



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

03 Month Analysis

Sr. No.	Name of Bank/Institution	Agriculture Credit Expansion Plan for FY25*	OUTSTANDING AMOUNT (Rs million)																	OUTSTANDING BORROWERS					
			July-September FY24			July-September FY25				YoY Change (%)	By end September, 2023			By end September, 2024				YoY Change (%)	By end September, 2023			By end September, 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	33,762.1	3,612.7	37,374.8	29,486.2	202.4	29,688.6	21.2	-20.6	21,253.4	6,300.9	27,554.3	26,976.1	3,518.3	30,494.4	10.7	3,264	89	3,353	2,975	92	3,067	-8.5	
2	Habib Bank Ltd.	350,000.0	92,442.3	4,238.4	96,680.7	81,567.2	2,029.8	83,597.1	23.9	-13.5	50,816.0	8,943.1	59,759.1	52,308.5	12,434.5	64,743.0	8.3	46,015	4,691	50,706	45,561	6,800	52,361	3.3	
3	MCB Bank Ltd.	215,000.0	43,242.1	518.7	43,760.7	50,197.3	7.4	50,204.6	23.4	14.7	22,268.3	2,044.7	24,313.0	16,144.8	1,821.1	17,965.8	-26.1	4,674	1,583	6,257	5,056	1,619	6,675	6.7	
4	National Bank of Pakistan	390,000.0	66,236.3	1,161.0	67,397.3	65,880.5	2,887.1	68,767.6	17.6	2.0	73,745.6	14,828.5	88,574.1	85,957.8	18,079.3	104,037.1	17.5	133,687	9,979	143,666	184,403	11,865	196,268	36.6	
5	United Bank Ltd.	240,000.0	35,577.5	1,654.6	37,232.1	68,691.1	867.4	69,558.5	29.0	86.8	16,892.0	3,109.4	20,001.3	19,878.3	5,769.6	25,647.9	28.2	9,982	1,997	11,979	9,255	2,997	12,252	2.3	
Total Major Commercial Banks		1,335,000.0	271,260.2	11,185.4	282,445.6	295,822.4	5,994.0	301,816.4	22.6	6.9	184,975.3	35,226.5	220,201.8	201,265.4	41,622.9	242,888.3	10.3	197,622	18,339	215,961	247,250	23,373	270,623	25.3	
II Mid-Sized Banks																									
1	Askari Bank Ltd.	65,000.0	11,261.2	428.3	11,689.4	13,772.6	1,541.3	15,313.8	23.6	31.0	11,559.7	1,612.2	13,171.9	14,089.7	2,980.4	17,070.2	29.6	4,223	1,474	5,697	3,752	1,678	5,430	-4.7	
2	Bank Al-Habib Ltd.	180,000.0	35,478.6	2,244.0	37,722.6	26,053.5	147.0	26,200.5	14.6	-30.5	22,590.6	7,058.4	29,649.0	15,924.4	12,869.7	28,794.1	-2.9	8,528	3,385	11,913	8,758	7,284	16,042	34.7	
3	Bank Alfalah Ltd.	116,000.0	13,331.6	1,149.6	14,481.2	7,593.5	3,204.2	10,797.7	9.3	-25.4	13,173.8	5,604.4	18,778.2	13,748.7	9,695.6	23,444.3	24.8	1,678	2,639	4,317	1,763	4,703	6,466	49.8	
4	Bank Makramah Ltd.	1,813.0	377.6	0.3	377.9	454.5	0.0	454.5	25.1	20.3	1,019.1	1.7	1,020.9	1,016.4	0.4	1,016.8	-0.4	735	2	737	734	1	735	-0.3	
5	Habib Metropolitan Bank Ltd.	16,000.0	2,912.4	167.6	3,080.0	2,854.7	174.8	3,029.5	18.9	-1.6	4,217.2	789.0	5,006.3	2,560.6	1,263.8	3,824.4	-23.6	78	42	120	179	165	344	186.7	
6	JS Bank Ltd.	25,000.0	3,360.6	653.6	4,014.2	2,306.9	66.3	2,373.2	9.5	-40.9	4,399.6	1,628.2	6,027.8	3,605.3	1,839.4	5,444.7	-9.7	2,981	1,275	4,256	2,758	1,164	3,922	-7.8	
7	The First Women Bank Ltd.	20.0	4.5	0.7	5.2	4.0	0.0	4.0	20.0	-22.8	6.8	62.5	69.3	6.6	49.5	56.1	-19.1	3	118	121	4	110	114	-5.8	
8	Sindh Bank Ltd.	261.0	23.9	1.9	25.7	23.1	4.9	28.0	10.7	8.9	927.8	34.1	961.9	841.1	84.8	925.9	-3.7	1,713	91	1,804	1,574	76	1,650	-8.5	
9	Silk Bank Ltd.	716.0	212.9	0.0	212.9	69.8	0.0	69.8	9.7	-67.2	37.1	0.0	37.1	62.5	0.0	62.5	68.4	15	0	15	9	0	9	-40.0	
10	Soneri Bank Ltd.	26,000.0	6,404.0	7.2	6,411.2	2,664.1	0.0	2,664.1	10.2	-58.4	3,814.6	151.8	3,966.4	3,997.2	276.8	4,274.0	7.8	1,040	69	1,109	931	118	1,049	-5.4	
11	The Bank of Khyber	20,000.0	2,063.3	252.6	2,315.9	1,544.8	38.1	1,582.8	7.9	-31.7	2,430.1	686.5	3,116.6	1,890.2	1,187.7	3,078.0	-1.2	3,247	1,360	4,607	3,655	1,687	5,342	16.0	
12	The Bank of Punjab	110,000.0	10,934.2	2,404.1	13,338.3	10,614.7	1,035.4	11,650.1	10.6	-12.7	16,044.3	11,527.9	27,572.3	27,723.5	15,624.4	43,347.9	57.2	4,870	10,133	15,003	23,702	11,575	35,277	135.1	
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	10,325.9	718.0	11,043.9	21,764.5	571.0	22,335.5	23.5	102.2	8,890.0	779.6	9,669.7	12,985.3	776.6	13,761.9	42.3	16	3	19	14	3	17	-10.5	
Total Mid-Sized Banks		655,810.0	96,690.7	8,027.7	104,718.4	89,720.6	6,783.1	96,503.7	14.7	-7.8	89,110.9	29,936.4	119,047.3	98,451.6	46,649.2	145,100.7	21.9	29,127	20,591	49,718	47,833	28,564	76,397	53.7	
III Islamic Banks																									
1	BankIslami Pakistan Ltd.	35,000.0	4,000.9	771.4	4,772.3	3,249.3	600.8	3,850.1	11.0	-19.3	7,112.9	4,088.3	11,201.1	7,687.5	4,568.7	12,256.2	9.4	2,753	1,497	4,250	581	1,857	2,438	-42.6	
2	Meezan Bank Ltd.	105,000.0	15,451.5	4,052.0	19,503.5	24,971.7	7,366.0	32,337.7	30.8	65.8	5,898.4	6,584.7	12,483.1	18,107.0	9,065.9	27,172.9	117.7	1,413	1,729	3,142	2,948	9,175	12,123	285.8	
3	AlBaraka Bank (Pak) Ltd.	11,390.0	583.1	63.7	646.8	1,900.9	0.0	1,900.9	16.7	193.9	1,971.8	314.4	2,286.2	5,382.2	263.1	5,645.3	146.9	66	116	182	67	155	222	22.0	
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	1,074.8	0.0	1,074.8	2,370.2	0.0	2,370.2	16.9	120.5	5,874.9	15.9	5,890.8	9,525.9	33.1	9,558.9	62.3	20	6	26	22	13	35	34.6	
5	MCB Islamic Bank Ltd.	3,400.0	38.9	0.0	38.9	172.0	0.0	172.0	5.1	342.5	1,022.5	503.1	1,525.7	1,161.7	471.4	1,633.1	7.0	1,133	3	1,136	1,601	5	1,606	41.4	
6	Faysal Bank Ltd.	35,300.0	4,549.1	4,056.6	8,605.6	2,410.7	906.5	3,317.2	9.4	-61.5	5,472.1	4,347.4	9,819.5	7,567.6	3,455.0	11,022.6	12.3	1,104	443	1,547	1,103	713	1,816	17.4	
Total Islamic Banks		204,090.0	25,698.3	8,943.6	34,641.9	35,074.7	8,873.3	43,948.0	21.5	26.9	27,352.5	15,853.8	43,206.3	49,431.9	17,857.2	67,289.1	55.7	6,489	3,794	10,283	6,322	11,918	18,240	77.4	
Total Commercial Banks (I+II+III)		2,295,538.0	402,303.0	38,800.2	441,103.2	430,492.5	29,779.5	460,272.0	20.1	4.3	347,373.0	155,984.5	503,357.5	394,054.6	193,279.0	587,333.6	16.7	461,469	290,862	752,331	460,675	294,005	754,680	0.3	

