



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
AGRICULTURE CREDIT DISBURSEMENT, RECOVERIES & OUTSTANDING
JULY-NOVEMBER FY25

05 Month Analysis

Sr. No	Name of Bank/Institution	DISBURSEMENT (Rs million)								OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS									
		Agriculture Credit Expansion Plan for FY25*	July-November FY24			July-November FY25			YoY Change (%)	By end November, 2023			By end November, 2024			YoY Change (%)	By end November, 2023			By end November, 2024			YoY Change (%)			
			Production	Development	Total	Production	Development	Total		Achievement (%)	Production	Development	Total	Production	Development		Total	Production	Development	Total	Production	Development		Total		
I	Major Commercial Banks																									
1	Allied Bank Ltd.	140,000.0	53,919.8	3,846.2	57,766.0	58,072.3	5,275.2	63,347.5	45.2	9.7	18,631.7	6,434.8	25,066.5	27,979.6	7,048.2	35,027.9	39.7	3,234	94	3,328	3,257	95	3,352	0.7		
2	Habib Bank Ltd.	350,000.0	143,835.2	7,001.3	150,836.6	152,906.1	3,910.5	156,816.6	44.8	4.0	51,659.6	9,849.6	61,509.2	51,684.9	12,232.2	63,917.1	3.9	45,857	5,257	51,114	45,352	7,048	52,400	2.5		
3	MCB Bank Ltd.	215,000.0	71,238.0	921.7	72,159.8	88,083.8	54.0	88,137.8	41.0	22.1	21,537.7	2,404.2	23,941.9	20,851.2	1,724.7	22,575.9	-5.7	4,658	1,756	6,414	6,091	1,632	7,723	20.4		
4	National Bank of Pakistan	390,000.0	99,509.2	2,634.9	102,144.1	93,693.3	3,490.4	97,183.6	24.9	-4.9	75,232.9	14,999.6	90,232.5	89,754.1	17,649.4	107,403.5	19.0	132,668	9,954	142,622	186,461	11,791	198,252	39.0		
5	United Bank Ltd.	240,000.0	68,716.5	2,852.0	71,568.5	106,763.9	1,476.8	108,240.8	45.1	51.2	17,597.4	3,154.1	20,751.5	18,941.6	5,711.5	24,653.1	18.8	10,213	2,174	12,387	9,386	3,060	12,446	0.5		
	Total Major Commercial Banks	1,335,000.0	437,218.8	17,256.1	454,474.9	499,519.3	14,207.0	513,726.3	38.5	13.0	184,659.3	36,842.3	221,501.6	209,211.5	44,366.0	253,577.4	14.5	196,630	19,235	215,865	250,547	23,626	274,173	27.0		
II	Mid-Sized Banks																									
1	Askari Bank Ltd.	65,000.0	20,186.4	835.4	21,021.8	22,092.2	2,239.0	24,331.1	37.4	15.7	13,470.0	1,763.7	15,233.7	14,678.7	3,257.6	17,936.3	17.7	4,215	1,614	5,829	3,681	1,730	5,411	-7.2		
2	Bank Al-Habib Ltd.	180,000.0	58,917.3	5,109.1	64,026.3	40,671.4	1,515.5	42,186.9	23.4	-34.1	21,480.9	8,833.2	30,314.1	15,652.8	13,526.3	29,179.0	-3.7	8,654	3,882	12,536	8,739	7,943	16,682	33.1		
3	Bank Alfalah Ltd.	116,000.0	29,927.7	3,898.2	33,825.9	19,877.4	6,861.0	26,738.4	23.1	-21.0	10,215.5	5,851.9	16,067.4	11,359.5	10,558.7	21,918.2	36.4	1,723	3,034	4,757	1,787	4,654	6,441	35.4		
4	Bank Makramah Ltd.	1,813.0	764.9	0.3	765.2	692.7	0.0	692.7	38.2	-9.5	1,017.7	1.1	1,018.9	1,014.4	0.4	1,014.8	-0.4	735	2	737	734	1	735	-0.3		
5	Habib Metropolitan Bank Ltd.	16,000.0	4,431.1	304.1	4,735.2	4,372.8	1,241.7	5,614.4	35.1	18.6	4,042.6	839.7	4,882.3	2,284.8	1,804.4	4,089.2	-16.2	79	82	161	191	176	367	128.0		
6	JS Bank Ltd.	25,000.0	6,041.6	758.1	6,799.6	6,818.7	211.5	7,030.2	28.1	3.4	4,272.8	1,614.2	5,887.0	4,681.8	1,868.0	6,549.8	11.3	3,125	1,237	4,362	4,253	1,159	5,412	24.1		
7	The First Women Bank Ltd.	20.0	5.5	3.7	9.2	4.3	0.0	4.3	21.6	-52.9	6.9	62.8	69.6	6.8	46.5	53.3	-23.4	4	120	124	4	110	114	-8.1		
8	Sindh Bank Ltd.	261.0	37.5	9.3	46.8	31.0	16.5	47.5	18.2	1.5	898.0	37.0	935.1	811.7	94.1	905.8	-3.1	1,696	85	1,781	1,547	79	1,626	-8.7		
9	Silk Bank Ltd.	716.0	331.3	0.0	331.3	88.6	0.0	88.6	12.4	-73.2	61.7	0.0	61.7	46.3	0.0	46.3	-24.9	15	0	15	9	0	9	-40.0		
10	Soneri Bank Ltd.	26,000.0	9,843.2	35.0	9,878.2	5,716.7	5.6	5,722.2	22.0	-42.1	3,633.0	170.0	3,802.9	3,084.0	273.5	3,357.5	-11.7	1,038	74	1,112	937	122	1,059	-4.8		
11	The Bank of Khyber	20,000.0	2,696.7	937.9	3,634.5	2,806.4	564.5	3,370.9	16.9	-7.3	2,070.4	735.1	2,805.4	1,186.6	1,165.8	2,352.5	-16.1	3,517	1,486	5,003	3,655	1,690	5,345	6.8		
12	The Bank of Punjab	110,000.0	19,455.5	3,953.1	23,408.7	45,628.9	2,966.1	48,595.1	44.2	107.6	18,829.0	12,224.5	31,053.6	52,996.4	16,665.9	69,662.4	124.3	12,588	10,404	22,992	414,070	11,946	426,016	1752.9		
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	20,979.1	1,094.1	22,073.2	34,810.8	952.0	35,762.8	37.6	62.0	8,329.1	779.6	9,108.8	7,646.3	776.6	8,422.9	-7.5	13	3	16	12	3	15	-6.3		
	Total Mid-Sized Banks	655,810.0	173,617.5	16,938.3	190,555.8	183,611.8	16,573.3	200,185.1	30.5	5.1	88,327.5	32,912.9	121,240.5	115,450.1	50,037.8	165,487.9	36.5	37,402	22,023	59,425	439,619	29,613	469,232	689.6		
III	Islamic Banks																									
1	BankIslami Pakistan Ltd.	35,000.0	9,193.5	1,384.3	10,577.8	4,101.6	648.2	4,749.7	13.6	-55.1	9,982.0	3,824.3	13,806.2	5,533.9	3,869.6	9,403.5	-31.9	2,906	1,587	4,493	583	1,870	2,453	-45.4		
2	Meezan Bank Ltd.	105,000.0	28,633.3	7,579.9	36,213.2	36,124.8	10,420.5	46,545.4	44.3	28.5	6,337.5	5,821.8	12,159.3	20,329.0	8,996.3	29,325.3	141.2	1,502	1,706	3,208	3,243	8,904	12,147	278.6		
3	AlBaraka Bank (Pak) Ltd.	11,390.0	1,781.6	150.5	1,932.1	4,878.0	0.0	4,878.0	42.8	152.5	2,525.6	406.9	2,932.5	5,153.7	261.9	5,415.6	84.7	65	141	206	67	158	225	9.2		
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	4,730.2	0.0	4,730.2	3,270.2	44.3	3,314.5	23.7	-29.9	5,991.3	15.3	6,006.6	10,414.9	77.4	10,492.2	74.7	20	6	26	22	15	37	42.3		
5	MCB Islamic Bank Ltd.	3,400.0	654.3	0.0	654.3	2,667.5	105.5	2,773.0	81.6	323.8	1,608.5	497.9	2,106.4	3,614.2	566.1	4,180.3	98.5	1,135	3	1,138	1,603	12	1,615	41.9		
6	Faysal Bank Ltd.	35,300.0	9,256.6	7,068.6	16,325.2	3,467.2	8,994.6	12,461.8	35.3	-23.7	6,730.1	3,577.3	10,307.4	6,802.9	7,951.1	14,754.0	43.1	1,137	488	1,625	1,163	722	1,885	16.0		
	Total Islamic Banks	204,090.0	54,249.5	16,183.3	70,432.8	54,509.3	20,213.0	74,722.4	36.6	6.1	33,174.9	14,143.6	47,318.5	51,848.6	21,722.4	73,571.0	55.5	6,765	3,931	10,696	6,681	11,681	18,362	71.7		



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			Production	Development	Total	Production	Development	Total		Achievement (%)	Production	Development	Total	Production	Development		Total	Production	Development	Total	Production	Development		Total	
IV	Specialized Banks																								
1	Z.T.B.L	90,038.0	17,267.6	17,213.8	34,481.5	14,724.2	13,377.3	28,101.5	31.2	-18.5	42,916.5	73,070.1	115,986.5	41,840.7	83,294.4	125,135.0	7.9	149,562	228,028	377,590	120,321	216,158	336,479	-10.9	
2	P.P.C.B.L	10,600.0	1,591.1	834.4	2,425.5	2,101.2	1,154.2	3,255.5	30.7	34.2	5,007.1	5,208.6	10,215.7	4,520.0	5,821.9	10,341.9	1.2	61,850	17,143	78,993	33,307	12,977	46,284	-41.4	
Total Specialized Banks		100,638.0	18,858.8	18,048.2	36,906.9	16,825.4	14,531.5	31,356.9	31.2	-15.0	47,923.6	78,278.7	126,202.2	46,360.7	89,116.3	135,477.0	7.3	211,412	245,171	456,583	153,628	229,135	382,763	-16.2	
V	Microfinance Banks																								
1	Khushhali Bank Ltd.	47,200.0	15,694.7	93.1	15,787.8	19,322.4	188.1	19,510.6	41.3	23.6	48,717.0	414.1	49,131.1	52,209.3	625.4	52,834.7	7.5	424,862	1,131	425,993	329,523	1,227	330,750	-22.4	
2	NRSP Microfinance Bank Ltd.	14,860.0	4,454.1	46.7	4,500.7	4,131.9	1.5	4,133.4	27.8	-8.2	13,688.2	273.1	13,961.3	12,096.6	37.2	12,133.8	-13.1	124,471	3,616	128,087	116,245	553	116,798	-8.8	
3	HBL Micro Finance Bank Ltd.	39,000.0	17,102.4	0.0	17,102.4	11,902.8	0.0	11,902.8	30.5	-30.4	54,287.7	0.0	54,287.7	54,171.8	0.0	54,171.8	-0.2	298,624	0	298,624	221,827	0	221,827	-25.7	
4	LOLC Microfinance Bank Ltd.	686.0	287.3	0.0	287.3	223.0	0.0	223.0	32.5	-22.4	1,276.1	0.0	1,276.1	712.1	0.0	712.1	-44.2	12,794	0	12,794	6,957	0	6,957	-45.6	
5	Telenor Micro Finance Bank Ltd.	2,025.0	616.7	0.0	616.7	551.4	0.0	551.4	27.2	-10.6	1,068.4	0.0	1,068.4	890.0	0.0	890.0	-16.7	12,072	0	12,072	9,640	0	9,640	-20.1	
6	Mobilink Microfinance Bank Ltd.	50,000.0	15,639.4	0.0	15,639.4	21,025.7	0.0	21,025.7	42.1	34.4	50,344.2	0.0	50,344.2	53,210.2	0.0	53,210.2	5.7	260,843	0	260,843	240,680	0	240,680	-7.7	
7	U Micro Finance Bank Ltd.	65,000.0	28,564.9	0.0	28,564.9	27,899.1	0.0	27,899.1	42.9	-2.3	64,616.5	0.0	64,616.5	68,490.0	0.0	68,490.0	6.0	347,058	0	347,058	316,481	0	316,481	-8.8	
8	FINCA Microfinance Bank Ltd.	18,678.0	5,256.9	7.5	5,264.3	6,502.8	0.0	6,502.8	34.8	23.5	7,889.9	58.7	7,948.5	9,846.6	47.1	9,893.8	24.5	49,922	39	49,961	38,755	38	38,793	-22.4	
9	APNA Microfinance Bank Ltd.	4,400.0	2,250.0	0.0	2,250.0	3,656.0	0.0	3,656.0	83.1	62.5	8,439.8	0.0	8,439.8	9,201.5	0.0	9,201.5	9.0	65,361	0	65,361	62,991	0	62,991	-3.6	
10	Sindh Microfinance Bank Ltd.	560.0	219.1	0.0	219.1	324.8	0.0	324.8	58.0	48.2	269.6	0.0	269.6	412.5	0.0	412.5	53.0	10,105	0	10,105	14,153	0	14,153	40.1	
11	Halan Microfinance Bank Ltd.	2,850.0	25.1	0.0	25.1	21.2	0.0	21.2	0.7	-15.6	93.6	0.0	93.6	36.0	0.0	36.0	-61.6	605	0	605	146	0	146	-75.9	
Total Microfinance Banks		245,259.0	90,110.5	147.2	90,257.7	95,561.2	189.6	95,750.8	39.0	6.1	250,691.0	745.8	251,436.8	261,276.7	709.7	261,986.3	4.2	1,606,717	4,786	1,611,503	1,357,398	1,818	1,359,216	-15.7	
VI	Microfinance Institutions/RSPs																								
1	National Rural Support Programme	15,446.0	5,258.3	0.0	5,258.3	5,716.0	0.0	5,716.0	37.0	8.7	7,789.9	0.0	7,789.9	8,091.2	0.0	8,091.2	3.9	213,270	0	213,270	181,269	0	181,269	-15.0	
2	Thardeep Microfinance Fnd.***	200.0	4.2	0.0	4.2	0.0	0.0	0.0	0.0	-100.0	925.2	0.0	925.2	0.0	0.0	0.0	-100.0	26,228	0	26,228	0	0	0	-100.0	
3	SAFCO Support Foundation	955.0	319.5	0.0	319.5	278.0	0.0	278.0	29.1	-13.0	908.2	0.0	908.2	867.8	0.0	867.8	-4.4	25,424	0	25,424	23,075	0	23,075	-9.2	
4	Punjab Rural Support Prog.	1,202.0	523.1	0.0	523.1	422.0	0.0	422.0	35.1	-19.3	690.1	0.0	690.1	615.2	0.0	615.2	-10.9	20,893	0	20,893	17,915	0	17,915	-14.3	
5	Kashf Foundation**	6,950.0	3,045.5	0.0	3,045.5	2,279.5	0.0	2,279.5	32.8	-25.2	5,043.0	0.0	5,043.0	3,848.9	0.0	3,848.9	-23.7	125,832	0	125,832	75,262	0	75,262	-40.2	
6	Sindh Rural Support Org.	2,122.0	519.7	0.0	519.7	506.3	0.0	506.3	23.9	-2.6	1,586.2	0.0	1,586.2	1,931.9	0.0	1,931.9	21.8	41,234	0	41,234	46,088	0	46,088	11.8	
7	Damen Support Programme***	2,500.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	#DIV/0!	0.0	0.0	0.0	0.0	0.0	0.0	#DIV/0!	0	0	0	0	0	0	#DIV/0!	
8	AGAHE	1,313.0	409.4	0.0	409.4	422.9	0.0	422.9	32.2	3.3	720.2	0.0	720.2	586.2	0.0	586.2	-18.6	25,352	0	25,352	19,155	0	19,155	-24.4	
9	Villagers Development Org.**	28.0	5.5	0.0	5.5	7.1	0.0	7.1	25.5	29.0	15.3	0.0	15.3	24.6	0.0	24.6	60.2	664	0	664	930	0	930	40.1	
10	FFO Support Program	800.0	297.7	0.0	297.7	278.4	0.0	278.4	34.8	-6.5	424.4	0.0	424.4	400.4	0.0	400.4	-5.7	9,266	0	9,266	7,842	0	7,842	-15.4	
Total Microfinance Institutions/RSPs		31,516.0	10,382.9	0.0	10,382.9	9,910.3	0.0	9,910.3	31.4	-4.6	18,102.5	0.0	18,102.5	16,366.2	0.0	16,366.2	-9.6	488,163	0	488,163	371,536	0	371,536	-23.9	
Grand Total (I+II+III+IV+V+VI)		2,572,313.0	784,438.0	68,573.1	853,011.1	859,937.4	65,714.5	925,651.9	36.0	8.5	622,878.8	162,923.3	785,802.1	700,513.7	205,952.1	906,465.8	15.4	2,547,089	295,146	2,842,235	2,579,409	295,873	2,875,282	1.2	

* SBP has discontinued allocation of indicative credit targets. Instead, from FY25 onwards, financial institutions will submit their agriculture credit expansion plans to SBP.

** Data not reported in November 2024. Therefore, data of previous month is repeated.

*** Data not reported during July-November 2024.