



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY-JUNE FY25

12 Month Analysis

Sr. No.		Name of Bank/Institution	DISBURSEMENT (Rs million)									OUTSTANDING AMOUNT (Rs million)									OUTSTANDING BORROWERS						
			Agriculture Credit Expansion Plan for FY25*	July-June FY24			July-June FY25				YoY Change (%)	By end June, 2024			By end June, 2025			YoY Change (%)	By end June, 2024			By end June, 2025			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	117,950.4	12,510.8	130,461.2	128,582.0	12,316.4	140,898.4	100.6	8.0	27,117.5	8,448.1	35,565.6	15,635.9	8,908.1	24,544.1	-31.0	2,993	105	3,098	3,229	210	3,439	11.0			
2	Habib Bank Ltd.	350,000.0	322,920.1	16,055.5	338,975.6	446,952.4	8,606.5	455,558.9	130.2	34.4	52,472.7	12,533.8	65,006.5	52,173.7	11,549.8	63,723.5	-2.0	44,809	6,684	51,493	42,939	7,081	50,020	-2.9			
3	MCB Bank Ltd.	215,000.0	173,962.9	1,241.1	175,204.0	215,699.7	567.7	216,267.4	100.6	23.4	19,241.4	2,124.8	21,366.2	28,428.2	1,621.4	30,049.6	40.6	3,998	1,679	5,677	15,571	1,559	17,130	201.7			
4	National Bank of Pakistan	390,000.0	354,640.7	13,392.6	368,033.4	363,567.5	10,599.4	374,166.8	95.9	1.7	86,186.4	18,800.8	104,987.2	109,468.0	18,341.2	127,809.2	21.7	207,427	16,614	224,041	230,992	11,891	242,883	8.4			
5	United Bank Ltd.	240,000.0	179,000.9	9,193.2	188,194.2	250,992.7	4,372.0	255,364.6	106.4	35.7	21,908.4	6,888.4	28,796.9	27,379.6	4,938.3	32,317.8	12.2	10,658	3,210	13,868	13,336	3,259	16,595	19.7			
Total Major Commercial Banks		1,335,000.0	1,148,475.1	52,393.3	1,200,868.4	1,405,794.3	36,461.9	1,442,256.2	108.0	20.1	206,926.4	48,795.9	255,722.4	233,085.4	45,358.7	278,444.1	8.9	269,885	28,292	298,177	306,067	24,000	330,067	10.7			
II	Mid-Sized Banks																										
1	Askari Bank Ltd.	65,000.0	42,025.5	3,780.8	45,806.3	54,848.6	12,071.8	66,920.4	103.0	46.1	11,435.8	2,582.4	14,018.3	15,156.0	3,842.7	18,998.7	35.5	3,715	1,733	5,448	6,729	1,780	8,509	56.2			
2	Bank Al-Habib Ltd.	180,000.0	135,641.0	16,134.5	151,775.6	113,288.5	4,663.5	117,952.0	65.5	-22.3	18,148.8	13,701.9	31,850.6	17,947.8	13,491.5	31,439.3	-1.3	9,206	7,404	16,610	9,844	9,404	19,248	15.9			
3	Bank Alfalah Ltd.	116,000.0	64,113.8	33,545.4	97,659.2	50,793.5	40,231.3	91,024.8	78.5	-6.8	13,102.2	9,969.2	23,071.4	13,020.3	15,822.1	28,842.5	25.0	1,681	4,740	6,421	2,351	5,864	8,215	27.9			
4	Bank Makramah Ltd.	1,813.0	1,813.2	0.3	1,813.4	1,053.7	0.0	1,053.7	58.1	-41.9	1,017.8	1.3	1,019.2	783.6	0.4	783.9	-23.1	734	1	735	734	1	735	0.0			
5	Habib Metropolitan Bank Ltd.	16,000.0	12,848.1	1,285.8	14,133.9	14,477.6	2,711.1	17,188.7	107.4	21.6	3,655.2	1,252.0	4,907.1	3,793.0	1,994.1	5,787.1	17.9	169	161	330	248	200	448	35.8			
6	JS Bank Ltd.	25,000.0	14,730.2	1,737.5	16,467.7	20,647.2	1,250.4	21,897.5	87.6	33.0	4,479.7	2,000.6	6,480.3	8,745.9	2,034.7	10,780.6	66.4	2,848	1,234	4,082	10,124	1,070	11,194	174.2			
7	The First Women Bank Ltd.	20.0	11.7	6.2	17.9	11.8	0.9	12.7	63.5	-29.1	6.6	53.8	60.4	6.4	38.1	44.5	-26.4	4	114	118	4	99	103	-12.7			
8	Sindh Bank Ltd.	261.0	141.0	68.1	209.1	773.8	64.1	837.9	321.0	300.8	845.5	82.1	927.6	1,325.9	125.6	1,451.5	56.5	1,597	78	1,675	2,496	81	2,577	53.9			
9	Silk Bank Ltd.	716.0	716.0	0.0	716.0	204.8	0.0	204.8	28.6	-71.4	62.1	0.0	62.1	62.1	0.0	62.1	0.0	16	0	16	10	0	10	-37.5			
10	Soneri Bank Ltd.	26,000.0	19,293.7	209.1	19,502.8	23,671.7	141.5	23,813.2	91.6	22.1	4,322.3	292.9	4,615.1	8,281.4	349.6	8,631.0	87.0	953	116	1,069	1,011	151	1,162	8.7			
11	The Bank of Khyber	20,000.0	8,017.4	1,408.8	9,426.2	10,273.5	2,017.9	12,291.3	61.5	30.4	1,596.4	1,295.3	2,891.7	1,863.7	1,244.6	3,108.3	7.5	3,221	1,715	4,936	3,552	1,688	5,240	6.2			
12	The Bank of Punjab	110,000.0	66,512.6	16,040.3	82,552.9	121,942.3	10,890.2	132,832.5	120.8	60.9	24,054.1	19,648.9	43,702.9	58,631.2	21,313.8	79,945.0	82.9	20,320	14,784	35,104	504,026	13,065	517,091	1373.0			
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	74,734.4	3,318.2	78,052.6	67,361.3	2,291.0	69,652.3	73.3	-10.8	20,405.1	776.6	21,181.8	7,762.6	780.3	8,542.9	-59.7	17	3	20	12	3	15	-25.0			
Total Mid-Sized Banks		655,810.0	440,598.7	77,534.9	518,133.6	479,348.3	76,333.6	555,681.9	84.7	7.2	103,131.7	51,656.9	154,788.5	137,379.9	61,037.5	198,417.3	28.2	44,481	32,083	76,564	541,141	33,406	574,547	650.4			
III	Islamic Banks																										
1	BankIslami Pakistan Ltd.	35,000.0	23,121.4	3,101.2	26,222.6	13,454.1	27,627.3	41,081.4	117.4	56.7	8,152.6	4,290.5	12,443.2	9,118.3	4,851.5	13,969.7	12.3	2,748	1,880	4,628	3,523	2,051	5,574	20.4			
2	Meezan Bank Ltd.	105,000.0	69,099.5	17,923.5	87,023.0	85,032.0	23,106.1	108,138.1	103.0	24.3	14,135.0	7,393.3	21,528.3	21,590.8	8,765.3	30,356.1	41.0	2,445	1,888	4,333	2,544	8,356	10,900	151.6			
3	AlBaraka Bank (Pak) Ltd.	11,390.0	9,200.2	288.5	9,488.8	11,354.0	46.0	11,400.0	100.1	20.1	3,882.1	497.7	4,379.8	4,724.2	259.2	4,983.4	13.8	61	161	222	68	177	245	10.4			
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	10,485.1	19.1	10,504.3	9,931.4	85.0	10,016.3	71.5	-4.6	7,819.4	30.5	7,849.9	12,465.3	66.8	12,532.1	59.6	24	12	36	29	22	51	41.7			
5	MCB Islamic Bank Ltd.	3,400.0	2,687.6	15.4	2,703.0	4,528.5	390.5	4,919.0	144.7	82.0	1,448.4	484.3	1,932.7	1,878.7	797.6	2,676.3	38.5	1,602	5	1,607	926	13	939	-41.6			
6	Faysal Bank Ltd.	35,300.0	15,981.5	12,268.3	28,249.9	12,780.1	23,050.4	35,830.5	101.5	26.8	8,596.1	3,718.4	12,314.5	8,286.0	7,597.2	15,883.3	29.0	1,307	725	2,032	1,577	724	2,301	13.2			
Total Islamic Banks		204,090.0	130,575.4	33,616.1	164,191.5	137,079.9	74,305.3	211,385.2	103.6	28.7	44,033.6	16,414.8	60,448.4	58,063.3	22,337.6	80,400.9	33.0	8,187	4,671	12,858	8,667	11,343	20,010	55.6			
Total Commercial Banks (I+II+III)		2,194,900.0	1,719,649.2	163,544.2	1,883,193.4	2,022,222.4	187,100.8	2,209,323.3	100.7	17.3	354,091.7	116,867.6	470,959.3	428,528.5	128,733.9	557,262.4	18.3	322,553	65,046	387,599	855,875	68,749	924,624	138.6			



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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	39,563.2	39,850.8	79,413.9	48,949.4	24,029.8	72,979.2	81.1	-8.1	39,020.5	80,357.1	119,377.6	53,216.2	78,028.5	131,244.7	9.9	127,307	221,854	349,161	150,082	195,089	345,171	-1.1	
2	P.P.C.B.L	10,600.0	5,777.4	3,472.0	9,249.4	6,022.5	6,614.7	12,637.1	119.2	36.6	5,148.8	5,971.0	11,119.8	4,664.2	9,233.0	13,897.3	25.0	49,359	14,992	64,351	28,986	15,309	44,295	-31.2	
Total Specialized Banks		100,638.0	45,340.5	43,322.8	88,663.3	54,971.8	30,644.5	85,616.3	85.1	-3.4	44,169.3	86,328.0	130,497.3	57,880.4	87,261.6	145,141.9	11.2	176,666	236,846	413,512	179,068	210,398	389,466	-5.8	
V	Microfinance Banks																								
1	Khushhalli Bank Ltd.	47,200.0	46,505.7	482.1	46,987.8	51,787.4	440.2	52,227.7	110.7	11.2	52,187.4	600.8	52,788.2	50,062.0	611.8	50,673.8	-4.0	371,124	1,237	372,361	238,141	1,051	239,192	-35.8	
2	NRSP Microfinance Bank Ltd.	14,860.0	11,684.2	48.8	11,733.0	10,621.3	3.0	10,624.3	71.5	-9.4	12,050.1	100.1	12,150.2	10,584.5	4.4	10,588.8	-12.9	116,153	1,197	117,350	107,930	353	108,283	-7.7	
3	HBL Micro Finance Bank Ltd.	39,000.0	35,905.9	0.0	35,905.9	32,810.6	0.0	32,810.6	84.1	-8.6	53,253.7	0.0	53,253.7	58,470.7	0.0	58,470.7	9.8	261,334	0	261,334	180,310	0	180,310	-31.0	
4	LOLC Microfinance Bank Ltd.	686.0	623.6	0.0	623.6	2,427.4	0.0	2,427.4	353.9	289.2	907.4	0.0	907.4	1,708.4	0.0	1,708.4	88.3	8,785	0	8,785	13,147	0	13,147	49.7	
5	Telenor Micro Finance Bank Ltd.	2,025.0	1,493.5	0.0	1,493.5	1,162.0	0.0	1,162.0	57.4	-22.2	981.9	0.0	981.9	672.0	0.0	672.0	-31.6	10,741	0	10,741	7,349	0	7,349	-31.6	
6	Mobilink Microfinance Bank Ltd.	50,000.0	40,944.6	0.0	40,944.6	56,546.1	0.0	56,546.1	113.1	38.1	53,136.4	0.0	53,136.4	58,439.9	0.0	58,439.9	10.0	254,016	0	254,016	218,561	0	218,561	-14.0	
7	U Micro Finance Bank Ltd.	65,000.0	59,045.8	0.0	59,045.8	66,506.5	0.0	66,506.5	102.3	12.6	63,620.0	0.0	63,620.0	66,562.9	0.0	66,562.9	4.6	323,994	0	323,994	285,094	0	285,094	-12.0	
8	FINCA Microfinance Bank Ltd.	18,678.0	12,884.7	7.5	12,892.1	19,255.9	0.0	19,255.9	103.1	49.4	10,012.6	51.3	10,063.8	15,772.3	38.7	15,811.0	57.1	48,060	38	48,098	45,296	34	45,330	-5.8	
9	APNA Microfinance Bank Ltd.	4,400.0	6,076.3	0.0	6,076.3	9,981.7	0.0	9,981.7	226.9	64.3	8,671.0	0.0	8,671.0	10,066.9	0.0	10,066.9	16.1	63,431	0	63,431	61,891	0	61,891	-2.4	
10	Sindh Microfinance Bank Ltd.	560.0	583.3	0.0	583.3	671.3	0.0	671.3	119.9	15.1	270.7	0.0	270.7	313.8	0.0	313.8	15.9	11,064	0	11,064	14,853	0	14,853	34.2	
11	Halal Microfinance Bank Ltd.	2,850.0	53.0	0.0	53.0	84.1	0.0	84.1	2.9	58.8	44.2	0.0	44.2	65.2	0.0	65.2	47.5	223	0	223	264	0	264	18.4	
Total Microfinance Banks		245,259.0	215,800.6	538.3	216,339.0	251,854.4	443.2	252,297.6	102.9	16.6	255,135.2	752.2	255,887.4	272,718.5	654.9	273,373.4	6.8	1,468,925	2,472	1,471,397	1,172,836	1,438	1,174,274	-20.2	
VI	Microfinance Institutions/RSPs																								
1	National Rural Support Programme	15,446.0	15,246.3	0.0	15,246.3	15,683.6	0.0	15,683.6	101.5	2.9	8,145.6	0.0	8,145.6	8,528.3	0.0	8,528.3	4.7	198,461	0	198,461	172,947	0	172,947	-12.9	
2	Thardeep Microfinance Fnd.**	200.0	4.7	0.0	4.7	0.0	0.0	0.0	0.0	-100.0	848.9	0.0	848.9	820.7	0.0	820.7	-3.3	24,208	0	24,208	23,501	0	23,501	-2.9	
3	SAFCO Support Foundation	955.0	734.3	0.0	734.3	647.8	0.0	647.8	67.8	-11.8	909.9	0.0	909.9	888.6	0.0	888.6	-2.3	24,575	0	24,575	22,062	0	22,062	-10.2	
4	Punjab Rural Support Prog.	1,202.0	925.5	0.0	925.5	968.9	0.0	968.9	80.6	4.7	665.3	0.0	665.3	582.0	0.0	582.0	-12.5	20,084	0	20,084	16,485	0	16,485	-17.9	
5	Kashf Foundation	6,950.0	6,621.4	0.0	6,621.4	6,922.1	0.0	6,922.1	99.6	4.5	3,933.7	0.0	3,933.7	4,219.2	0.0	4,219.2	7.3	80,899	0	80,899	75,343	0	75,343	-6.9	
6	Sindh Rural Support Org.	2,122.0	2,302.4	0.0	2,302.4	2,152.6	0.0	2,152.6	101.4	-6.5	2,052.5	0.0	2,052.5	2,249.4	0.0	2,249.4	9.6	49,578	0	49,578	48,116	0	48,116	-2.9	
7	Damen Support Programme	2,500.0	0.0	0.0	0.0	1,979.3	0.0	1,979.3	79.2	0.0		0.0	0.0	1,114.3	0.0	1,114.3	0.0		0		23,445	0	23,445	0.0	
8	AGAHE	1,313.0	1,193.4	0.0	1,193.4	1,202.3	0.0	1,202.3	91.6	0.7	647.7	0.0	647.7	703.7	0.0	703.7	8.6	20,452	0	20,452	19,598	0	19,598	-4.2	
9	Villagers Development Org.**	28.0	11.5	0.0	11.5	20.1	0.0	20.1	71.6	73.8	19.7	0.0	19.7	24.3	0.0	24.3	23.3	736	0	736	918	0	918	24.7	
10	FFO Support Program	800.0	470.8	0.0	470.8	449.4	0.0	449.4	56.2	-4.5	416.5	0.0	416.5	404.5	0.0	404.5	-2.9	8,717	0	8,717	7,569	0	7,569	-13.2	
Total Microfinance Institutions/RSPs		31,516.0	27,510.2	0.0	27,510.2	30,026.1	0.0	30,026.1	95.3	9.1	17,639.9	0.0	17,639.9	19,534.8	0.0	19,534.8	10.7	427,710	0	427,710	409,984	0	409,984	-4.1	
Grand Total (I+II+III+IV+V+VI)		2,572,313.0	2,008,300.6	207,405.4	2,215,706.0	2,359,074.8	218,188.5	2,577,263.3	100.2	16.3	671,036.1	203,947.8	874,983.9	778,662.2	216,650.3	995,312.5	13.8	2,395,854	304,364	2,700,218	2,617,763	280,585	2,898,348	7.3	

* 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 June 2025. Therefore, data of previous month is repeated.