



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

11 Month Analysis																									
Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)										OUTSTANDING AMOUNT (Rs million)						OUTSTANDING BORROWERS							
		Agriculture Credit Expansion Plan for FY25*	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	



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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	35,737.9	34,479.4	70,217.2	41,271.6	23,109.2	64,380.8	71.5	-8.3	39,370.6	77,471.7	116,842.3	50,213.9	79,591.6	129,805.4	11.1	127,262	221,098	348,360	140,757	199,772	340,529	-2.2
2	P.P.C.B.L	10,600.0	5,151.1	3,145.1	8,296.2	5,262.7	5,282.1	10,544.8	99.5	27.1	5,139.9	5,823.7	10,963.6	4,613.1	8,283.7	12,896.8	17.6	50,864	15,014	65,878	28,859	14,469	43,328	-34.2
	Total Specialized Banks	100,638.0	40,889.0	37,624.5	78,513.5	46,534.3	28,391.3	74,925.6	74.5	-4.6	44,510.5	83,295.4	127,805.9	54,826.9	87,875.3	142,702.2	11.7	178,126	236,112	414,238	169,616	214,241	383,857	-7.3
V	Microfinance Banks																							
1	Khushhali Bank Ltd.	47,200.0	42,548.0	417.1	42,965.1	47,087.2	403.2	47,490.4	100.6	10.5	52,107.0	564.7	52,671.7	50,144.9	625.0	50,769.9	-3.6	382,925	1,223	384,148	250,217	1,100	251,317	-34.6
2	NRSP Microfinance Bank Ltd.	14,860.0	9,466.5	48.7	9,515.2	9,541.2	3.0	9,544.2	64.2	0.3	11,536.6	126.5	11,663.1	10,683.0	4.0	10,687.0	-8.4	114,745	1,462	116,207	109,278	355	109,633	-5.7
3	HBL Micro Finance Bank Ltd.	39,000.0	32,668.2	0.0	32,668.2	29,162.9	0.0	29,162.9	74.8	-10.7	53,376.7	0.0	53,376.7	57,264.1	0.0	57,264.1	7.3	267,962	0	267,962	182,774	0	182,774	-31.8
4	LOLC Microfinance Bank Ltd.	686.0	590.7	0.0	590.7	704.9	0.0	704.9	102.8	19.3	953.6	0.0	953.6	684.4	0.0	684.4	-28.2	9,211	0	9,211	6,230	0	6,230	-32.4
5	Telenor Micro Finance Bank Ltd.	2,025.0	1,394.2	0.0	1,394.2	1,079.2	0.0	1,079.2	53.3	-22.6	1,013.0	0.0	1,013.0	696.0	0.0	696.0	-31.3	11,000	0	11,000	7,403	0	7,403	-32.7
6	Mobilink Microfinance Bank Ltd.	50,000.0	36,942.8	0.0	36,942.8	50,814.8	0.0	50,814.8	101.6	37.5	53,056.7	0.0	53,056.7	56,508.7	0.0	56,508.7	6.5	254,393	0	254,393	217,305	0	217,305	-14.6
7	U Micro Finance Bank Ltd.	65,000.0	54,954.4	0.0	54,954.4	61,987.6	0.0	61,987.6	95.4	12.8	64,709.7	0.0	64,709.7	67,745.4	0.0	67,745.4	4.7	332,422	0	332,422	290,755	0	290,755	-12.5
8	FINCA Microfinance Bank Ltd.	18,678.0	11,874.7	7.5	11,882.1	17,242.0	0.0	17,242.0	92.3	45.1	10,033.9	52.5	10,086.4	14,677.2	39.3	14,716.5	45.9	49,583	38	49,621	43,613	34	43,647	-12.0
9	APNA Microfinance Bank Ltd.	4,400.0	5,373.5	0.0	5,373.5	8,994.0	0.0	8,994.0	204.4	67.4	8,565.6	0.0	8,565.6	9,935.1	0.0	9,935.1	16.0	63,373	0	63,373	62,207	0	62,207	-1.8
10	Sindh Microfinance Bank Ltd.	560.0	463.2	0.0	463.2	623.3	0.0	623.3	111.3	34.5	287.9	0.0	287.9	329.0	0.0	329.0	14.3	11,242	0	11,242	14,821	0	14,821	31.8
11	Halan Microfinance Bank Ltd.	2,850.0	49.9	0.0	49.9	66.0	0.0	66.0	2.3	32.3	46.5	0.0	46.5	52.5	0.0	52.5	12.7	252	0	252	213	0	213	-15.5
	Total Microfinance Banks	245,259.0	196,326.1	473.3	196,799.4	227,303.0	406.2	227,709.2	92.8	15.7	255,687.1	743.8	256,430.9	268,720.4	668.3	269,388.6	5.1	1,497,108	2,723	1,499,831	1,184,816	1,489	1,186,305	-20.9
VI	Microfinance Institutions/RSPs																							
1	National Rural Support Programme	15,446.0	15,246.3	0.0	15,246.3	13,157.6	0.0	13,157.6	85.2	-13.7	8,081.8	0.0	8,081.8	7,398.5	0.0	7,398.5	-8.5	207,884	0	207,884	169,080	0	169,080	-18.7
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	695.9	0.0	695.9	602.0	0.0	602.0	63.0	-13.5	898.1	0.0	898.1	898.6	0.0	898.6	0.0	24,616	0	24,616	22,137	0	22,137	-10.1
4	Punjab Rural Support Prog.	1,202.0	925.5	0.0	925.5	916.0	0.0	916.0	76.2	-1.0	665.3	0.0	665.3	618.7	0.0	618.7	-7.0	20,084	0	20,084	17,188	0	17,188	-14.4
5	Kashf Foundation	6,950.0	6,330.6	0.0	6,330.6	6,522.6	0.0	6,522.6	93.9	3.0	3,974.9	0.0	3,974.9	4,183.3	0.0	4,183.3	5.2	85,688	0	85,688	74,936	0	74,936	-12.5
6	Sindh Rural Support Org.	2,122.0	2,250.8	0.0	2,250.8	1,929.0	0.0	1,929.0	90.9	-14.3	1,928.4	0.0	1,928.4	2,167.9	0.0	2,167.9	12.4	47,694	0	47,694	46,722	0	46,722	-2.0
7	Damen Support Programme	2,500.0	0.0	0.0	0.0	1,691.0	0.0	1,691.0	67.6	0.0	0.0	0.0	0.0	1,184.0	0.0	1,184.0	0.0	0	0	0	25,590	0	25,590	0.0
8	AGAHE**	1,313.0	1,012.8	0.0	1,012.8	947.2	0.0	947.2	72.1	-6.5	670.5	0.0	670.5	641.8	0.0	641.8	-4.3	21,346	0	21,346	18,981	0	18,981	-11.1
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	398.2	0.0	398.2	375.1	0.0	375.1	46.9	-5.8	425.6	0.0	425.6	410.0	0.0	410.0	-3.7	8,844	0	8,844	7,597	0	7,597	-14.1
	Total Microfinance Institutions/RSPs	31,516.0	26,876.3	0.0	26,876.3	26,160.5	0.0	26,160.5	83.0	-2.7	17,513.3	0.0	17,513.3	18,347.6	0.0	18,347.6	4.8	441,100	0	441,100	406,650	0	406,650	-7.8
	Grand Total (I+II+III+IV+V+VI)	2,572,313.0	1,800,510.6	172,334.2	1,972,844.8	2,098,156.8	200,562.3	2,298,719.1	89.4	16.5	630,405.8	193,096.5	823,502.3	718,828.5	211,267.4	930,096.0	12.9	2,388,006	298,955	2,686,961	2,312,042	283,431	2,595,473	-3.4

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

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