



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS JULY-NOVEMBER FY26

05 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-Nov FY25			July-Nov FY26			YoY Change (%)	By end Nov, 2024			By end Nov, 2025			YoY Change (%)	By end Nov, 2024			By end Nov, 2025			YoY Change (%)
		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total	
I	Major Commercial Banks																					
1	Allied Bank Ltd.	58,072.3	5,275.2	63,347.5	59,550.8	2,566.0	62,116.8	-1.9	27,979.6	7,048.2	35,027.9	19,616.2	8,397.6	28,013.8	-20.0	3,257	95	3,352	3,193	214	3,407	1.6
2	Habib Bank Ltd.	152,906.1	3,910.5	156,816.6	160,529.9	4,158.5	164,688.3	5.0	51,684.9	12,232.2	63,917.1	52,420.1	11,570.0	63,990.1	0.1	45,352	7,048	52,400	42,437	7,523	49,960	-4.7
3	MCB Bank Ltd.	88,083.8	54.0	88,137.8	103,551.2	622.3	104,173.6	18.2	20,851.2	1,724.7	22,575.9	36,513.9	2,158.3	38,672.2	71.3	6,091	1,632	7,723	19,325	1,789	21,114	173.4
4	National Bank of Pakistan	93,693.3	3,490.4	97,183.6	82,385.8	1,959.0	84,344.8	-13.2	89,754.1	17,649.4	107,403.5	115,025.9	14,956.7	129,982.6	21.0	186,461	11,791	198,252	189,151	13,567	202,718	2.3
5	United Bank Ltd. ¹	106,852.6	1,476.8	108,329.4	97,533.0	2,899.1	100,432.1	-7.3	18,987.6	5,711.5	24,699.1	21,915.7	5,659.7	27,575.4	11.6	9,395	3,060	12,455	13,230	3,569	16,799	34.9
Total	Major Commercial Banks	499,608.0	14,207.0	513,815.0	503,550.7	12,204.9	515,755.6	0.4	209,257.5	44,366.0	253,623.4	245,491.8	42,742.3	288,234.1	13.6	250,556	23,626	274,182	267,336	26,662	293,998	7.2
II	Mid-Sized Banks																					
1	Askari Bank Ltd.	22,342.2	1,989.0	24,331.1	34,971.1	2,340.9	37,312.0	53.4	14,928.7	3,007.6	17,936.3	18,458.7	3,796.2	22,254.9	24.1	3,682	1,729	5,411	8,226	1,794	10,020	85.2
2	Bank Al-Habib Ltd.	40,671.4	1,515.5	42,186.9	73,732.9	17,476.6	91,209.5	116.2	15,652.8	13,526.3	29,179.0	20,372.2	15,445.8	35,818.0	22.8	8,739	7,943	16,682	11,208	10,872	22,080	32.4
3	Bank Alfalah Ltd.	19,877.4	6,861.0	26,738.4	17,643.3	30,304.8	47,948.1	79.3	11,359.5	10,558.7	21,918.2	12,790.0	18,828.4	31,618.4	44.3	1,787	4,654	6,441	3,243	6,567	9,810	52.3
4	Bank Makramah Ltd.	692.7	0.0	692.7	57.6	0.0	57.6	-91.7	1,014.4	0.4	1,014.8	767.3	0.4	767.7	-24.3	734	1	735	733	1	734	-0.1
5	Habib Metropolitan Bank Ltd.	4,372.8	1,241.7	5,614.4	6,785.2	599.7	7,384.8	31.5	2,284.8	1,804.4	4,089.2	5,312.6	1,794.5	7,107.1	73.8	191	176	367	182	211	393	7.1
6	JS Bank Ltd.	6,818.7	211.5	7,030.2	6,824.9	182.5	7,007.4	-0.3	4,681.8	1,868.0	6,549.8	6,850.6	1,786.5	8,637.1	31.9	4,253	1,159	5,412	7,140	974	8,114	49.9
7	The First Women Bank Ltd.	4.3	0.0	4.3	2.5	0.0	2.5	-42.4	6.8	46.5	53.3	5.8	31.3	37.1	-30.4	4	110	114	4	96	100	-12.3
8	Sindh Bank Ltd.	31.0	16.5	47.5	103.0	23.6	126.6	166.5	811.7	94.1	905.8	1,265.9	137.2	1,403.0	54.9	1,547	79	1,626	2,486	85	2,571	58.1
10	Soneri Bank Ltd.	5,716.7	5.6	5,722.2	12,968.0	518.4	13,486.4	135.7	3,084.0	273.5	3,357.5	8,621.7	833.4	9,455.1	181.6	937	122	1,059	1,013	164	1,177	11.1
11	The Bank of Khyber	2,806.4	564.5	3,370.9	3,607.1	461.2	4,068.3	20.7	1,186.6	1,165.8	2,352.5	1,612.1	1,279.5	2,891.6	22.9	3,655	1,690	5,345	3,413	1,694	5,107	-4.5
12	The Bank of Punjab	45,628.9	2,966.1	48,595.1	88,514.8	6,178.0	94,692.7	94.9	52,996.4	16,665.9	69,662.4	85,332.3	25,184.2	110,516.5	58.6	414,070	11,946	426,016	712,000	14,031	726,031	70.4
13	Standard Chartered Bank (Pak) Ltd.	34,810.8	952.0	35,762.8	33,711.2	475.0	34,186.2	-4.4	7,646.3	776.6	8,422.9	12,720.3	600.6	13,320.9	58.2	12	3	15	16	3	19	26.7
Total	Mid-Sized Banks	183,773.1	16,323.3	200,096.5	278,921.4	58,560.7	337,482.1	68.7	115,653.8	49,787.8	165,441.6	174,109.5	69,717.9	243,827.4	47.4	439,611	29,612	469,223	749,664	36,492	786,156	67.5
III	Islamic Banks																					
1	BankIslami Pakistan Ltd.	4,101.6	648.2	4,749.7	5,503.6	402.5	5,906.1	24.3	5,533.9	3,869.6	9,403.5	12,047.2	4,851.3	16,898.5	79.7	583	1,870	2,453	3,730	2,185	5,915	141.1
2	Meezan Bank Ltd.	36,124.8	10,420.5	46,545.4	41,872.0	10,904.9	52,777.0	13.4	20,329.0	8,996.3	29,325.3	24,250.9	11,602.1	35,853.0	22.3	3,243	8,904	12,147	2,489	7,913	10,402	-14.4
3	AlBaraka Bank (Pak) Ltd.	4,878.0	0.0	4,878.0	4,714.7	21.3	4,736.0	-2.9	5,153.7	261.9	5,415.6	5,408.9	274.1	5,682.9	4.9	67	158	225	62	168	230	2.2
4	Dubai Islamic Bank (Pak) Ltd.	3,270.2	44.3	3,314.5	1,806.1	14.4	1,820.5	-45.1	10,414.9	77.4	10,492.2	8,262.0	77.4	8,339.4	-20.5	22	15	37	25	28	53	43.2
5	MCB Islamic Bank Ltd.	2,667.5	105.5	2,773.0	1,001.7	1,213.1	2,214.8	-20.1	3,614.2	566.1	4,180.3	1,827.2	1,961.7	3,788.8	-9.4	1,603	12	1,615	925	22	947	-41.4
6	Faysal Bank Ltd.	3,467.2	8,994.6	12,461.8	7,946.1	6,205.9	14,152.0	13.6	6,802.9	7,951.1	14,754.0	12,149.4	6,962.8	19,112.2	29.5	1163	722	1,885	1,656	730	2,386	26.6
Total	Islamic Banks	54,509.3	20,213.0	74,722.4	62,844.3	18,762.1	81,606.5	9.2	51,848.6	21,722.4	73,571.0	63,945.5	25,729.3	89,674.8	21.9	6,681	11,681	18,362	8,887	11,046	19,933	8.6
Total	Commercial Banks (I+II+III)	737,890.5	50,743.4	788,633.8	845,316.5	89,527.7	934,844.2	18.5	376,759.8	115,876.2	492,636.0	483,546.8	138,189.5	621,736.3	26.2	696,848	64,919	761,767	1,025,887	74,200	1,100,087	44.4



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		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total	
IV	Specialized Banks																					
1	Z.T.B.L	14,724.2	13,377.3	28,101.5	30,137.8	7,189.4	37,327.2	32.8	41,840.7	83,294.4	125,135.0	63,500.5	75,828.7	139,329.1	11.3	120,321	216,158	336,479	196,827	183,295	380,122	13.0
2	P.P.C.B.L	2,101.2	1,154.2	3,255.5	1,556.6	2,275.1	3,831.7	17.7	4,520.0	5,821.9	10,341.9	4,395.5	10,085.2	14,480.7	40.0	33,307	12,977	46,284	26,790	16,362	43,152	-6.8
Total Specialized Banks		16,825.4	14,531.5	31,356.9	31,694.4	9,464.5	41,158.9	31.3	46,360.7	89,116.3	135,477.0	67,895.9	85,913.9	153,809.8	13.5	153,628	229,135	382,763	223,617	199,657	423,274	10.6
V	Microfinance Banks																					
1	Khushhall Bank Ltd.	19,322.4	188.1	19,510.6	22,955.7	192.9	23,148.5	18.6	52,209.3	625.4	52,834.7	51,293.5	602.7	51,896.2	-1.8	329,523	1,227	330,750	202,496	924	203,420	-38.5
2	NRSP Microfinance Bank Ltd.	4,131.9	1.5	4,133.4	3,634.5	0.0	3,634.5	-12.1	12,096.6	37.2	12,133.8	10,100.8	0.0	10,100.8	-16.8	116,245	553	116,798	103,224	0	103,224	-11.6
3	HBL Micro Finance Bank Ltd.	11,902.8	0.0	11,902.8	12,807.1	0.0	12,807.1	7.6	54,171.8	0.0	54,171.8	56,932.6	0.0	56,932.6	5.1	221,827	0	221,827	175,775	0	175,775	-20.8
4	LOLC Microfinance Bank Ltd.	223.0	0.0	223.0	1,842.6	0.0	1,842.6	726.2	712.1	0.0	712.1	2,580.5	0.0	2,580.5	262.4	6,957	0	6,957	12,301	0	12,301	76.8
5	Easypaisa Bank Ltd. ²	551.4	0.0	551.4	1,490.0	0.0	1,490.0	170.2	890.0	0.0	890.0	554.0	0.0	554.0	-37.8	9,640	0	9,640	6,041	0	6,041	-37.3
6	Mobilink Microfinance Bank Ltd.	21,025.7	0.0	21,025.7	25,719.2	0.0	25,719.2	22.3	53,210.2	0.0	53,210.2	59,837.9	0.0	59,837.9	12.5	240,680	0	240,680	190,783	0	190,783	-20.7
7	U Micro Finance Bank Ltd.	27,899.1	0.0	27,899.1	22,949.9	0.0	22,949.9	-17.7	68,490.0	0.0	68,490.0	63,710.2	0.0	63,710.2	-7.0	316,481	0	316,481	315,565	0	315,565	-0.3
8	ABHI Microfinance Bank Ltd. ³	6,502.8	0.0	6,502.8	13,678.3	0.0	13,678.3	110.3	9,846.6	47.1	9,893.8	22,575.7	30.0	22,605.7	128.5	38,755	38	38,793	52,129	30	52,159	34.5
9	APNA Microfinance Bank Ltd.	3,656.0	0.0	3,656.0	4,418.3	0.0	4,418.3	20.9	9,201.5	0.0	9,201.5	10,883.3	0.0	10,883.3	18.3	62,991	0	62,991	63,070	0	63,070	0.1
10	Sindh Microfinance Bank Ltd.	324.8	0.0	324.8	162.7	0.0	162.7	-49.9	412.5	0.0	412.5	200.1	0.0	200.1	-51.5	14,153	0	14,153	9,489	0	9,489	-33.0
11	Halan Microfinance Bank Ltd.	21.2	0.0	21.2	153.6	0.0	153.6	624.7	36.0	0.0	36.0	183.5	0.0	183.5	410.5	146	0	146	755	0	755	417.1
Total Microfinance Banks		95,561.2	189.6	95,750.8	109,811.9	192.9	110,004.7	14.9	261,276.7	709.7	261,986.3	278,852.1	632.7	279,484.8	6.7	1,357,398	1,818	1,359,216	1,131,628	954	1,132,582	-16.7
VI	Microfinance Institutions/RSPs																					
1	National Rural Support Programme	5,716.0	0.0	5,716.0	6,120.3	0.0	6,120.3	7.1	8,091.2	0.0	8,091.2	8,625.2	0.0	8,625.2	6.6	181,269	0	181,269	155,887	0	155,887	-14.0
2	Thardeep Microfinance Fnd.	0.0	0.0	0.0		0.0	0.0	-		0.0	0.0	802.3	0.0	802.3	-		0		22,674	0	22,674	-
3	SAFCO Support Foundation	278.0	0.0	278.0	208.4	0.0	208.4	-25.0	867.8	0.0	867.8	865.2	0.0	865.2	-0.3	23,075	0	23,075	20,605	0	20,605	-10.7
4	Punjab Rural Support Prog.	422.0	0.0	422.0	413.3	0.0	413.3	-2.1	615.2	0.0	615.2	587.2	0.0	587.2	-4.6	17,915	0	17,915	16,446	0	16,446	-8.2
5	Kashf Foundation	2,279.5	0.0	2,279.5	3,354.2	0.0	3,354.2	47.1	3,848.9	0.0	3,848.9	4,370.2	0.0	4,370.2	13.5	75,262	0	75,262	73,259	0	73,259	-2.7
6	Sindh Rural Support Org.	506.3	0.0	506.3	467.5	0.0	467.5	-7.7	1,931.9	0.0	1,931.9	2,066.2	0.0	2,066.2	7.0	46,088	0	46,088	43,532	0	43,532	-5.5
7	Damen Support Programme	0.0	0.0	0.0	691.4	0.0	691.4	-		0.0	0.0	976.4	0.0	976.4	-		0		20,324	0	20,324	-
8	AGAHE	422.9	0.0	422.9	124.3	0.0	124.3	-70.6	586.2	0.0	586.2	691.0	0.0	691.0	17.9	19,155	0	19,155	19,963	0	19,963	4.2
9	Villagers Development Org.	7.1	0.0	7.1	9.6	0.0	9.6	34.6	24.6	0.0	24.6	23.8	0.0	23.8	-3.2	930	0	930	932	0	932	0.2
10	FFO Support Program	278.4	0.0	278.4	248.3	0.0	248.3	-10.8	400.4	0.0	400.4	375.2	0.0	375.2	-6.3	7,842	0	7,842	7,091	0	7,091	-9.6
Total Microfinance Institutions/RSPs		9,910.3	0.0	9,910.3	11,637.3	0.0	11,637.3	17.4	16,366.2	0.0	16,366.2	19,382.7	0.0	19,382.7	18.4	371,536	0	371,536	380,713	0	380,713	2.5
Grand Total (I+II+III+IV+V+VI)		860,187.4	65,464.5	925,651.9	998,460.1	99,185.1	1,097,645.2	18.6	700,763.3	205,702.1	906,465.5	849,677.4	224,736.1	1,074,413.5	18.5	2,579,410	295,872	2,875,282	2,761,845	274,811	3,036,656	5.6

¹ UBL's agriculture portfolio also includes Silk Bank's outstanding agriculture portfolio on account of its merger with Silk Bank

² Effective January 23, 2025, the Telenor Microfinance Bank Limited changed to Easypaisa Bank Limited after obtaining approval of Digital Retail Banking license – communicated under SBP's circular No. BPRD (B&DBD) /000495/2025.

³ FINCA Microfinance Bank Limited rebranded itself to ABHI Microfinance Bank Limited vide SBP's circular No. BPRD (LD-01)/602/2025/947802 dated July 10, 2025.