



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY-MAY FY25

11 Month Analysis

Sr. No.	Name of Bank/Institution	Agriculture Credit Expansion Plan for FY25*	DISBURSEMENT (Rs million)								OUTSTANDING AMOUNT (Rs million)								OUTSTANDING BORROWERS							
			July-May FY24			July-May FY25			YoY Change (%)	By end May, 2024			By end May, 2025			YoY Change (%)	By end May, 2024			By end May, 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	102,878.5	9,744.8	112,623.3	114,285.3	12,106.6	126,392.0	90.3	12.2	13,750.3	8,445.1	22,195.4	14,657.8	9,325.6	23,983.3	8.1	2,882	105	2,987	3,236	213	3,449	15.5		
2	Habib Bank Ltd.	350,000.0	298,046.2	14,409.3	312,455.5	404,432.8	7,854.0	412,286.8	117.8	32.0	51,196.6	11,448.8	62,645.4	50,209.6	11,358.5	61,568.0	-1.7	44,985	6,273	51,258	43,161	7,021	50,182	-2.1		
3	MCB Bank Ltd.	215,000.0	157,904.6	1,207.6	159,112.2	194,667.7	496.8	195,164.5	90.8	22.7	17,873.0	2,153.1	20,026.2	22,211.0	1,623.6	23,834.7	19.0	3,848	1,667	5,515	14,150	1,528	15,678	184.3		
4	National Bank of Pakistan	390,000.0	291,502.2	10,441.3	301,943.6	303,356.6	9,533.7	312,890.3	80.2	3.6	78,701.0	16,854.6	95,555.6	100,492.7	17,855.2	118,347.8	23.9	164,232	11,029	175,261	191,858	11,647	203,505	16.1		
5	United Bank Ltd.	240,000.0	166,847.2	7,736.4	174,583.6	235,365.9	3,834.1	239,200.0	99.7	37.0	23,229.1	5,702.0	28,931.1	18,225.5	5,128.5	23,353.9	-19.3	10,581	2,760	13,341	13,103	3,188	16,291	22.1		
Total Major Commercial Banks		1,335,000.0	1,017,178.7	43,539.4	1,060,718.0	1,252,108.4	33,825.2	1,285,933.6	96.3	21.2	184,750.0	44,603.7	229,353.7	205,796.5	45,291.3	251,087.8	9.5	226,528	21,834	248,362	265,508	23,597	289,105	16.4		
II	Mid-Sized Banks																									
1	Askari Bank Ltd.	65,000.0	38,148.7	3,115.4	41,264.1	52,769.9	11,844.0	64,613.9	99.4	56.6	11,113.6	2,002.0	13,115.6	13,931.6	4,252.0	18,183.6	38.6	3,778	1,652	5,430	6,692	1,745	8,437	55.4		
2	Bank Al-Habib Ltd.	180,000.0	125,728.5	13,422.2	139,150.8	98,772.9	4,341.6	103,114.4	57.3	-25.9	17,196.8	11,793.4	28,990.2	16,632.8	13,796.7	30,429.4	5.0	8,470	6,086	14,556	9,088	9,256	18,344	26.0		
3	Bank Alfalah Ltd.	116,000.0	59,737.5	22,011.9	81,749.3	46,427.7	34,425.2	80,852.9	69.7	-1.1	11,495.9	8,734.0	20,229.9	11,498.5	12,387.6	23,886.1	18.1	1,778	3,971	5,749	2,150	5,599	7,749	34.8		
4	Bank Makramah Ltd.	1,813.0	1,762.2	0.3	1,762.5	1,051.2	0.0	1,051.2	58.0	-40.4	1,015.5	0.5	1,016.0	783.5	0.4	783.8	-22.9	734	1	735	734	1	735	0.0		
5	Habib Metropolitan Bank Ltd.	16,000.0	11,060.5	1,164.7	12,225.2	12,402.2	2,141.5	14,543.6	90.9	19.0	2,788.8	1,180.5	3,969.3	3,453.4	1,923.0	5,376.4	35.4	142	134	276	239	186	425	54.0		
6	JS Bank Ltd.	25,000.0	13,860.7	1,391.4	15,252.1	19,098.1	1,205.8	20,303.9	81.2	33.1	4,257.7	1,836.5	6,094.2	8,826.9	2,035.7	10,862.6	78.2	2,933	1,203	4,136	6,601	1,093	7,694	86.0		
7	The First Women Bank Ltd.	20.0	7.7	6.2	13.9	7.5	0.9	8.4	41.8	-39.9	2.6	55.9	58.5	2.0	39.4	41.5	-29.1	4	114	118	4	100	104	-11.9		
8	Sindh Bank Ltd.	261.0	118.8	27.8	146.6	689.2	42.4	731.7	280.3	399.1	846.9	43.2	890.1	1,305.6	107.0	1,412.6	58.7	1,612	65	1,677	1,508	76	1,584	-5.5		
9	Silk Bank Ltd.	716.0	670.3	0.0	670.3	204.8	0.0	204.8	28.6	-69.4	64.7	0.0	64.7	62.1	0.0	62.1	-4.0	16	0	16	10	0	10	-37.5		
10	Soneri Bank Ltd.	26,000.0	17,526.7	87.2	17,613.9	20,906.0	130.8	21,036.8	80.9	19.4	3,789.3	180.9	3,970.2	7,663.9	355.8	8,019.7	102.0	914	87	1,001	992	148	1,140	13.9		
11	The Bank of Khyber	20,000.0	7,351.4	1,346.4	8,697.8	9,509.5	1,629.6	11,139.0	55.7	28.1	1,643.3	1,191.4	2,834.6	1,550.2	1,472.6	3,022.8	6.6	2,879	1,569	4,448	3,592	1,758	5,350	20.3		
12	The Bank of Punjab	110,000.0	56,755.0	13,560.4	70,315.4	97,364.4	9,822.0	107,186.5	97.4	52.4	16,645.3	20,058.0	36,703.3	44,765.4	20,668.8	65,434.1	78.3	14,246	18,924	33,170	245,507	12,926	258,433	679.1		
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	67,289.7	3,125.4	70,415.1	64,493.4	2,098.0	66,591.3	70.1	-5.4	17,272.5	779.6	18,052.1	9,438.8	780.6	10,219.5	-43.4	16	3	19	14	3	17	-10.5		
Total Mid-Sized Banks		655,810.0	400,017.7	59,259.2	459,277.0	423,696.8	67,681.7	491,378.5	74.9	7.0	88,132.9	47,855.9	135,988.8	119,914.6	57,819.6	177,734.2	30.7	37,522	33,809	71,331	277,131	32,891	310,022	334.6		
III	Islamic Banks																									
1	BankIslami Pakistan Ltd.	35,000.0	20,759.4	2,560.3	23,319.7	10,584.5	26,526.6	37,111.1	106.0	59.1	7,956.3	4,083.1	12,039.4	7,388.1	3,881.4	11,269.6	-6.4	2,752	1,761	4,513	3,430	2,015	5,445	20.7		
2	Meezan Bank Ltd.	105,000.0	64,911.4	16,802.0	81,713.4	78,066.5	21,320.0	99,386.5	94.7	21.6	13,043.7	7,292.4	20,336.1	18,225.6	8,014.4	26,240.0	29.0	2,306	1,885	4,191	2,346	8,289	10,635	153.8		
3	AlBaraka Bank (Pak) Ltd.	11,390.0	8,138.2	264.5	8,402.7	10,450.6	31.2	10,481.7	92.0	24.7	3,728.8	480.3	4,209.1	4,665.3	249.1	4,914.4	16.8	63	154	217	65	159	224	3.2		
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	8,292.1	15.4	8,307.5	7,730.0	77.2	7,807.1	55.8	-6.0	5,807.3	27.7	5,835.0	11,344.5	63.1	11,407.5	95.5	20	11	31	28	20	48	54.8		
5	MCB Islamic Bank Ltd.	3,400.0	2,335.6	15.4	2,351.0	3,911.1	235.8	4,146.9	122.0	76.4	1,186.8	494.1	1,680.9	1,373.7	655.1	2,028.7	20.7	1,241	5	1,246	925	12	937	-24.8		
6	Faysal Bank Ltd.	35,300.0	14,786.1	11,780.2	26,566.3	11,611.2	22,067.1	33,678.4	95.4	26.8	8,089.2	4,220.1	12,309.3	8,225.4	6,749.9	14,975.3	21.7	1,240	661	1,901	1,527	718	2,245	18.1		
Total Islamic Banks		204,090.0	119,222.8	31,437.8	150,660.6	122,353.9	70,257.9	192,611.7	94.4	27.8	39,812.1	16,597.7	56,409.8	51,222.6	19,613.0	70,835.6	25.6	7,622	4,477	12,099	8,321	11,213	19,534	61.5		
Total Commercial Banks (I+II+III)		2,194,900.0	1,536,419.2	134,236.4	1,670,655.6	1,798,159.1	171,764.7	1,969,923.8	89.8	17.9	312,695.0	109,057.3	421,752.3	376,933.7	122,723.9	499,657.5	18.5	271,672	60,120	331,792	550,960	67,701	618,661	86.5		



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY-MAY FY25

11 Month Analysis

Sr. No.		Name of Bank/Institution	Agriculture Credit Expansion Plan for FY25*	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
				July-May FY24			July-May FY25				YoY Change (%)	By end May, 2024			By end May, 2025				YoY Change (%)	By end May, 2024			By end May, 2025				YoY Change (%)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
				Production	Development	Total	Production	Development	Total	Achievement (%)		Production	Development	Total	Production	Development	Total	Production		Development	Total	Production	Development	Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
IV		Specialized Banks																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											

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

*** Data not reported during July-May FY25.