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

**12 Month Analysis** (Amount in million Rs.)

| Sr. No. | Name of Bank | TARGETS | | DISBURSEMENT | | | | | | | RECOVERIES (Principal) | | OUT STANDING (Prinicipal) | | % TARGET ACHIEVEMENT | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | July-June 2023 (FY 2022-23) | | | July-June 2024 (FY 2023-24) | | | | | | | | | |
| | | 2022-23 | 2023-24 | Production | Development | Total ( 4 + 5 ) | Production | Development | Total ( 7+8 ) | % Change 9 Over 6 | By end June 2023 | By end June 2024 | By end June 2023 | By end June 2024 | June 2023 6 as % of 2 | June 2024 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** | 100,947.832 | 2,405.050 | 103,352.882 | 117,950.436 | 12,510.788 | 130,461.224 | 26.2 | 97,151.294 | 123,719.332 | 28,823.753 | 35,565.645 | 106.5 | 106.9 |
| 2 | Habib Bank Limited | **273,000** | **320,000** | 285,616.701 | 9,830.550 | 295,447.251 | 322,920.075 | 16,055.532 | 338,975.607 | 14.7 | 293,287.484 | 330,860.675 | 56,891.538 | 65,006.470 | 108.2 | 105.9 |
| 3 | MCB Bank Limited | **150,000** | **175,000** | 154,762.948 | 721.416 | 155,484.364 | 173,962.941 | 1,241.082 | 175,204.023 | 12.7 | 155,409.187 | 182,197.741 | 28,360.151 | 21,366.234 | 103.7 | 100.1 |
| 4 | National Bank of Pakistan | **310,000** | **360,000** | 266,718.032 | 11,623.094 | 278,341.126 | 354,640.742 | 13,392.616 | 368,033.358 | 32.2 | 259,188.652 | 347,441.155 | 84,394.952 | 104,987.155 | 89.8 | 102.2 |
| 5 | United Bank Limited | **136,000** | **170,000** | 139,609.614 | 5,956.327 | 145,565.941 | 179,000.915 | 9,193.245 | 188,194.160 | 29.3 | 146,803.565 | 185,140.859 | 25,743.564 | 28,796.854 | 107.0 | 110.7 |
| **TOTAL C.B's (1-5)** | | **966,000** | **1,147,000** | **947,655.127** | **30,536.437** | **978,191.564** | **1,148,475.109** | **52,393.263** | **1,200,868.372** | **22.8** | **951,840.182** | **1,169,359.762** | **224,213.958** | **255,722.358** | **101.3** | **104.7** |
| **II** | **Z.T.B.L** | **124,000** | **115,000** | **42,661.985** | **32,761.887** | **75,423.872** | **39,563.181** | **39,850.763** | **79,413.944** | **5.3** | **67,095.381** | **62,626.885** | **108,125.441** | **119,377.562** | **60.8** | **69.1** |
| **III** | **P.P.C.B.L** | **13,000** | **15,000** | **5,504.388** | **3,009.051** | **8,513.439** | **5,777.368** | **3,472.035** | **9,249.403** | **8.6** | **7,456.945** | **7,847.309** | **9,717.670** | **11,119.764** | **65.5** | **61.7** |
| **IV** | **D. P. B's** | | | | | | | | | | | | | | | |
| 1 | Askari Bank Limited | **24,500** | **40,000** | 18,179.874 | 852.818 | 19,032.692 | 42,025.500 | 3,780.761 | 45,806.261 | 140.7 | 19,426.022 | 39,756.806 | 8,062.520 | 14,018.268 | 77.7 | 114.5 |
| 2 | Bank Al-Habib Limited | **105,000** | **138,000** | 124,498.015 | 6,318.843 | 130,816.858 | 135,641.027 | 16,134.525 | 151,775.552 | 16.0 | 128,943.415 | 136,340.170 | 26,091.216 | 31,850.611 | 124.6 | 110.0 |
| 3 | Bank Al-Falah Limited | **70,000** | **95,000** | 67,361.310 | 5,004.510 | 72,365.820 | 64,113.800 | 33,545.440 | 97,659.240 | 35.0 | 76,165.010 | 94,178.010 | 19,590.170 | 23,071.400 | 103.4 | 102.8 |
| 4 | Summit Bank Limited | **1,500** | **2,000** | 1,525.857 | 0.267 | 1,526.124 | 1,813.152 | 0.267 | 1,813.419 | 18.8 | 1,654.292 | 1,617.270 | 1,021.937 | 1,019.153 | 101.7 | 90.7 |
| 5 | Habib Metropolitan Bank Ltd. | **12,000** | **20,000** | 11,754.856 | 1,819.821 | 13,574.677 | 12,848.055 | 1,285.809 | 14,133.864 | 4.1 | 10,114.211 | 13,085.431 | 3,858.715 | 4,907.146 | 113.1 | 70.7 |
| 6 | JS Bank Limited | **12,000** | **18,000** | 9,938.025 | 1,092.575 | 11,030.600 | 14,730.232 | 1,737.470 | 16,467.702 | 49.3 | 11,222.746 | 15,567.555 | 5,580.141 | 6,480.288 | 91.9 | 91.5 |
| 7 | The First Women Bank Limited | **700** | **700** | 9.591 | 6.046 | 15.637 | 11.716 | 6.200 | 17.916 | 14.6 | 144.825 | 31.627 | 74.100 | 60.389 | 2.2 | 2.6 |
| 8 | Sindh Bank Limited | **1,500** | **2,000** | 123.063 | 6.141 | 129.204 | 140.979 | 68.087 | 209.066 | 61.8 | 197.294 | 248.320 | 966.858 | 927.604 | 8.6 | 10.5 |
| 9 | Silk Bank Limited | **2,500** | **2,500** | 779.391 | - | 779.391 | 716.048 | - | 716.048 | -8.1 | 700.734 | 620.236 | 31.408 | 62.106 | 31.2 | 28.6 |
| 10 | Soneri Bank Limited | **16,000** | **20,000** | 9,989.229 | 4.315 | 9,993.544 | 19,293.676 | 209.076 | 19,502.752 | 95.2 | 10,230.002 | 17,461.197 | 2,573.583 | 4,615.138 | 62.5 | 97.5 |
| 11 | The Bank of Khyber | **19,000** | **20,000** | 12,741.234 | 959.710 | 13,700.944 | 8,017.443 | 1,408.803 | 9,426.246 | -31.2 | 9,627.606 | 8,684.568 | 2,778.141 | 2,891.721 | 72.1 | 47.1 |
| 12 | The Bank of Punjab | **45,300** | **77,000** | 38,553.092 | 11,685.980 | 50,239.072 | 66,512.627 | 16,040.256 | 82,552.883 | 64.3 | 44,895.968 | 63,302.840 | 24,452.900 | 43,702.936 | 110.9 | 107.2 |
| 13 | Standard Chartered Bank (Pak.) | **40,000** | **53,000** | 31,889.420 | 11,646.813 | 43,536.233 | 74,734.426 | 3,318.177 | 78,052.603 | 79.3 | 34,121.262 | 78,923.030 | 20,821.343 | 21,181.780 | 108.8 | 147.3 |
| **Total D.P.Bs (1-13)** | | **350,000** | **488,200** | **327,342.957** | **39,397.839** | **366,740.796** | **440,598.681** | **77,534.871** | **518,133.552** | **41.3** | **347,443.387** | **469,817.060** | **115,903.032** | **154,788.540** | **104.8** | **106.1** |
| **Total Banks (I+II+III+IV)** | | **1,453,000** | **1,765,200** | **1,323,164.457** | **105,705.214** | **1,428,869.671** | **1,634,414.339** | **173,250.932** | **1,807,665.271** | **26.5** | **1,373,835.895** | **1,709,651.016** | **457,960.101** | **541,008.224** | **98.3** | **102.4** |
| **V** | **Islamic Banks** | | | | | | | | | | | | | | | |
| 1 | BankIslami Pakistan Limited | **20,000** | **26,000** | 16,102.446 | 5,850.521 | 21,952.967 | 23,121.429 | 3,101.187 | 26,222.616 | 19.4 | 16,003.956 | 26,064.230 | 12,284.767 | 12,443.153 | 109.8 | 100.9 |
| 2 | Meezan Bank Limited | **42,000** | **85,000** | 36,514.402 | 9,475.482 | 45,989.884 | 69,099.518 | 17,923.492 | 87,023.010 | 89.2 | 34,884.961 | 77,658.141 | 12,033.886 | 21,528.275 | 109.5 | 102.4 |
| 3 | Al Baraka Bank Limited | **8,000** | **10,000** | 3,087.102 | 18.330 | 3,105.432 | 9,200.248 | 288.529 | 9,488.777 | 205.6 | 3,462.823 | 6,859.570 | 1,750.636 | 4,379.838 | 38.8 | 94.9 |
| 4 | Dubai Islamic Bank Limited | **10,000** | **13,000** | 7,055.213 | 14.800 | 7,070.013 | 10,485.146 | 19.104 | 10,504.250 | 48.6 | 6,077.281 | 8,464.768 | 5,810.422 | 7,850.261 | 70.7 | 80.8 |
| 5 | MCB Islamic Bank Limited | **3,000** | **5,000** | 1,397.261 | 660.374 | 2,057.635 | 2,687.556 | 15.432 | 2,702.988 | 31.4 | 2,194.888 | 2,341.453 | 1,571.147 | 1,932.699 | 68.6 | 54.1 |
| 6 | Faysal Bank Limited | **20,000** | **28,000** | 11,757.979 | 9,341.888 | 21,099.867 | 15,981.512 | 12,268.343 | 28,249.855 | 33.9 | 14,568.408 | 28,844.031 | 12,874.400 | 12,314.513 | 105.5 | 100.9 |
| **Total IBs (1-6)** | | **103,000** | **167,000** | **75,914.403** | **25,361.395** | **101,275.798** | **130,575.409** | **33,616.087** | **164,191.496** | **62.1** | **77,192.317** | **150,232.193** | **46,325.258** | **60,448.739** | **98.3** | **98.3** |
| **Grand Total (I+II+III+IV+V)** | | **1,556,000** | **1,932,200** | **1,399,078.860** | **131,066.609** | **1,530,145.469** | **1,764,989.748** | **206,867.019** | **1,971,856.767** | **28.9** | **1,451,028.212** | **1,859,883.209** | **504,285.359** | **601,456.963** | **98.3** | **102.1** |

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

**12 Month Analysis** (Amount in million Rs.)

| Sr. No. | Name of MFBs/MFIs/RSPs | TARGETS | | DISBURSEMENT July-June 2023 (FY 2022-23) | | | DISBURSEMENT July-June 2024 (FY 2023-24) | | | | RECOVERIES (Principal) | | OUT STANDING (Prinicipal) | | % TARGET ACHIEVEMENT | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 2022-23 | 2023-24 | Production | Development | Total (4 + 5) | Production | Development | Total (7+8) | % Change 9 Over 6 | By end June 2023 | By end June 2024 | By end June 2023 | By end June 2024 | June 2023 6 as % of 2 | June 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** | 46,941.130 | 281.810 | 47,222.940 | 46,505.720 | 482.110 | 46,987.830 | -0.5 | 26,799.910 | 39,347.820 | 51,172.500 | 52,788.190 | 89.1 | 85.4 |
| 2 | NRSP Microfinance Bank Ltd. | **40,000** | **30,000** | 11,307.861 | 1,460.076 | 12,767.937 | 11,684.226 | 48.769 | 11,732.995 | -8.1 | 12,826.026 | 15,072.338 | 16,258.499 | 12,150.177 | 31.9 | 39.1 |
| 3 | HBL Micro Finance Bank Ltd. | **38,000** | **43,000** | 38,688.120 | - | 38,688.120 | 35,905.890 | - | 35,905.890 | -7.2 | 29,030.480 | 32,103.690 | 49,451.480 | 53,253.690 | 101.8 | 83.5 |
| 4 | Pak Oman Microfinance Bank Ltd. | **5,000** | **5,000** | 1,330.922 | - | 1,330.922 | 623.623 | - | 623.623 | -53.1 | 681.424 | 457.351 | 1,674.296 | 907.397 | 26.6 | 12.5 |
| 5 | Telenor Micro Finance Bank Ltd. | **5,000** | **5,000** | 1,641.537 | - | 1,641.537 | 1,493.520 | - | 1,493.520 | -9.0 | 1,623.149 | 1,631.392 | 1,169.217 | 981.850 | 32.8 | 29.9 |
| 6 | Mobilink Microfinance Bank Ltd. | **26,000** | **40,500** | 36,226.025 | - | 36,226.025 | 40,944.577 | - | 40,944.577 | 13.0 | 24,838.134 | 30,750.188 | 45,695.510 | 53,136.398 | 139.3 | 101.1 |
| 7 | U Micro Finance Bank Ltd. | **40,000** | **78,000** | 69,466.907 | - | 69,466.907 | 59,045.798 | - | 59,045.798 | -15.0 | 33,589.791 | 51,365.026 | 57,152.816 | 63,620.012 | 173.7 | 75.7 |
| 8 | FINCA Microfinance Bank Ltd. | **16,000** | **16,000** | 3,632.650 | 59.870 | 3,692.520 | 12,884.670 | 7.470 | 12,892.140 | 249.1 | 9,213.420 | 6,535.000 | 4,727.080 | 10,063.840 | 23.1 | 80.6 |
| 9 | APNA Microfinance Bank Ltd. | **6,000** | **7,000** | 4,882.724 | - | 4,882.724 | 6,076.313 | - | 6,076.313 | 24.4 | 1,585.973 | 5,738.021 | 8,334.314 | 8,670.970 | 81.4 | 86.8 |
| 10 | Sindh Microfinance Bank Ltd. | **300** | **400** | 249.590 | - | 249.590 | 583.330 | - | 583.330 | 133.7 | 165.290 | 493.540 | 180.900 | 270.680 | 83.2 | 145.8 |
| 11 | Advans Microfinance Bank Ltd. | **700** | **700** | 210.911 | - | 210.911 | 52.950 | - | 52.950 | -74.9 | 335.721 | 127.908 | 157.718 | 44.208 | 30.1 | 7.6 |
| **Total M.F.Bs (1-11)** | | **230,000** | **280,600** | **214,578.377** | **1,801.756** | **216,380.133** | **215,800.617** | **538.349** | **216,338.966** | **0.0** | **140,689.318** | **183,622.274** | **235,974.330** | **255,887.412** | **94.1** | **77.1** |
| **VII** | **Microfinance Institutions/ RSPs** | | | | | | | | | | | | | | | |
| 1 | National Rural Support Programme | **15,000** | **13,000** | 12,532.810 | - | 12,532.810 | 15,246.250 | - | 15,246.250 | 21.7 | 12,469.270 | 13,124.040 | 7,513.960 | 8,145.620 | 83.6 | 117.3 |
| 2 | Thardeep Microfinance Fnd.* | **3,000** | **1,200** | 582.402 | - | 582.402 | 4.715 | - | 4.715 | -99.2 | 506.198 | 152.061 | 996.712 | 848.942 | 19.4 | 0.4 |
| 3 | SAFCO Support Foundation | **2,000** | **1,400** | 643.053 | - | 643.053 | 734.270 | - | 734.270 | 14.2 | 679.840 | 729.792 | 894.137 | 909.918 | 32.2 | 52.4 |
| 4 | Punjab Rural Support Prog.* | **2,000** | **3,000** | 1,017.510 | - | 1,017.510 | 925.500 | - | 925.500 | -9.0 | 1,074.550 | 877.530 | 617.430 | 665.330 | 50.9 | 30.9 |
| 5 | Kashf Foundation | **7,000** | **12,000** | 10,791.292 | - | 10,791.292 | 6,621.396 | - | 6,621.396 | -38.6 | 7,825.880 | 8,082.680 | 6,624.259 | 3,933.691 | 154.2 | 55.2 |
| 6 | Sindh Rural Support Org. | **2,000** | **2,500** | 1,603.450 | - | 1,603.450 | 2,302.439 | - | 2,302.439 | 43.6 | 1,737.890 | 1,628.630 | 1,877.800 | 2,052.450 | 80.2 | 92.1 |
| 7 | Damen Support Programme** | **-** | **1,750** | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | AGAHE | **1,450** | **1,500** | 1,374.26 | - | 1,374.257 | 1,193.390 | - | 1,193.390 | -13.2 | 1,451.390 | 1,286.880 | 765.120 | 647.690 | 94.8 | 79.6 |
| 9 | Villagers Development Org.* | **50** | **50** | 22.998 | - | 22.998 | 11.533 | - | 11.533 | - | 23.707 | 7.894 | 26.308 | 19.718 | 46.0 | 23.1 |
| 10 | FFO Support Program | **500** | **800** | 862.12 | - | 862.115 | 470.750 | - | 470.750 | -45.4 | 808.658 | 502.513 | 458.540 | 416.547 | 172.4 | 58.8 |
| **Total MFIs/RSPs (1-10)** | | **33,000** | **37,200** | **29,429.887** | **-** | **29,429.887** | **27,510.243** | **-** | **27,510.243** | **-6.5** | **26,577.383** | **26,392.020** | **19,774.266** | **17,639.906** | **89.2** | **74.0** |
| **Total Microfinance( VI+VII)** | | **263,000** | **317,800** | **244,008.264** | **1,801.756** | **245,810.020** | **243,310.860** | **538.349** | **243,849.209** | **-0.8** | **167,266.701** | **210,014.294** | **255,748.596** | **273,527.318** | **93.5** | **76.7** |
| **Grand Total (I+II+III+IV+V+VI+VII)** | | **1,819,000** | **2,250,000** | **1,643,087.124** | **132,868.365** | **1,775,955.489** | **2,008,300.608** | **207,405.368** | **2,215,705.976** | **24.8** | **1,618,294.913** | **2,069,897.503** | **760,033.955** | **874,984.281** | **97.6** | **98.5** |

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

* Data not reported for July-June 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-June 2024.