



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

01 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 2022 (FY 2022-23)			July 2023 (FY 2023-24)				By end July 2022	By end July 2023	By end July 2022	By end July 2023	July 2023 as % of 2022	July 2023 as % of 2023
				Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	% Change Over 6 Months						
	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	14,729.960	408.447	15,138.407	13,908.272	3,295.654	17,203.926	13.6	11,714.690	13,714.993	31,039.215	31,094.033	15.6	14.1
2	Habib Bank Limited	273,000	320,000	21,293.746	443.159	21,736.905	29,012.950	888.787	29,901.737	37.6	22,973.814	31,441.906	53,662.673	55,355.505	8.0	9.3
3	MCB Bank Limited	150,000	175,000	11,808.051	-	11,808.051	12,259.450	182.606	12,442.056	5.4	10,184.474	11,370.954	30,191.037	28,611.907	7.9	7.1
4	National Bank of Pakistan	310,000	360,000	2,779.387	108.110	2,887.497	12,567.787	509.863	13,077.650	352.9	6,164.174	15,901.831	59,374.115	81,570.771	0.9	3.6
5	United Bank Limited	136,000	170,000	7,958.750	40.938	7,999.688	11,507.939	415.979	11,923.918	49.1	9,341.220	14,515.081	24,728.355	20,364.235	5.9	7.0
	TOTAL C.B's (1-5)	966,000	1,147,000	58,569.894	1,000.654	59,570.548	79,256.398	5,292.889	84,549.287	41.9	60,378.372	86,944.765	198,995.395	216,996.451	6.2	7.4
II	Z.T.B.L	124,000	115,000	1,513.440	1,529.078	3,042.518	1,611.475	2,627.904	4,239.379	39.3	2,712.214	3,750.442	103,929.312	106,133.050	2.5	3.7
III	P.P.C.B.L	13,000	15,000	356.742	150.208	506.950	395.017	192.924	587.941	16.0	444.270	452.201	8,723.853	9,785.373	3.9	3.9
IV	D. P. B's															
1	Askari Bank Limited	24,500	40,000	930.893	-	930.893	2,042.813	92.029	2,134.842	129.3	1,274.106	1,111.075	5,898.803	8,715.616	3.8	5.3
2	Bank Al-Habib Limited	105,000	138,000	10,138.824	526.139	10,664.963	11,270.837	550.537	11,821.374	10.8	9,180.141	9,775.276	25,702.598	28,137.320	10.2	8.6
3	Bank Al-Falah Limited	70,000	95,000	9,706.170	265.530	9,971.700	5,013.300	264.770	5,278.070	-47.1	10,474.527	6,812.600	19,158.740	18,070.920	14.2	5.6
4	Summit Bank Limited*	1,500	2,000	-	-	-	-	-	-	-	35.698	-	1,044.975	-	0.0	0.0
5	Habib Metropolitan Bank Ltd.	12,000	20,000	547.183	0.417	547.600	590.563	51.212	641.775	17.2	254.039	15.886	3,888.069	3,919.646	4.6	3.2
6	JS Bank Limited	12,000	18,000	562.439	17.114	579.553	1,008.108	83.570	1,091.678	88.4	768.704	994.189	5,760.521	5,612.268	4.8	6.1
7	The First Women Bank Limited	700	700	-	-	-	-	-	-	-	4.827	6.365	198.461	67.735	0.0	0.0
8	Sindh Bank Limited	1,500	2,000	6.983	0.438	7.421	7.091	0.601	7.692	3.7	18.337	13.713	1,023.965	964.068	0.5	0.4
9	Silk Bank Limited	2,500	2,500	186.786	-	186.786	135.704	-	135.704	-27.3	53.423	35.405	102.338	73.801	7.5	5.4
10	Soneri Bank Limited	16,000	20,000	697.594	-	697.594	3,078.244	-	3,078.244	341.3	389.366	894.329	3,118.269	4,757.498	4.4	15.4
11	The Bank of Khyber	19,000	20,000	167.650	11.956	179.606	2,027.139	5.730	2,032.869	1031.8	47.436	-	2,534.665	2,911.566	0.9	10.2
12	The Bank of Punjab	45,300	77,000	1,450.880	885.164	2,336.044	4,911.257	268.865	5,180.122	121.7	1,198.026	3,073.376	24,383.780	26,108.213	5.2	6.7
13	Standard Chartered Bank (Pak.)	40,000	53,000	2,988.320	598.477	3,586.797	3,322.387	244.000	3,566.387	-0.6	6,321.661	9,759.884	15,978.551	14,627.846	9.0	6.7
	Total D.P.Bs (1-13)	350,000	488,200	27,383.722	2,305.235	29,688.957	33,407.443	1,561.314	34,968.757	17.8	30,020.291	32,492.098	108,793.735	113,966.497	8.5	7.2
	Total Banks (I+II+III+IV)	1,453,000	1,765,200	87,823.798	4,985.175	92,808.973	114,670.333	9,675.031	124,345.364	34.0	93,555.147	123,639.506	420,442.295	446,881.371	6.4	7.0
V	Islamic Banks															
1	BankIslami Pakistan Limited	20,000	26,000	825.624	425.133	1,250.757	1,256.156	213.134	1,469.290	17.5	163.303	1,161.205	6,884.538	11,686.623	6.3	5.7
2	Meezan Bank Limited	42,000	85,000	3,796.062	-	3,796.062	3,564.456	913.630	4,478.086	18.0	1,392.501	2,610.874	10,573.436	10,462.459	9.0	5.3
3	Al Baraka Bank Limited	8,000	10,000	223.621	1.527	225.148	14.000	26.803	40.803	-81.9	154.495	19.399	1,544.908	1,766.341	2.8	0.4
4	Dubai Islamic Bank Limited	10,000	13,000	206.530	-	206.530	371.947	-	371.947	80.1	-	286.238	2,959.053	5,876.022	2.1	2.9
5	MCB Islamic Bank Limited	3,000	5,000	75.000	18.010	93.010	21.770	-	21.770	-76.6	118.838	44.720	1,329.648	1,548.197	3.1	0.4
6	Faysal Bank Limited	20,000	28,000	543.689	173.527	717.216	1,549.302	1,708.894	3,258.196	354.3	944.666	4,612.395	6,115.491	11,520.201	3.6	11.6
	Total IBs (1-6)	103,000	167,000	5,670.526	618.197	6,288.723	6,777.631	2,862.461	9,640.092	53.3	2,773.803	8,734.831	29,407.074	42,859.843	6.1	5.8
	Grand Total (I+II+III+IV+V)	1,556,000	1,932,200	93,494.324	5,603.372	99,097.696	121,447.964	12,537.492	133,985.456	35.2	96,328.950	132,374.337	449,849.369	489,741.214	6.4	6.9

* Data not reported for July 2023

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AGRICULTURAL CREDIT & MICROFINANCE DEPARTMENT
TARGETS, DISBURSEMENTS, RECOVERIES & OUTSTANDING DURING JULY 2023 (FY 2023-24)

01 Month Analysis

(Amount in million Rs.)

Sr. No.	Name of MFBs/MFIs/RSPs	TARGETS		DISBURSEMENT						RECOVERIES (Principal)		OUT STANDING (Principal)		% TARGET ACHIEVEMENT		
				July 2022 (FY 2022-23)			July 2023 (FY 2023-24)							% Change Over 6 Months		
		2022-23	2023-24	Production	Development	Total (4 + 5)	Production	Development	Total (7+8)	%	By end July 2022	By end July 2023	By end July 2022	By end July 2023	July 2023 as % of 2022	July 2023 as % of 2022
	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	3,438.670	30.930	3,469.600	1,551.110	7.360	1,558.470	-55.1	1,634.640	1,610.550	48,708.110	49,453.430	6.5	2.8
2	NRSP Microfinance Bank Ltd.	40,000	30,000	418.000	98.000	516.000	634.524	0.320	634.844	23.0	514.000	543.734	20,337.000	15,194.515	1.3	2.1
3	HBL Micro Finance Bank Ltd.	38,000	43,000	2,064.408	-	2,064.408	3,436.980	-	3,436.980	66.5	1,687.054	2,668.660	40,105.605	50,045.780	5.4	8.0
4	Pak Oman Microfinance Bank Ltd.	5,000	5,000	116.863	-	116.863	50.678	-	50.678	-56.6	41.836	65.578	2,055.584	1,605.434	2.3	1.0
5	Telenor Micro Finance Bank Ltd.	5,000	5,000	94.608	-	94.608	106.575	-	106.575	12.6	149.182	129.605	1,610.587	1,131.002	1.9	2.1
6	Mobilink Microfinance Bank Ltd.	26,000	40,500	1,851.555	-	1,851.555	3,012.836	-	3,012.836	62.7	1,409.850	2,123.831	33,970.660	46,583.961	7.1	7.4
7	U Micro Finance Bank Ltd.	40,000	78,000	2,899.000	-	2,899.000	5,725.433	-	5,725.433	97.5	496.000	3,855.280	38,129.000	58,826.703	7.2	7.3
8	FINCA Microfinance Bank Ltd.	16,000	16,000	407.020	-	407.020	133.570	-	133.570	-67.2	563.040	458.410	10,091.960	4,402.240	2.5	0.8
9	APNA Microfinance Bank Ltd.	6,000	7,000	336.036	-	336.036	409.782	-	409.782	21.9	-	10.373	8,050.488	8,366.429	5.6	5.9
10	Sindh Microfinance Bank Ltd.	300	400	10.920	-	10.920	16.090	-	16.090	47.3	12.630	19.940	95.331	177.060	3.6	4.0
11	Advans Microfinance Bank Ltd.	700	700	-	-	-	4.750	-	4.750	-	-	13.678	-	137.631	0.0	0.7
Total M.F.Bs (1-11)		230,000	280,600	11,637.080	128.930	11,766.010	15,082.328	7.680	15,090.008	28.3	6,508.232	11,499.639	203,154.325	235,924.185	5.1	5.4
VII	Microfinance Institutions/ RSPs															
1	National Rural Support Programme	15,000	13,000	-	-	-	771.080	-	771.080	-	-	799.920	-	7,475.890	0.0	5.9
2	Thardeep Microfinance Fnd.	3,000	1,200	-	-	-	1.250	-	1.250	-	-	23.549	-	973.925	0.0	0.1
3	SAFCO Support Foundation	2,000	1,400	55.810	-	55.810	37.483	-	37.483	-32.8	91.223	65.238	981.581	877.797	2.8	2.7
4	Punjab Rural Support Prog.	2,000	3,000	61.170	-	61.170	139.840	-	139.840	128.6	80.210	92.950	655.910	664.270	3.1	4.7
5	Kashf Foundation	7,000	12,000	656.687	-	656.687	779.120	-	779.120	18.6	537.835	821.363	4,517.493	6,457.774	9.4	6.5
6	Sindh Rural Support Org.	2,000	2,500	35.401	-	35.401	61.390	-	61.390	73.4	199.620	147.768	1,936.161	1,697.450	1.8	2.5
7	Damen Support Programme**	-	1,750	-	-	-	-	-	-	0.0	-	-	-	-	#####	0.0
8	AGAHE	1,450	1,500	99.62	-	99.620	92.900	-	92.900	-6.7	111.625	115.530	834.590	743.235	6.9	6.2
9	Villagers Development Org.	50	50	-	-	-	1.340	-	1.340	-	-	1.697	-	25.969	0.0	2.7
10	FFO Support Program (FFOSP)	500	800	17.73	-	17.730	22.325	-	22.325	25.9	21.212	17.526	408.963	462.653	3.5	2.8
Total MFIs/RSPs (1-13)		33,000	37,200	926.418	-	926.418	1,906.728	-	1,906.728	105.8	1,041.725	2,085.541	9,334.698	19,378.963	2.8	5.1
Total Microfinance(VI+VII)		263,000	317,800	12,563.498	128.930	12,692.428	16,989.056	7.680	16,996.736	33.9	7,549.957	13,585.180	212,489.023	255,303.148	4.8	5.3
Grand Total (I+II+III+IV+V+VI+VII)		1,819,000	2,250,000	106,057.822	5,732.302	111,790.124	138,437.020	12,545.172	150,982.192	35.1	103,878.907	145,959.517	662,338.392	745,044.362	6.1	6.7

** 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 the month of July 2023.