



# Statistical Annex





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## SELECTED FINANCIAL AND STATISTICAL INDICATORS

( RUPEES MILLION )

SR. NO.	DESCRIPTION	2011	2012	2013	2014	2015
<b><u>DURING THE YEAR</u></b>						
1	AGRICULTURAL CREDIT DISBURSED	65,452	64,133	71,107	81,934	95,420
2	LOANS TO SUBSISTENCE FARMERS	44,606	45,207	51,858	61,321	72,869
3	2 AS % AGE OF 1	68%	70%	73%	75%	76%
4	LOANS TO SMALL FARMERS (UPTO 25.0 ACRES)	58,066	57,617	64,575	75,300	88,518
5	4 AS %AGE OF 1	89%	90%	91%	92%	93%
6	FINANCING OF TRACTORS					
	- NUMBER	908	7,296	9,212	10,554	9,154
	- AMOUNT	431	3,594	5,977	7,489	7,054
7	6 AS %AGE OF 1	1%	6%	8%	9%	7%
8	AGRI. CREDIT RECOVERY	72,422	67,376	72,636	78,721	88,720
9	CUMMULATIVE RECOVERY (%)	99%	99%	99%	99%	99%
10	TOTAL INCOME	8,104	10,936	12,912	16,114	18,239
11	TOTAL EXPENDITURE	4,827	7,066	7,745	7,787	9,860
12	PROFIT BEFORE TAXATION	3,277	3,870	5,167	8,327	8,379
<b><u>AT THE END OF THE YEAR</u></b>						
1	TOTAL ASSETS	122,548	131,649	148,448	163,563	187,574
2	LOAN PORTFOLIO ( NET )	84,744	88,060	95,312	108,554	129,553
3	NUMBER OF ZONAL OFFICES	31	31	31	32	32
4	NUMBER OF BRANCHES	359	359	379	416	438
5	NUMBER OF MCOs	1,277	1,313	1,308	1,271	1,333
6	NUMBER OF REGULAR EMPLOYEES	5,789	5,724	5,599	5,777	5,699

2.1

**LOANS DISBURSED SINCE INCEPTION: AREA-WISE**

UPTO 31.12.2015

( RUPEES MILLION )

SR. NO.	PROVINCE/ AREA	AMOUNT DISBURSED	SHARE (%)
1	PUNJAB	841504.849	78.1
2	SINDH	158310.516	14.7
3	KHYBER PAKHTUN KHWA	59134.098	5.5
4	BALUCHISTAN	10222.149	0.9
5	AZAD KASHMIR	4194.871	0.4
6	GILGIT/BALTISTAN	3990.654	0.4
<b>TOTAL</b>		<b>1077357.137</b>	<b>100.0</b>

2.2

**LOANS DISBURSED : AREA-WISE**

DURING 01-01-2015 TO 31-12-2015

( RUPEES MILLION )

SR. No.	PROVINCE/ AREA	NUMBER OF BORROWERS	AMOUNT DISBURSED	Share (%)
1	PUNJAB	345247	77621.173	81.3
2	SINDH	39972	12742.769	13.4
3	KHYBER PAKHTUN KHWA	16020	4035.386	4.2
4	BALUCHISTAN	782	262.092	0.3
5	AZAD KASHMIR	4665	345.647	0.4
6	GILGIT/BALTISTAN	1770	412.898	0.4
<b>TOTAL</b>		<b>408456</b>	<b>95419.965</b>	<b>100.0</b>

2.3

**TERM-WISE COMPOSITION OF LOANS DISBURSED  
DURING 01-01-2015 TO 31-12-2015**

( RUPEES MILLION )

SR. NO.	PROVINCE / AREA	SHORT TERM		MEDIUM TERM		LONG TERM		TOTAL	
		NO. OF BORROWERS	AMOUNT	NO. OF BORROWERS	AMOUNT	NO. OF BORROWERS	AMOUNT	NO. OF BORROWERS	AMOUNT
1	PUNJAB	300010	55991.643	32884	14387.631	12353	7241.899	345247	77621.173
2	SINDH	34772	10539.534	4970	2077.432	230	125.803	39972	12742.769
3	KHYBER PAKHTUN KHWA	12509	3248.896	3312	698.448	199	88.042	16020	4035.386
4	BALUCHISTAN	635	195.736	69	24.250	78	42.106	782	262.092
5	AZAD KASHMIR	4062	225.937	575	103.500	28	16.210	4665	345.647
6	GILGIT/BALTISTAN	679	150.686	1074	253.587	17	8.625	1770	412.898
<b>TOTAL</b>		<b>352667</b>	<b>70352.432</b>	<b>42884</b>	<b>17544.848</b>	<b>12905</b>	<b>7522.685</b>	<b>408456</b>	<b>95419.965</b>

2.4

**LOANS DISBURSED: SECURITY - WISE  
DURING 01.01.2015 TO 31.12.2015**

( RUPEES MILLION )

SR. NO.	PARTICULARS	NUMBER OF BORROWERS	AMOUNT DISBURSED	SHARE (%)
1	SECURED LOANS	403834	94844.978	99.4
2	HYPOTHECATION LOANS	227	62.031	0.1
3	PERSONAL SURETY LOANS	3408	119.611	0.1
4	OTHER SECURITY	987	393.345	0.4
<b>TOTAL</b>		<b>408456</b>	<b>95419.965</b>	<b>100.0</b>

2.5

**ANNUAL CREDIT DISBURSEMENT, TRACTORS & TUBEWELLS FINANCED  
SINCE INCEPTION UPTO 31-12-2015**

( RUPEES MILLION )

YEAR	ANNUAL CREDIT DISBURSED	TRACTORS FINANCED		TUBEWELLS FINANCED	
		NUMBER	AMOUNT	NUMBER	AMOUNT
Since Inception upto 31-12-2003	299868.874	450648	73726.696	132613	12630.003
2004	33714.580	7848	1952.655	4369	845.424
2005	39356.053	10807	2893.575	3895	703.891
2006	52520.505	9052	2512.927	1918	292.898
2007	55912.018	10275	3478.103	1218	178.114
2008	70698.335	16143	5741.191	1941	340.850
2009	77680.431	24596	9994.861	1917	360.733
2010	69561.375	13321	6269.645	1839	397.014
2011	65451.788	908	431.248	1745	476.253
2012	64132.759	7296	3594.398	2051	524.817
2013	71106.707	9212	5976.749	1522	575.109
2014	81933.747	10554	7489.295	1569	608.154
2015	95419.965	9154	7053.922	260	82.378
<b>TOTAL</b>	<b>1077357.137</b>	<b>579814</b>	<b>131115.265</b>	<b>156857</b>	<b>18015.638</b>



2.6

**AGRICULTURAL CREDIT DISBURSED BY MAJOR PURPOSES  
DURING 01-01-2015 TO 31-12-2015**

( RUPEES MILLION )

PURPOSES	NO. OF BORROWERS	AMOUNT DISBURSED	SHARE (%)
<b><u>I. DEVELOPMENT LOANS</u></b>	<b><u>55789</u></b>	<b><u>25067.533</u></b>	<b><u>26.3</u></b>
1 TRACTORS	10982	7053.922	7.4
2 DAIRY FARMING	30811	14036.768	14.7
3 FARM EQUIPMENT	924	161.396	0.2
4 TUBEWELLS	264	82.378	0.1
5 LIVESTOCK	11047	3273.992	3.4
6 POULTRY FARMING	4	22.844	0.0
7 ORCHARDS	35	5.563	0.0
8 LAND DEVELOPMENT	109	13.693	0.0
9 FISHERIES	6	0.845	0.0
10 FARM TRANSPORTATION	6	0.370	0.0
11 GODOWN/ COLD STORAGE	474	148.357	0.2
12 OTHERS	1127	267.405	0.3
<b><u>II. PRODUCTION LOANS</u></b>	<b><u>352667</u></b>	<b><u>70352.432</u></b>	<b><u>73.7</u></b>
1 FERTILIZER	169280	33769.167	35.4
2 PESTICIDES	67007	13366.962	14.0
3 SEEDS	98747	19698.681	20.6
4 LABOUR HIRE/ OTHER CHARGES	127	11.200	0.0
5 WORKING CAPITAL FOR POULTRY	4433	796.852	0.8
6 WORKING CAPITAL FOR DAIRY	7164	2343.012	2.5
7 WORKING CAPITAL FOR LIVESTOCK	16	3.074	0.0
8 WORKING CAPITAL FOR FISHERIES	62	11.486	0.0
9 OTHERS	5831	351.998	0.4
<b>TOTAL:-</b>	<b>408456</b>	<b>95419.965</b>	<b>100.0</b>

2.7

**AGRICULTURAL CREDIT DISBURSED BY SIZE OF LOAN  
DURING 01-01-2015 TO 31-12-2015**

( RUPEES MILLION )

SIZE OF LOAN	NO. OF BORROWERS	SHARE (%)	AMOUNT DISBURSED	SHARE (%)
UPTO RS. 25000/-	7359	1.8	150.901	0.2
RS.25001 TO 50000/-	31890	7.8	1261.179	1.3
RS.50001 TO 100000/-	75887	18.6	5780.426	6.1
RS.100001 TO 200000/-	114202	28.0	16269.731	17.1
RS.200001 TO 500000/-	134539	32.9	42269.319	44.3
RS.500001 TO 1000000/-	44188	10.8	29159.110	30.6
OVER 1000000/-	391	0.1	529.299	0.6
<b>TOTAL:-</b>	<b>408456</b>	<b>100.0</b>	<b>95419.965</b>	<b>100.0</b>

2.8

**AGRICULTURAL CREDIT DISBURSED BY SIZE OF HOLDING  
DURING 01-01-2015 TO 31-12-2015**

( RUPEES MILLION )

SIZE OF HOLDING	NO. OF BORROWERS	SHARE (%)	AMOUNT DISBURSED	SHARE (%)
A. LANDLESS	129	0.0	17.895	0.0
B. OWNERS				
UNDER 5.1 HECTARES ( UNDER 12.5 ACRES )	345503	84.6	70866.088	74.3
5.1 TO UNDER 6.5 HECTARES ( 12.51 TO UNDER 16 ACRES )	22561	5.5	7882.366	8.3
6.5 TO UNDER 10.1 HECTARES ( 16.01 TO UNDER 25 ACRES )	24097	5.9	9752.136	10.2
10.1 TO UNDER 13 HECTARES ( 25.01 TO UNDER 32 ACRES )	5788	1.4	2503.516	2.6
13 TO UNDER 20.2 HECTARES ( 32.01 TO UNDER 50 ACRES )	6017	1.5	2584.073	2.7
20.2 TO UNDER 26 HECTARES ( 50.01. TO UNDER 64 ACRES )	1716	0.4	733.840	0.8
26 HECTARES & ABOVE ( 64.01 ACRES & ABOVE )	2645	0.6	1080.051	1.1
<b>TOTAL:-</b>	<b>408456</b>	<b>100.0</b>	<b>95419.965</b>	<b>100.0</b>

**3.1**  
**RECOVERY POSITION**  
**DURING 01-01-2015 TO 31-12-2015**

( RUPEES MILLION )

SR. NO.	PROVINCE/ AREA	RECOVERABLE	RECOVERY	RECOVERY RATE (%)
1	PUNJAB	76746.161	71801.630	93.6
2	SINDH	13626.711	11765.543	86.3
3	KHYBER PAKHTUN KHWA	4634.544	4248.260	91.7
4	BALUCHISTAN	292.823	216.799	74.0
5	AZAD KASHMIR	372.060	370.561	99.6
6	GILGIT/BALTISTAN	352.140	317.361	90.1
<b>TOTAL</b>		<b>96024.439</b>	<b>88720.154</b>	<b>92.4</b>

**3.2**  
**CUMMULATIVE RECOVERY SINCE INCEPTION**  
**UPTO 31.12.2015**

( RUPEES MILLION )

SR. NO.	PROVINCE / AREA	TOTAL RECOVERABLE	TOTAL RECOVERY	PAST DUES AS ON 31-12-2015	RECOVERY RATE (%)
1	PUNJAB	851080.260	846135.729	4944.531	99.4
2	SINDH	154582.205	152721.037	1861.168	98.8
3	KHYBER PAKHTUN KHWA	61539.445	61153.161	386.284	99.4
4	BALUCHISTAN	7799.629	7723.605	76.024	99.0
5	AZAD KASHMIR	3974.437	3972.938	1.499	100.0
6	GILGIT/BALISTAN	3607.538	3572.759	34.779	99.0
<b>TOTAL</b>		<b>1082583.514</b>	<b>1075279.229</b>	<b>7304.285</b>	<b>99.3</b>

4

**STAFF POSITION  
(REGULAR EMPLOYEES)**

( NUMBERS )

YEAR	OFFICERS	STAFF	TOTAL	MCOs
FY' 1992	4842	3816	8658	1454
FY' 1993	5046	3621	8667	1521
FY' 1994	5035	3369	8404	1432
FY' 1995	5035	3576	8611	1376
FY' 1996	5443	3383	8826	1441
FY' 1997	5347	3830	9177	1441
FY' 1998	4535	3368	7903	1449
FY' 1999	4608	3183	7791	1463
FY' 2000	4586	3196	7782	1459
FY' 2001	4563	3177	7740	1465
FY' 2002	4515	3150	7665	1496
CY' 2003	3711	2027	5738	1363
CY' 2004	3657	1934	5591	1328
CY' 2005	3609	1934	5543	1311
CY' 2006	3485	1841	5326	1258
CY' 2007	3629	1704	5333	1269
CY' 2008	3651	1635	5286	1243
CY' 2009	3709	1565	5274	1212
CY' 2010	3930	1564	5494	1362
CY' 2011	4145	1644	5789	1277
CY' 2012	4095	1629	5724	1313
CY' 2013	4218	1381	5599	1308
CY' 2014	4581	1196	5777	1271
CY' 2015	4550	1149	5699	1333

5

**NETWORK OF FIELD OFFICES  
AS ON 31.12.2015**

( NUMBERS )

SR. NO.	PROVINCES	ZONAL	BRANCHES
1	PUNJAB	17	239
2	SINDH	6	89
3	KHYBER PAKHTUN KHWA	4	57
4	BALUCHISTAN	3	33
5	AZAD KASHMIR	1	11
6	GILGIT/BALTISTAN	1	9
<b>TOTAL</b>		<b>32</b>	<b>438</b>