AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, RECOVERIES & OUTSTANDING JULY-OCTOBER FY25

04 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)									OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		Agricutlure Credit Expansion Plan for FY25*	July-October FY24			July-October FY25				YoY Change (%)	By end October, 2023			By end October, 2024			YoY Change (%)	By end October, 2023			By end October, 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	44,117.3	3,760.7	47,878.1	36,500.1	3,757.4	40,257.5	28.8	-15.9	19,161.5	6,390.3	25,551.8	13,563.6	7,038.2	20,601.8	-19.4	3,365	92	3,457	2,980	94	3,074	-11.1
2	Habib Bank Ltd.	350,000.0	119,449.9	5,833.3	125,283.3	116,983.6	3,140.7	120,124.2	34.3	-4.1	52,654.7	9,720.5	62,375.2	53,483.1	12,488.3	65,971.4	5.8	46,098	5,099	51,197	45,654	6,976	52,630	2.8
3	MCB Bank Ltd.	215,000.0	57,477.9	693.1	58,171.1	72,538.0	35.0	72,573.0	33.8	24.8	23,001.9	2,195.0	25,196.9	20,775.1	1,806.1	22,581.3	-10.4	4,697	1,676	6,373	5,667	1,625	7,292	14.4
4	National Bank of Pakistan	390,000.0	87,209.6	2,257.8	89,467.4	77,193.3	3,172.9	80,366.2	20.6	-10.2	74,339.0	14,858.4	89,197.4	87,359.4	18,032.3	105,391.7	18.2	131,443	9,859	141,302	181,619	11,904	193,523	37.0
5	United Bank Ltd.	240,000.0	53,141.1	2,337.9	55,479.0	87,067.3	1,157.4	88,224.7	36.8	59.0	16,745.1	3,129.8	19,874.9	18,877.8	5,719.5	24,597.4	23.8	10,017	2,050	12,067	9,291	3,007	12,298	1.9
Total Major Commercial Banks		**1,335,000.0**	**361,395.9**	**14,882.9**	**376,278.8**	**390,282.3**	**11,263.3**	**401,545.6**	**30.1**	**6.7**	**185,902.1**	**36,294.0**	**222,196.1**	**194,059.0**	**45,084.5**	**239,143.6**	**7.6**	**195,620**	**18,776**	**214,396**	**245,211**	**23,606**	**268,817**	**25.4**
II	**Mid-Sized Banks**																							
1	Askari Bank Ltd.	65,000.0	14,654.5	584.5	15,239.0	17,241.3	1,833.4	19,074.7	29.3	25.2	11,661.0	1,566.6	13,227.6	13,783.3	2,915.0	16,698.3	26.2	4,242	1,534	5,776	3,827	1,683	5,510	-4.6
2	Bank Al-Habib Ltd.	180,000.0	48,827.1	3,118.7	51,945.9	34,140.5	597.4	34,737.9	19.3	-33.1	22,531.4	7,502.5	30,034.0	16,697.3	12,880.4	29,577.7	-1.5	8,567	3,614	12,181	8,696	7,470	16,166	32.7
3	Bank Alfalah Ltd.	116,000.0	22,039.4	2,546.4	24,585.8	14,401.7	4,985.6	19,387.4	16.7	-21.1	13,053.3	6,114.0	19,167.3	13,224.3	9,542.0	22,766.3	18.8	1,735	2,866	4,601	1,765	4,388	6,153	33.7
4	Bank Makramah Ltd.	1,813.0	505.3	0.3	505.6	601.7	0.0	601.7	33.2	19.0	1,021.9	1.3	1,023.2	1,014.4	0.4	1,014.8	-0.8	735	2	737	734	1	735	-0.3
5	Habib Metropolitan Bank Ltd.	16,000.0	3,733.9	223.9	3,957.8	3,625.3	262.7	3,888.1	24.3	-1.8	4,315.0	756.1	5,071.1	2,405.9	1,285.9	3,691.9	-27.2	79	56	135	183	169	352	160.7
6	JS Bank Ltd.	25,000.0	4,763.4	726.6	5,490.0	4,386.9	124.4	4,511.3	18.0	-17.8	4,356.5	1,622.1	5,978.6	3,826.9	1,832.0	5,658.9	-5.3	2,971	1,266	4,237	2,944	1,143	4,087	-3.5
7	The First Women Bank Ltd.	20.0	5.5	2.2	7.7	4.3	0.0	4.3	21.6	-43.8	7.1	62.6	69.6	6.9	47.7	54.6	-21.6	4	119	123	4	110	114	-7.3
8	Sindh Bank Ltd.	261.0	30.5	4.5	35.0	25.6	9.1	34.7	13.3	-0.9	910.0	34.5	944.5	816.0	88.5	904.5	-4.2	1,706	84	1,790	1,561	77	1,638	-8.5
9	Silk Bank Ltd.	716.0	307.4	0.0	307.4	83.6	0.0	83.6	11.7	-72.8	72.6	0.0	72.6	48.2	0.0	48.2	-33.6	15	0	15	9	0	9	-40.0
10	Soneri Bank Ltd.	26,000.0	8,867.8	30.3	8,898.0	4,475.5	0.0	4,475.5	17.2	-49.7	3,693.7	171.9	3,865.6	4,027.3	272.9	4,300.2	11.2	1,062	73	1,135	907	118	1,025	-9.7
11	The Bank of Khyber	20,000.0	2,683.2	856.2	3,539.4	2,554.8	175.3	2,730.0	13.7	-22.9	2,395.3	713.0	3,108.3	1,281.5	1,187.7	2,469.2	-20.6	3,573	1,355	4,928	3,655	1,687	5,342	8.4
12	The Bank of Punjab	110,000.0	14,254.6	3,197.2	17,451.9	25,228.0	1,867.7	27,095.8	24.6	55.3	16,169.2	11,774.7	27,943.9	37,294.9	15,933.5	53,228.4	90.5	10,075	10,244	20,319	344,760	11,692	356,452	1654.3
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	17,540.9	853.0	18,393.9	28,275.0	882.0	29,156.9	30.7	58.5	11,610.4	779.6	12,390.1	8,712.8	776.6	9,489.4	-23.4	15	3	18	12	3	15	-16.7
Total Mid-Sized Banks		**655,810.0**	**138,213.5**	**12,143.9**	**150,357.4**	**135,044.4**	**10,737.6**	**145,781.9**	**22.2**	**-3.0**	**91,797.4**	**31,098.8**	**122,896.2**	**103,139.7**	**46,762.6**	**149,902.3**	**22.0**	**34,779**	**21,216**	**55,995**	**369,057**	**28,541**	**397,598**	**610.1**
III	**Islamic Banks**																							
1	BankIslami Pakistan Ltd.	35,000.0	4,409.8	943.8	5,353.6	4,022.2	622.2	4,644.4	13.3	-13.2	7,174.8	4,113.3	11,288.1	6,578.0	4,380.7	10,958.7	-2.9	2,724	1,540	4,264	553	1,820	2,373	-44.3
2	Meezan Bank Ltd.	105,000.0	22,151.5	5,852.0	28,003.5	33,002.7	9,309.0	42,311.7	40.3	51.1	5,993.2	6,358.4	12,351.6	19,264.2	8,725.4	27,989.6	126.6	1,444	1,776	3,220	3,123	8,853	11,976	271.9
3	AlBaraka Bank (Pak) Ltd.	11,390.0	1,006.3	106.8	1,113.1	4,041.7	0.0	4,041.7	35.5	263.1	2,460.2	368.4	2,828.6	4,969.2	262.5	5,231.7	85.0	66	131	197	67	156	223	13.2
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	2,480.3	0.0	2,480.3	3,270.2	0.0	3,270.2	23.4	31.8	5,862.2	15.5	5,877.7	10,414.9	33.1	10,447.9	77.8	20	6	26	22	13	35	34.6
5	MCB Islamic Bank Ltd.	3,400.0	334.2	0.0	334.2	210.4	0.0	210.4	6.2	-37.0	1,307.4	498.9	1,806.2	1,172.3	463.2	1,635.5	-9.5	1,134	3	1,137	1,601	5	1,606	41.2
6	Faysal Bank Ltd.	35,300.0	6,176.8	4,893.3	11,070.1	3,123.8	1,197.7	4,321.5	12.2	-61.0	4,946.1	3,260.6	8,206.7	7,845.3	3,295.0	11,140.3	35.7	1,151	483	1,634	1,130	707	1,837	12.4
Total Islamic Banks		**204,090.0**	**36,559.0**	**11,795.9**	**48,354.9**	**47,671.0**	**11,129.0**	**58,799.9**	**28.8**	**21.6**	**27,743.9**	**14,615.1**	**42,359.0**	**50,243.8**	**17,159.9**	**67,403.7**	**59.1**	**6,539**	**3,939**	**10,478**	**6,496**	**11,554**	**18,050**	**72.3**

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

04 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)									OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		Agriculture Credit Expansion Plan for FY25*	July-October FY24			July-October FY25				YoY Change (%)	By end October, 2023			By end October, 2024			YoY Change (%)	By end October, 2023			By end October, 2024			YoY Change (%)
			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	12,248.2	13,601.3	25,849.5	12,203.1	10,373.8	22,576.9	25.1	-12.7	42,015.3	71,497.2	113,512.5	41,874.6	82,115.5	123,990.1	9.2	160,200	230,043	390,243	123,991	216,301	340,292	-12.8
2	P.P.C.B.L	10,600.0	1,024.8	622.2	1,647.0	1,901.5	728.1	2,629.6	24.8	59.7	4,975.8	5,157.9	10,133.7	4,649.9	5,547.9	10,197.8	0.6	62,136	17,002	79,138	34,232	12,586	46,818	-40.8
Total Specialized Banks		**100,638.0**	**13,273.0**	**14,223.4**	**27,496.5**	**14,104.6**	**11,101.8**	**25,206.4**	**25.0**	**-8.3**	**46,991.1**	**76,655.0**	**123,646.1**	**46,524.5**	**87,663.4**	**134,187.8**	**8.5**	**222,336**	**247,045**	**469,381**	**158,223**	**228,887**	**387,110**	**-17.5**
V	**Microfinance Banks**																							
1	Khushhali Bank Ltd.	47,200.0	11,355.1	76.7	11,431.8	15,009.5	158.0	15,167.5	32.1	32.7	48,401.0	424.9	48,825.9	52,444.7	633.0	53,077.7	8.7	431,863	1,148	433,011	338,173	1,251	339,424	-21.6
2	NRSP Microfinance Bank Ltd.	14,860.0	3,197.6	45.4	3,243.0	2,920.5	0.4	2,920.8	19.7	-9.9	13,611.0	356.8	13,967.8	13,198.2	41.0	13,239.2	-5.2	124,363	4,800	129,163	115,596	596	116,192	-10.0
3	HBL Micro Finance Bank Ltd.	39,000.0	13,258.3	0.0	13,258.3	9,115.0	0.0	9,115.0	23.4	-31.3	52,627.2	0.0	52,627.2	53,868.7	0.0	53,868.7	2.4	299,719	0	299,719	229,971	0	229,971	-23.3
4	LOLC Microfinance Bank Ltd.	686.0	204.5	0.0	204.5	177.7	0.0	177.7	25.9	-13.1	1,320.8	0.0	1,320.8	747.4	0.0	747.4	-43.4	13,311	0	13,311	7,292	0	7,292	-45.2
5	Telenor Micro Finance Bank Ltd.	2,025.0	489.3	0.0	489.3	430.3	0.0	430.3	21.2	-12.1	1,082.3	0.0	1,082.3	895.7	0.0	895.7	-17.2	12,290	0	12,290	9,857	0	9,857	-19.8
6	Mobilink Microfinance Bank Ltd.	50,000.0	12,265.1	0.0	12,265.1	16,112.0	0.0	16,112.0	32.2	31.4	49,249.3	0.0	49,249.3	52,280.4	0.0	52,280.4	6.2	259,103	0	259,103	239,226	0	239,226	-7.7
7	U Micro Finance Bank Ltd.	65,000.0	24,465.7	0.0	24,465.7	21,568.8	0.0	21,568.8	33.2	-11.8	64,281.4	0.0	64,281.4	67,306.3	0.0	67,306.3	4.7	348,371	0	348,371	317,718	0	317,718	-8.8
8	FINCA Microfinance Bank Ltd.	18,678.0	4,022.6	5.9	4,028.5	5,078.4	0.0	5,078.4	27.2	26.1	7,114.8	57.7	7,172.5	9,653.6	48.1	9,701.7	35.3	48,179	38	48,217	39,136	38	39,174	-18.8
9	APNA Microfinance Bank Ltd.	4,400.0	1,578.9	0.0	1,578.9	2,910.4	0.0	2,910.4	66.1	84.3	8,378.3	0.0	8,378.3	9,110.1	0.0	9,110.1	8.7	65,275	0	65,275	63,173	0	63,173	-3.2
10	Sindh Microfinance Bank Ltd.	560.0	160.6	0.0	160.6	324.8	0.0	324.8	58.0	102.3	241.8	0.0	241.8	412.5	0.0	412.5	70.6	9,188	0	9,188	14,153	0	14,153	54.0
11	Halan Microfinance Bank Ltd.	2,850.0	19.9	0.0	19.9	17.0	0.0	17.0	0.6	-14.4	102.1	0.0	102.1	38.4	0.0	38.4	-62.3	649	0	649	158	0	158	-75.7
Total Microfinance Banks		**245,259.0**	**71,017.5**	**128.0**	**71,145.5**	**73,664.3**	**158.4**	**73,822.7**	**30.1**	**3.8**	**246,410.0**	**839.4**	**247,249.4**	**259,956.0**	**722.1**	**260,678.1**	**5.4**	**1,612,311**	**5,986**	**1,618,297**	**1,374,453**	**1,885**	**1,376,338**	**-15.0**
VI	**Microfinance Institutions/RSPs**																							
1	National Rural Support Programme	15,446.0	3,783.0	0.0	3,783.0	3,899.9	0.0	3,899.9	25.2	3.1	7,717.4	0.0	7,717.4	8,058.1	0.0	8,058.1	4.4	210,554	0	210,554	183,622	0	183,622	-12.8
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	264.4	0.0	264.4	197.9	0.0	197.9	20.7	-25.1	917.7	0.0	917.7	864.1	0.0	864.1	-5.8	25,497	0	25,497	23,128	0	23,128	-9.3
4	Punjab Rural Support Prog.	1,202.0	414.8	0.0	414.8	347.0	0.0	347.0	28.9	-16.4	666.4	0.0	666.4	623.1	0.0	623.1	-6.5	20,780	0	20,780	18,532	0	18,532	-10.8
5	Kashf Foundation	6,950.0	2,462.7	0.0	2,462.7	2,279.5	0.0	2,279.5	32.8	-7.4	5,332.5	0.0	5,332.5	3,848.9	0.0	3,848.9	-27.8	133,274	0	133,274	75,262	0	75,262	-43.5
6	Sindh Rural Support Org.	2,122.0	353.1	0.0	353.1	314.0	0.0	314.0	14.8	-11.1	1,646.6	0.0	1,646.6	1,975.9	0.0	1,975.9	20.0	42,475	0	42,475	47,372	0	47,372	11.5
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	329.5	0.0	329.5	25.1	-19.5	720.2	0.0	720.2	583.9	0.0	583.9	-18.9	25,352	0	25,352	19,231	0	19,231	-24.1
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	287.1	0.0	287.1	277.8	0.0	277.8	34.7	-3.2	427.5	0.0	427.5	410.1	0.0	410.1	-4.1	9,994	0	9,994	8,180	0	8,180	-18.2
Total Microfinance Institutions/RSPs		**31,516.0**	**7,984.2**	**0.0**	**7,984.2**	**7,652.7**	**0.0**	**7,652.7**	**24.3**	**-4.2**	**18,369.0**	**0.0**	**18,369.0**	**16,388.6**	**0.0**	**16,388.6**	**-10.8**	**494,818**	**0**	**494,818**	**376,257**	**0**	**376,257**	**-24.0**
Grand Total (I+II+III+IV+V+VI)		**2,572,313.0**	**628,443.1**	**53,174.2**	**681,617.3**	**668,419.2**	**44,390.1**	**712,809.3**	**27.7**	**4.6**	**617,213.4**	**159,502.3**	**776,715.7**	**670,311.7**	**197,392.5**	**867,704.1**	**11.7**	**2,566,403**	**296,962**	**2,863,365**	**2,529,697**	**294,473**	**2,824,170**	**-1.4**

* 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 October 2024. Therefore, data of previous month is repeated.

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