



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

11 Month Analysis

(Amount in million Rs.)

Sl. No.	Name of Bank	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-May 2023 (FY 2022-23)			July-May 2024 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6	By end May 2023	By end May 2024	By end May 2023	By end May 2024	May 2023 as % of 2	May 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	92,936.209	2,403.300	95,339.509	102,878.470	9,744.803	112,623.273	18.1	94,610.565	119,251.586	23,350.109	22,195.440	98.3	92.3
2	Habib Bank Limited	273,000	320,000	259,474.539	8,500.902	267,975.441	298,046.167	14,409.333	312,455.500	16.6	269,277.047	306,701.654	53,405.417	62,645.383	98.2	97.6
3	MCB Bank Limited	150,000	175,000	137,178.619	297.202	137,475.821	157,904.616	1,207.551	159,112.167	15.7	142,391.772	167,449.689	23,365.020	20,026.169	91.7	90.9
4	National Bank of Pakistan	310,000	360,000	215,684.725	9,412.461	225,097.186	291,502.240	10,441.317	301,943.557	34.1	212,280.582	290,782.936	78,049.466	95,555.573	72.6	83.9
5	United Bank Limited	136,000	170,000	133,531.636	5,239.510	138,771.146	166,847.192	7,736.359	174,583.551	25.8	141,050.529	171,395.973	24,113.719	28,931.131	102.0	102.7
TOTAL C.B's (1-5)		966,000	1,147,000	838,805.728	25,853.375	864,659.103	1,017,178.685	43,539.363	1,060,718.048	22.7	859,610.495	1,055,581.838	202,283.731	229,353.696	89.5	92.5
II	Z.T.B.L	124,000	115,000	35,472.822	28,592.206	64,065.028	35,737.885	34,479.357	70,217.242	9.6	57,936.722	56,040.560	106,489.671	116,842.308	51.7	61.1
III	P.P.C.B.L	13,000	15,000	4,667.576	2,708.094	7,375.670	5,151.104	3,145.122	8,296.226	12.5	6,356.371	7,050.309	9,680.475	10,963.586	56.7	55.3
IV	D. P. B's															
1	Askari Bank Limited	24,500	40,000	15,840.408	718.295	16,558.703	38,148.726	3,115.383	41,264.109	149.2	17,631.331	36,117.346	7,314.080	13,115.573	67.6	103.2
2	Bank Al-Habib Limited	105,000	138,000	113,659.556	5,721.333	119,380.889	125,728.546	13,422.230	139,150.776	16.6	118,001.832	136,251.760	25,596.829	28,990.219	113.7	100.8
3	Bank Al-Falah Limited	70,000	95,000	58,515.560	2,943.030	61,458.590	59,737.460	22,011.860	81,749.320	33.0	67,055.750	75,712.718	15,401.860	20,229.920	87.8	86.1
4	Summit Bank Limited	1,500	2,000	1,525.857	0.267	1,526.124	1,762.187	0.267	1,762.454	15.5	1,654.292	1,568.537	1,021.937	1,016.028	101.7	88.1
5	Habib Metropolitan Bank Ltd.	12,000	20,000	10,041.322	1,249.437	11,290.759	11,060.481	1,164.749	12,225.230	8.3	9,124.231	12,114.602	3,320.507	3,969.340	94.1	61.1
6	JS Bank Limited	12,000	18,000	8,391.233	740.707	9,131.940	13,860.728	1,391.374	15,252.102	67.0	10,155.003	14,738.033	5,109.793	6,094.210	76.1	84.7
7	The First Women Bank Limited	700	700	4.122	4.146	8.268	7.702	6.200	13.902	68.1	142.388	29.516	69.168	58.486	1.2	2.0
8	Sindh Bank Limited	1,500	2,000	115.434	5.830	121.264	118.849	27.751	146.600	20.9	176.731	223.330	979.478	890.128	8.1	7.3
9	Silk Bank Limited	2,500	2,500	723.737	-	723.737	670.290	-	670.290	-7.4	610.675	575.502	70.548	64.650	28.9	26.8
10	Soneri Bank Limited	16,000	20,000	8,943.408	2.670	8,946.078	17,526.704	87.169	17,613.873	96.9	9,408.948	16,217.254	2,347.171	3,970.202	55.9	88.1
11	The Bank of Khyber	19,000	20,000	9,913.495	843.238	10,756.733	7,351.367	1,346.405	8,697.772	-19.1	7,255.417	8,034.368	2,977.549	2,834.640	56.6	43.5
12	The Bank of Punjab	45,300	77,000	30,583.184	11,405.892	41,989.076	56,312.206	14,003.181	70,315.387	67.5	34,375.279	58,064.946	24,403.525	36,703.340	92.7	91.3
13	Standard Chartered Bank (Pak.)	40,000	53,000	30,185.337	10,283.111	40,468.448	67,289.734	3,125.410	70,415.144	74.0	30,847.677	74,415.261	21,027.142	18,052.088	101.2	132.9
Total D.P.Bs (1-13)		350,000	488,200	288,442.653	33,917.956	322,360.609	399,574.980	59,701.979	459,276.959	42.5	306,439.554	434,063.173	109,639.587	135,988.824	92.1	94.1
Total Banks (I+II+III+IV)		1,453,000	1,765,200	1,167,388.779	91,071.631	1,258,460.410	1,457,642.654	140,865.821	1,598,508.475	27.0	1,230,343.142	1,552,735.880	428,093.464	493,148.414	86.6	90.6
V	Islamic Banks															
1	BankIslami Pakistan Limited	20,000	26,000	11,132.841	4,243.722	15,376.563	20,759.362	2,560.343	23,319.705	51.7	1,267.117	23,565.121	7,602.929	12,039.351	76.9	89.7
2	Meezan Bank Limited	42,000	85,000	33,384.402	9,362.482	42,746.884	64,911.381	16,801.992	81,713.373	91.2	32,724.961	73,540.694	12,661.324	20,336.085	101.8	96.1
3	Al Baraka Bank Limited	8,000	10,000	1,770.923	15.930	1,786.853	8,138.173	264.511	8,402.684	370.3	1,749.886	5,944.225	1,628.396	4,209.099	22.3	84.0
4	Dubai Islamic Bank Limited	10,000	13,000	5,081.449	10.800	5,092.249	8,292.132	15.364	8,307.496	63.1	4,127.279	8,282.949	3,990.236	5,834.970	50.9	63.9
5	MCB Islamic Bank Limited	3,000	5,000	1,314.701	660.374	1,975.075	2,335.603	15.432	2,351.035	19.0	1,807.868	2,242.306	1,875.620	1,680.924	65.8	47.0
6	Faysal Bank Limited	20,000	28,000	10,171.890	8,200.146	18,372.036	14,786.147	11,780.196	26,566.343	44.6	12,942.491	27,165.691	11,772.486	12,309.341	91.9	94.9
Total IBs (1-6)		103,000	167,000	62,856.206	22,493.454	85,349.660	119,222.798	31,437.838	150,660.636	76.5	54,619.602	140,740.986	39,530.991	56,409.770	82.9	90.2
Grand Total (I+II+III+IV+V)		1,556,000	1,932,200	1,230,244.985	113,565.085	1,343,810.070	1,576,865.452	172,303.659	1,749,169.111	30.2	1,284,962.744	1,693,476.866	467,624.455	549,558.184	86.4	90.5



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11 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT							RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT	
				July-May 2023 (FY 2022-23)			July-May 2024 (FY 2023-24)									
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over: 6	By end May 2023	By end May 2024	By end May 2023	By end May 2024	May 2023 6 as % of 2	May 2024 9 as % of 3
No.	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	44,830.340	254.560	45,084.900	42,548.000	417.120	42,965.120	-4.7	24,699.110	36,485.020	52,614.070	52,671.680	85.1	78.1
2	NRSP Microfinance Bank Ltd.	40,000	30,000	10,039.450	1,391.337	11,430.787	9,466.535	48.699	9,515.234	-16.8	11,732.967	10,963.980	15,582.775	11,663.105	28.6	31.7
3	HBL Micro Finance Bank Ltd.	38,000	43,000	34,093.440	-	34,093.440	32,668.210	-	32,668.210	-4.2	26,155.720	28,743.010	47,753.690	53,376.700	89.7	76.0
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	1,261.420	-	1,261.420	590.732	-	590.732	-53.2	679.652	452.220	1,705.113	953.632	25.2	11.8
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	1,524.644	-	1,524.644	1,394.200	-	1,394.200	-8.6	1,620.706	1,497.832	1,197.413	1,013.000	30.5	27.9
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	32,678.191	-	32,678.191	36,942.824	-	36,942.824	13.1	22,444.719	27,541.356	44,124.867	53,056.728	125.7	91.2
7	U Micro Finance Bank Ltd.	40,000	78,000	60,362.086	-	60,362.086	54,954.377	-	54,954.377	-9.0	28,432.822	46,748.058	53,221.586	64,709.652	150.9	70.5
8	FINCA Microfinance Bank Ltd.	16,000	16,000	3,327.200	57.900	3,385.100	11,874.650	7.470	11,882.120	251.0	8,720.920	5,601.280	4,912.160	10,086.370	21.2	74.3
9	APNA Microfinance Bank Ltd.	6,000	7,000	4,350.457	-	4,350.457	5,373.497	-	5,373.497	23.5	1,333.415	5,141.057	8,196.568	8,565.569	72.5	76.8
10	Sindh Microfinance Bank Ltd.	300	400	223.030	-	223.030	463.240	-	463.240	107.7	146.440	356.260	172.890	287.880	74.3	115.8
11	Advans Microfinance Bank Ltd.	700	700	206.432	-	206.432	49.851	-	49.851	-75.9	321.702	123.109	169.654	46.548	29.5	7.1
Total M.F.Bs (1-11)		230,000	280,600	192,896.690	1,703.797	194,600.487	196,326.116	473.289	196,799.405	1.1	126,288.173	163,653.182	229,650.786	256,430.864	84.6	70.1
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme*	15,000	13,000	11,115.650	-	11,115.650	15,246.250	-	15,246.250	37.2	11,598.650	9,971.450	7,305.370	8,081.820	74.1	117.3
2	Thardeep Microfinance Fnd.*	3,000	1,200	571.410	-	571.410	4.715	-	4.715	-99.2	458.449	152.061	1,031.100	848.942	19.0	0.4
3	SAFCO Support Foundation	2,000	1,400	596.267	-	596.267	695.920	-	695.920	16.7	632.316	703.229	906.426	898.119	29.8	49.7
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	10,099.692	-	10,099.692	6,330.571	-	6,330.571	-37.3	7,057.317	7,602.396	6,537.276	3,974.880	144.3	52.8
6	Sindh Rural Support Org.	2,000	2,500	1,484.409	-	1,484.409	2,250.759	-	2,250.759	51.6	1,655.405	1,544.219	1,757.706	1,928.448	74.2	90.0
7	Damen Support Programme**	-	1,750			-			-	-					-	-
8	AGAHE*	1,450	1,500	1,254.18	-	1,254.177	1,012.800	-	1,012.800	-19.2	1,335.130	1,088.420	761.300	670.470	86.5	67.5
9	Villagers Development Org.*	50	50	15.763	-	15.763	11.533	-	11.533	-	16.134	7.894	26.876	19.718	31.5	23.1
10	FFO Support Program	500	800	789.60	-	789.595	398.230	-	398.230	-49.6	724.630	416.328	470.048	425.560	157.9	49.8
Total MFIs/RSPs (1-10)		33,000	37,200	26,815.273	-	26,815.273	26,876.278	-	26,876.278	0.2	24,351.391	22,363.527	19,485.962	17,513.287	81.3	72.2
Total Microfinance(VI+VII)		263,000	317,800	219,711.963	1,703.797	221,415.760	223,202.394	473.289	223,675.683	1.0	150,639.564	186,016.709	249,136.748	273,944.151	84.2	70.4
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	1,449,956.948	115,268.882	1,565,225.830	1,800,067.846	172,776.948	1,972,844.794	26.0	1,435,602.308	1,879,493.575	716,761.203	823,502.335	86.0	87.7

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

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