



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

09 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of Bank	TARGETS		DISBURSEMENT						RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT		
				July-March 2023 (FY 2022-23)			July-March 2024 (FY 2023-24)							March 2023 6 as % of 2	March 2024 9 as % of 3	
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change 9 Over 6	By end March 2023	By end March 2024	By end March 2023			By end March 2024
	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	87,348.169	2,399.272	89,747.441	89,768.810	9,111.312	98,880.122	10.2	86,203.428	103,182.624	26,164.198	24,521.251	92.5	81.0
2	Habib Bank Limited	273,000	320,000	216,947.544	6,377.753	223,325.297	247,777.976	12,227.872	260,005.848	16.4	221,426.220	254,945.792	56,625.638	61,951.593	81.8	81.3
3	MCB Bank Limited	150,000	175,000	112,654.430	165.351	112,819.781	129,301.412	1,182.843	130,484.255	15.7	109,771.323	138,212.016	31,329.433	20,632.192	75.2	74.6
4	National Bank of Pakistan	310,000	360,000	117,933.759	5,366.164	123,299.923	226,037.297	6,437.793	232,475.090	88.5	116,878.116	226,687.502	69,916.580	90,182.540	39.8	64.6
5	United Bank Limited	136,000	170,000	113,246.757	4,288.737	117,535.494	142,202.932	6,485.236	148,688.168	26.5	116,057.688	142,610.460	27,922.737	31,826.441	86.4	87.5
TOTAL C.B's (1-5)		966,000	1,147,000	648,130.659	18,597.277	666,727.936	835,088.427	35,445.056	870,533.483	30.6	650,336.775	865,638.394	211,958.586	229,114.017	69.0	75.9
II	Z.T.B.L	124,000	115,000	23,361.589	23,712.108	47,073.697	29,989.902	29,442.373	59,432.275	26.3	42,799.612	44,762.557	105,064.528	117,387.680	38.0	51.7
III	P.P.C.B.L	13,000	15,000	3,994.639	2,204.967	6,199.606	4,294.984	2,306.454	6,601.438	6.5	5,231.996	5,650.853	9,628.785	10,668.069	47.7	44.0
IV	D. P. B's															
1	Askari Bank Limited	24,500	40,000	11,889.788	68.323	11,958.111	33,480.528	2,927.841	36,408.369	204.5	12,761.172	31,348.792	6,962.017	13,028.387	48.8	91.0
2	Bank Al-Habib Limited	105,000	138,000	91,275.196	4,507.593	95,782.789	107,493.365	11,085.261	118,578.626	23.8	93,768.583	112,210.049	26,231.989	32,459.790	91.2	85.9
3	Bank Al-Falah Limited	70,000	95,000	51,526.250	2,571.140	54,097.390	47,165.920	18,609.500	65,775.420	21.6	57,044.104	68,071.870	14,013.522	17,293.720	77.3	69.2
4	Summit Bank Limited	1,500	2,000	1,249.969	0.249	1,250.218	1,318.706	0.267	1,318.973	5.5	1,251.131	1,133.667	1,066.042	1,009.219	83.3	65.9
5	Habib Metropolitan Bank Ltd.	12,000	20,000	8,224.861	1,142.956	9,367.817	9,378.997	908.390	10,287.387	9.8	6,910.600	9,469.631	3,382.781	4,676.479	78.1	51.4
6	JS Bank Limited	12,000	18,000	6,631.511	658.106	7,289.617	10,950.908	1,070.445	12,021.353	64.9	7,634.086	11,796.340	5,435.567	5,805.168	60.7	66.8
7	The First Women Bank Limited	700	700	4.122	2.646	6.768	6.306	6.200	12.506	84.8	138.844	26.447	71.212	60.159	1.0	1.8
8	Sindh Bank Limited	1,500	2,000	94.081	4.846	98.927	88.423	14.797	103.220	4.3	132.602	187.576	1,001.337	882.502	6.6	5.2
9	Silk Bank Limited	2,500	2,500	576.521	-	576.521	581.472	-	581.472	0.9	431.949	480.668	102.059	71.010	23.1	23.3
10	Soneri Bank Limited	16,000	20,000	7,616.755	2.670	7,619.425	16,321.413	78.688	16,400.101	115.2	7,676.832	14,873.838	2,752.634	4,099.846	47.6	82.0
11	The Bank of Khyber	19,000	20,000	5,059.002	358.253	5,417.255	6,132.492	1,240.218	7,372.710	36.1	3,134.624	6,834.368	3,321.493	3,212.412	28.5	36.9
12	The Bank of Punjab	45,300	77,000	22,349.295	9,496.705	31,846.000	50,824.936	9,536.352	60,361.288	89.5	25,754.938	48,151.400	23,953.553	36,662.789	70.3	78.4
13	Standard Chartered Bank (Pak.)	40,000	53,000	25,809.490	8,513.072	34,322.562	57,165.526	2,733.740	59,899.266	74.5	22,928.802	62,795.754	22,837.346	17,924.854	85.8	113.0
Total D.P.Bs (1-13)		350,000	488,200	232,306.841	27,326.559	259,633.400	340,908.992	48,211.699	389,120.691	49.9	239,568.267	367,380.400	111,131.552	137,186.335	74.2	79.7
Total Banks (I+II+III+IV)		1,453,000	1,765,200	907,793.728	71,840.911	979,634.639	1,210,282.305	115,405.582	1,325,687.887	35.3	937,936.650	1,283,432.204	437,783.451	494,356.101	67.4	75.1
V	Islamic Banks															
1	BankIslami Pakistan Limited	20,000	26,000	7,146.431	3,302.644	10,449.075	13,844.583	2,145.441	15,990.024	53.0	1,267.117	17,802.669	7,188.982	10,472.122	52.2	61.5
2	Meezan Bank Limited	42,000	85,000	30,927.102	4,577.833	35,504.935	54,433.101	14,239.982	68,673.083	93.4	21,615.032	63,777.144	12,283.925	16,929.825	84.5	80.8
3	Al Baraka Bank Limited	8,000	10,000	1,051.915	15.930	1,067.845	5,622.390	260.578	5,882.968	450.9	1,158.468	2,957.719	1,292.902	4,675.888	13.3	58.8
4	Dubai Islamic Bank Limited	10,000	13,000	3,602.747	6.800	3,609.547	7,054.889	12.364	7,067.253	95.8	3,480.398	6,919.739	3,207.211	5,957.937	36.1	54.4
5	MCB Islamic Bank Limited	3,000	5,000	887.191	660.374	1,547.565	1,769.328	15.432	1,784.760	15.3	1,177.810	1,857.569	2,008.146	1,498.355	51.6	35.7
6	Faysal Bank Limited	20,000	28,000	5,902.411	3,925.724	9,828.135	13,190.485	11,557.147	24,747.632	151.8	9,566.039	25,427.383	6,605.231	12,228.938	49.1	88.4
Total IBs (1-6)		103,000	167,000	49,517.797	12,489.305	62,007.102	95,914.776	28,230.944	124,145.720	100.2	38,264.864	118,742.223	32,586.397	51,763.065	60.2	74.3
Grand Total (I+II+III+IV+V)		1,556,000	1,932,200	957,311.525	84,330.216	1,041,641.741	1,306,197.081	143,636.526	1,449,833.607	39.2	976,201.514	1,402,174.427	470,369.848	546,119.166	66.9	75.0



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TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY-MARCH 2024 (FY 2023-24)

09 Month Analysis																(Amount in million Rs.)	
Sr. No	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT		
				July-March 2023 (FY 2022-23)			July-March 2024 (FY 2023-24)								March 2023 6 as % of 2	March 2024 9 as % of 3	
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change 9 Over 6	By end March 2023	By end March 2024	By end March 2023	By end March 2024			
	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	38,663.650	232.680	38,896.330	32,952.420	277.220	33,229.640	-14.6	19,550.620	29,279.200	55,457.280	50,626.740	73.4	60.4	
2	NRSP Microfinance Bank Ltd.	40,000	30,000	6,967.791	1,250.111	8,217.902	7,932.953	48.479	7,981.432	-2.9	8,213.021	8,681.255	16,236.555	11,909.924	20.5	26.6	
3	HBL Micro Finance Bank Ltd.	38,000	43,000	28,267.560	-	28,267.560	27,843.250	-	27,843.250	-1.5	21,111.740	22,665.840	46,754.090	54,628.910	74.4	64.8	
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	1,098.743	-	1,098.743	71.375		71.375	-93.5	624.433	37.102	1,799.421	298.756	22.0	1.4	
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,274.857	-	1,274.857	1,161.119	-	1,161.119	-8.9	1,349.857	1,231.364	1,255.637	1,048.210	25.5	23.2	
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	26,387.550	-	26,387.550	29,939.835	-	29,939.835	13.5	17,697.629	21,935.297	37,565.146	52,614.311	101.5	73.9	
7	U Micro Finance Bank Ltd.	40,000	78,000	47,977.133	-	47,977.133	45,848.290	-	45,848.290	-4.4	20,162.322	37,495.076	49,456.611	65,107.517	119.9	58.8	
8	FINCA Microfinance Bank Ltd.	16,000	16,000	2,726.100	50.100	2,776.200	9,498.400	7.470	9,505.870	242.4	7,542.080	3,924.970	5,482.100	9,663.540	17.4	59.4	
9	APNA Microfinance Bank Ltd.	6,000	7,000	3,445.193	-	3,445.193	4,104.061	-	4,104.061	19.1	839.871	4,062.399	8,192.153	8,374.743	57.4	58.6	
10	Sindh Microfinance Bank Ltd.	300	400	165.420	-	165.420	405.530	-	405.530	145.2	113.020	277.240	150.370	309.180	55.1	101.4	
11	Advans Microfinance Bank Ltd.	700	700	184.180	-	184.180	42.501	-	42.501	-76.9	279.380	111.936	197.796	51.130	26.3	6.1	
Total M.F.Bs (1-11)		230,000	280,600	157,158.177	1,532.891	158,691.068	159,799.734	333.169	160,132.903	0.9	97,483.973	129,701.679	222,547.159	254,632.961	69.0	57.1	
VII	Microfinance Institutions/ RSPs																
1	National Rural Support Programme	15,000	13,000	8,630.150	-	8,630.150	15,246.250	-	15,246.250	76.7	8,619.170	8,850.550	7,791.580	8,298.630	57.5	117.3	
2	Thardeep Microfinance Fnd.	3,000	1,200	521.819	-	521.819	4.715	-	4.715	-99.1	399.884	143.899	1,025.073	858.062	17.4	0.4	
3	SAFCO Support Foundation	2,000	1,400	443.242	-	443.242	507.336	-	507.336	14.5	496.608	528.775	889.057	858.502	22.2	36.2	
4	Punjab Rural Support Prog.	2,000	3,000	826.650	-	826.650	871.510	-	871.510	5.4	780.340	792.290	721.030	696.580	41.3	29.1	
5	Kashf Foundation	7,000	12,000	8,444.892	-	8,444.892	5,340.569	-	5,340.569	-36.8	5,511.948	6,525.487	6,506.237	4,191.922	120.6	44.5	
6	Sindh Rural Support Org.	2,000	2,500	1,214.687	-	1,214.687	2,189.720	-	2,189.720	80.3	1,402.773	1,481.297	1,737.367	1,823.750	60.7	87.6	
7	Damen Support Programme**	-	1,750	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	11.533	-	11.533	-	-	7.894	-	19.718	0.0	23.1	
10	FFO Support Program	500	800	665.81	-	665.810	339.550	-	339.550	-49.0	622.079	361.281	448.978	426.678	133.2	42.4	
Total MFIs/RSPs (1-10)		33,000	37,200	21,584.720	-	21,584.720	25,251.583	-	25,251.583	17.0	18,429.492	19,464.333	19,956.492	17,936.842	65.4	67.9	
Total Microfinance(VI+VII)		263,000	317,800	178,742.897	1,532.891	180,275.788	185,051.317	333.169	185,384.486	2.8	115,913.465	149,166.012	242,503.651	272,569.803	68.5	58.3	
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	1,136,054.422	85,863.107	1,221,917.529	1,491,248.398	143,969.695	1,635,218.093	33.8	1,092,114.979	1,551,340.439	712,873.499	818,688.969	67.2	72.7	

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

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