	884.744	13.9	0.4
3	SAFCO Support Foundation	2,000	1,400	286.162	-	286.162	456.181	-	456.181	59.4	354.590	411.733	873.769	874.411	14.3	32.6
4	Punjab Rural Support Prog.	2,000	3,000	640.260	-	640.260	700.490	-	700.490	9.4	598.430	621.990	712.900	695.850	32.0	23.3
5	Kashf Foundation	7,000	12,000	6,400.982	-	6,400.982	4,203.411	-	4,203.411	-34.3	4,035.048	5,307.976	6,167.280	4,537.965	91.4	35.0
6	Sindh Rural Support Org.	2,000	2,500	825.551	-	825.551	1,999.930	-	1,999.930	142.3	1,036.041	1,318.780	1,502.604	1,475.500	41.3	80.0
7	Damen Support Programme**	-	1,750	-	-	-	-	-	-	0.0	-	-	-	-	0.0	0.0
8	AGAHE*	1,450	1,500	837.47	-	837.470	740.400	-	740.400	-11.6	596.690	772.860	837.170	763.000	57.8	49.4
9	Villagers Development Org.*	50	50	12.07	-	12.068	11.533	-	11.533	-4.4	12.599	7.894	26.730	19.718	24.1	23.1
10	FFO Support Program	500	800	471.10	-	471.095	320.505	-	320.505	-32.0	392.021	343.310	326.042	425.654	94.2	40.1
Total MFIs/RSPs (1-10)		33,000	37,200	16,810.243	-	16,810.243	16,148.225	-	16,148.225	-3.9	14,291.241	16,026.623	19,178.775	17,775.802	50.9	43.4
Total Microfinance(VI+VII)		263,000	317,800	137,227.485	1,267.414	138,494.899	145,938.560	235.009	146,173.569	5.5	87,691.918	115,010.408	235,704.091	272,159.080	52.7	46.0
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	884,348.403	65,539.186	949,887.589	1,168,239.208	111,181.193	1,279,420.401	34.7	856,573.249	1,210,058.112	686,591.316	808,538.322	52.2	56.9

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

* Data not reported for July-January 2024, 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-January 2024.