



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, RECOVERIES & OUTSTANDING

JULY-JANUARY FY25

07 Month Analysis

17 Women Analysis																										
Sr. No.	Name of Bank/Institution	Agriculture Credit Expansion Plan for FY25*	DISBURSEMENT (Rs million)								OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS								
			July-January FY24			July-January FY25				YoY Change (%)	By end January, 2024			By end January, 2025				YoY Change (%)	By end January, 2024			By end January, 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	70,911.0	6,588.5	77,499.5	78,056.2	6,883.7	84,939.9	60.7	9.6	17,069.1	8,958.9	26,028.0	16,613.8	5,484.4	22,098.2	-15.1	3,080	105	3,185	3,029	94	3,123	-0.9		
2	Habib Bank Ltd.	350,000.0	195,175.8	9,884.0	205,059.8	249,606.1	5,428.9	255,035.0	72.9	24.4	49,578.5	10,522.2	60,100.7	50,488.2	12,025.4	62,513.6	4.0	45,306	5,684	50,990	44,299	7,023	51,322	0.7		
3	MCB Bank Ltd.	215,000.0	98,509.9	1,163.1	99,673.0	124,484.3	155.0	124,639.3	58.0	25.0	18,030.4	2,308.5	20,338.9	20,983.9	1,537.1	22,521.0	10.7	4,536	1,836	6,372	9,458	1,365	10,823	69.9		
4	National Bank of Pakistan	390,000.0	189,950.3	5,702.5	195,652.8	185,207.6	6,998.2	192,205.9	49.3	-1.8	72,907.3	16,969.2	89,876.5	93,412.5	18,867.6	112,280.1	24.9	132,132	10,644	142,776	186,764	12,045	198,809	39.2		
5	United Bank Ltd.	240,000.0	104,307.9	4,294.0	108,601.9	167,879.6	2,300.2	170,179.8	70.9	56.7	22,404.5	3,668.6	26,073.1	16,887.3	5,458.5	22,345.8	-14.3	10,373	2,435	12,808	10,293	3,109	13,402	4.6		
Total Major Commercial Banks		1,335,000.0	658,854.9	27,632.2	686,487.1	805,233.8	21,766.0	826,999.8	61.9	20.5	179,989.8	42,427.5	222,417.3	198,385.8	43,372.9	241,758.7	8.7	195,427	20,704	216,131	253,843	23,636	277,479	28.4		
II	Mid-Sized Banks																									
1	Askari Bank Ltd.	65,000.0	24,639.1	1,395.7	26,034.8	38,086.2	9,947.9	48,034.1	73.9	84.5	11,477.5	1,776.3	13,253.8	13,830.9	3,184.4	17,015.3	28.4	3,955	1,637	5,592	6,443	1,707	8,150	45.7		
2	Bank Al-Habib Ltd.	180,000.0	86,319.9	9,417.8	95,737.7	60,983.7	3,032.9	64,016.6	35.6	-33.1	22,014.5	11,979.9	33,994.4	1,107.9	260.3	1,368.3	-96.0	8,359	4,754	13,113	8,429	8,821	17,250	31.5		
3	Bank Alfalah Ltd.	116,000.0	39,918.7	10,017.6	49,936.4	29,170.0	19,633.6	48,803.6	42.1	-2.3	10,462.2	6,875.9	17,338.1	8,681.6	12,164.4	20,846.0	20.2	1,659	3,407	5,066	1,909	5,205	7,114	40.4		
4	Bank Makramah Ltd.	1,813.0	919.5	0.3	919.7	842.5	0.0	842.5	46.5	-8.4	1,008.9	0.9	1,009.9	1,017.7	0.4	1,018.0	0.8	734	1	735	734	1	735	0.0		
5	Habib Metropolitan Bank Ltd.	16,000.0	7,294.2	592.3	7,886.4	6,625.5	1,421.9	8,047.4	50.3	2.0	3,936.4	952.7	4,889.1	2,743.1	1,767.1	4,510.2	-7.7	82	116	198	213	186	399	101.5		
6	JS Bank Ltd.	25,000.0	8,084.0	1,003.5	9,087.5	9,348.9	716.1	10,064.9	40.3	10.8	4,358.5	1,561.5	5,919.9	4,966.5	1,942.1	6,908.7	16.7	2,909	1,127	4,036	4,292	1,092	5,384	33.4		
7	The First Women Bank Ltd.	20.0	6.2	3.7	9.9	4.5	0.9	5.4	26.8	-45.9	5.3	59.6	65.0	6.9	44.4	51.3	-21.1	4	118	122	4	104	108	-11.5		
8	Sindh Bank Ltd.	261.0	61.9	10.2	72.2	495.1	26.6	521.7	199.9	622.9	872.8	33.1	906.0	1,193.1	95.3	1,288.4	42.2	1,660	78	1,738	1,524	73	1,597	-8.1		
9	Silk Bank Ltd.	716.0	467.0	0.0	467.0	141.6	0.0	141.6	19.8	-69.7	60.7	0.0	60.7	56.3	0.0	56.3	-7.2	16	0	16	9	0	9	-43.8		
10	Soneri Bank Ltd.	26,000.0	14,022.8	78.7	14,101.4	11,331.5	21.4	11,352.9	43.7	-19.5	4,403.3	201.7	4,605.1	3,328.8	268.4	3,597.1	-21.9	975	85	1,060	907	127	1,034	-2.5		
11	The Bank of Khyber	20,000.0	5,956.2	1,102.5	7,058.7	4,997.3	1,243.1	6,240.3	31.2	-11.6	2,355.8	1,066.2	3,422.0	1,617.9	1,203.4	2,821.2	-17.6	3,544	1,486	5,030	3,896	1,701	5,597	11.3		
12	The Bank of Punjab	110,000.0	36,144.2	7,948.9	44,093.1	66,609.2	5,531.8	72,140.9	65.6	63.6	20,208.0	16,742.2	36,950.2	61,135.7	18,198.9	79,334.7	114.7	15,353	11,663	27,016	498,844	12,521	511,365	1792.8		
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	36,356.2	1,881.8	38,238.0	44,691.4	1,523.0	46,214.3	48.6	20.9	15,933.0	729.6	16,662.6	8,860.5	776.6	9,637.1	-42.2	15	3	18	14	3	17	-5.6		
Total Mid-Sized Banks		655,810.0	260,189.6	33,453.1	293,642.8	273,327.3	43,099.0	316,426.3	48.2	7.8	97,097.0	41,979.8	139,076.8	108,546.8	39,905.7	148,452.6	6.7	39,265	24,475	63,740	527,218	31,541	558,759	776.6		
III	Islamic Banks																									
1	BankIslami Pakistan Ltd.	35,000.0	11,164.9	2,119.5	13,284.4	6,002.8	26,160.9	32,163.7	91.9	142.1	6,841.3	4,360.9	11,202.2	5,828.9	29,061.6	34,890.5	211.5	2,727	1,710	4,437	2,480	1,931	4,411	-0.6		
2	Meezan Bank Ltd.	105,000.0	41,989.7	11,338.8	53,328.4	50,533.5	14,140.0	64,673.5	61.6	21.3	7,740.6	6,293.8	14,034.4	18,112.4	8,217.2	26,329.6	87.6	1,814	1,811	3,625	2,206	8,181	10,387	186.5		
3	AlBaraka Bank (Pak) Ltd.	11,390.0	3,962.9	210.6	4,173.5	6,350.8	0.0	6,350.8	55.8	52.2	2,953.3	866.9	3,820.2	4,383.5	252.7	4,636.2	21.4	62	157	219	67	156	223	1.8		
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	5,451.7	12.4	5,464.0	7,730.0	44.3	7,774.2	55.5	42.3	5,973.1	25.9	5,999.0	11,344.5	31.5	11,375.9	89.6	20	10	30	28	13	41	36.7		
5	MCB Islamic Bank Ltd.	3,400.0	1,400.0	3.5	1,403.5	2,826.5	129.8	2,956.3	87.0	110.6	1,175.5	499.7	1,675.1	3,545.4	581.2	4,126.6	146.3	1,134	4	1,138	1,603	12	1,615	41.9		
6	Faysal Bank Ltd.	35,300.0	11,881.4	9,512.5	21,393.9	7,527.7	15,888.3	23,416.0	66.3	9.5	7,312.7	3,664.7	10,977.3	7,415.2	9,188.0	16,603.2	51.2	1,244	579	1,823	1,360	773	2,083	14.3		
Total Islamic Banks		204,090.0	75,850.5	23,197.2	99,047.8	80,971.2	56,363.2	137,334.5	67.3	38.7	31,996.5	15,711.8	47,708.3	50,629.8	47,332.1	97,962.0	105.3	7,001	4,271	11,272	7,744	11,016	18,760	66.4		
Total Commercial Banks (I+II+III)		2,194,900.0	994,895.1	84,282.5	1,079,177.6	1,159,532.3	121,228.3	1,280,760.6	58.4	18.7	309,083.3	100,119.1	409,202.4	357,562.4	130,610.8	488,173.2	19.3	241,693	49,450	291,143	788,805	66,193	854,998	193.7		



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Sector Analysis		DISBURSEMENT (Rs million)									OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
Sr. No.	Name of Bank/Institution	Agriculture Credit Expansion Plan for FY25*	July-January FY24			July-January FY25				YoY Change (%)	By end January, 2024			By end January, 2025			YoY Change (%)	By end January, 2024			By end January, 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																							
1	Z.T.B.L	90,038.0	24,226.6	24,965.1	49,191.6	21,234.7	21,084.5	42,319.2	47.0	-14.0	41,826.3	74,945.5	116,771.9	42,255.7	84,337.2	126,592.9	8.4	138,481	222,965	361,446	119,517	213,821	333,338	-7.8
2	P.P.C.B.L	10,600.0	3,179.0	1,698.6	4,877.6	3,522.1	2,207.3	5,729.4	54.1	17.5	4,940.8	5,464.2	10,405.0	4,471.4	5,895.4	10,366.8	-0.4	54,738	13,857	68,595	31,955	11,594	43,549	-36.5
Total Specialized Banks		100,638.0	27,405.5	26,663.7	54,069.2	24,756.8	23,291.8	48,048.6	47.7	-11.1	46,767.1	80,409.7	127,176.9	46,727.1	90,232.6	136,959.7	7.7	193,219	236,822	430,041	151,472	225,415	376,887	-12.4
V	Microfinance Banks																							
1	Khushhali Bank Ltd.	47,200.0	24,577.0	179.2	24,756.2	28,188.7	250.7	28,439.5	60.3	14.9	48,317.4	451.4	48,768.8	48,831.6	617.6	49,449.2	1.4	396,729	1,159	397,888	278,148	1,192	279,340	-29.8
2	NRSP Microfinance Bank Ltd.	14,860.0	6,477.2	48.4	6,525.5	5,996.2	3.0	5,999.2	40.4	-8.1	12,303.5	150.2	12,453.7	12,024.0	5.0	12,029.0	-3.4	114,878	1,684	116,562	114,581	362	114,943	-1.4
3	HBL Micro Finance Bank Ltd.	39,000.0	23,900.1	0.0	23,900.1	16,870.3	0.0	16,870.3	43.3	-29.4	55,012.4	0.0	55,012.4	54,378.3	0.0	54,378.3	-1.2	288,059	0	288,059	197,507	0	197,507	-31.4
4	LOLC Microfinance Bank Ltd.	686.0	408.4	0.0	408.4	626.7	0.0	626.7	91.4	53.4	1,145.9	0.0	1,145.9	696.7	0.0	696.7	-39.2	11,307	0	11,307	6,701	0	6,701	-40.7
5	Telenor Micro Finance Bank Ltd.	2,025.0	906.4	0.0	906.4	773.7	0.0	773.7	38.2	-14.6	1,068.2	0.0	1,068.2	858.0	0.0	858.0	-19.7	11,757	0	11,757	8,987	0	8,987	-23.6
6	Mobilink Microfinance Bank Ltd.	50,000.0	25,054.4	0.0	25,054.4	30,318.6	0.0	30,318.6	60.6	21.0	52,946.6	0.0	52,946.6	50,644.2	0.0	50,644.2	-4.3	256,512	0	256,512	216,066	0	216,066	-15.8
7	U Micro Finance Bank Ltd.	65,000.0	37,493.6	0.0	37,493.6	39,903.0	0.0	39,903.0	61.4	6.4	65,049.9	0.0	65,049.9	69,338.0	0.0	69,338.0	6.6	343,407	0	343,407	309,701	0	309,701	-9.8
8	FINCA Microfinance Bank Ltd.	18,678.0	7,492.9	7.5	7,500.4	9,978.9	0.0	9,978.9	53.4	33.0	9,167.3	56.5	9,223.8	11,181.8	44.4	11,226.2	21.7	52,596	39	52,635	39,353	36	39,389	-25.2
9	APNA Microfinance Bank Ltd.	4,400.0	3,125.5	0.0	3,125.5	5,347.0	0.0	5,347.0	121.5	71.1	8,342.5	0.0	8,342.5	9,393.1	0.0	9,393.1	12.6	64,481	0	64,481	62,503	0	62,503	-3.1
10	Sindh Microfinance Bank Ltd.	560.0	321.1	0.0	321.1	453.6	0.0	453.6	81.0	41.3	301.3	0.0	301.3	381.0	0.0	381.0	26.5	10,983	0	10,983	14,324	0	14,324	30.4
11	Halan Microfinance Bank Ltd. **	2,850.0	33.7	0.0	33.7	24.7	0.0	24.7	0.9	-26.8	70.2	0.0	70.2	35.5	0.0	35.5	-49.5	434	0	434	148	0	148	-65.9
Total Microfinance Banks		245,259.0	129,790.3	235.0	130,025.3	138,481.4	253.7	138,735.1	56.6	6.7	253,725.2	658.1	254,383.3	257,762.3	667.0	258,429.3	1.6	1,551,143	2,882	1,554,025	1,248,019	1,590	1,249,609	-19.6
VI	Microfinance Institutions/RSPs																							
1	National Rural Support Programme	15,446.0	7,711.1	0.0	7,711.1	9,140.8	0.0	9,140.8	59.2	18.5	8,099.0	0.0	8,099.0	9,261.3	0.0	9,261.3	14.4	214,734	0	214,734	185,343	0	185,343	-13.7
2	Thardeep Microfinance Fnd. ***	200.0	4.7	0.0	4.7	0.0	0.0	0.0	0.0	-100.0	884.7	0.0	884.7	0.0	0.0	0.0	-100.0	25,247	0	25,247	0	0	0	-100.0
3	SAFCO Support Foundation	955.0	456.2	0.0	456.2	387.3	0.0	387.3	40.6	-15.1	874.4	0.0	874.4	907.4	0.0	907.4	3.8	24,988	0	24,988	23,217	0	23,217	-7.1
4	Punjab Rural Support Prog.	1,202.0	700.5	0.0	700.5	577.2	0.0	577.2	48.0	-17.6	695.9	0.0	695.9	612.9	0.0	612.9	-11.9	20,842	0	20,842	17,979	0	17,979	-13.7
5	Kashf Foundation	6,950.0	4,203.4	0.0	4,203.4	4,175.8	0.0	4,175.8	60.1	-0.7	4,538.0	0.0	4,538.0	4,025.6	0.0	4,025.6	-11.3	111,866	0	111,866	75,407	0	75,407	-32.6
6	Sindh Rural Support Org.	2,122.0	1,999.9	0.0	1,999.9	764.8	0.0	764.8	36.0	-61.8	1,475.5	0.0	1,475.5	1,744.8	0.0	1,744.8	18.3	37,850	0	37,850	41,655	0	41,655	10.1
7	Damen Support Programme***	2,500.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	#DIV/0!	0.0	0.0	0.0	0.0	0.0	0.0	#DIV/0!	0	0	0	0	0	0	#DIV/0!
8	AGAHE	1,313.0	740.4	0.0	740.4	663.9	0.0	663.9	50.6	-10.3	763.0	0.0	763.0	640.0	0.0	640.0	-16.1	23,417	0	23,417	19,115	0	19,115	-18.4
9	Villagers Development Org.**	28.0	11.5	0.0	11.5	10.1	0.0	10.1	36.0	-12.6	19.7	0.0	19.7	24.0	0.0	24.0	21.8	736	0	736	940	0	940	27.7
10	FFO Support Program	800.0	320.5	0.0	320.5	293.2	0.0	293.2	36.6	-8.5	425.7	0.0	425.7	400.3	0.0	400.3	-5.9	8,958	0	8,958	7,632	0	7,632	-14.8
Total Microfinance Institutions/RSPs		31,516.0	16,148.2	0.0	16,148.2	16,013.1	0.0	16,013.1	50.8	-0.8	17,775.8	0.0	17,775.8	17,616.4	0.0	17,616.4	-0.9	468,638	0	468,638	371,288	0	371,288	-20.8
Grand Total (I+II+III+IV+V+VI)		2,572,313.0	1,168,239.2	111,181.2	1,279,420.4	1,338,783.6	144,773.9	1,483,557.4	57.7	16.0	627,351.4	181,186.9	808,538.3	679,668.3	221,510.4	901,178.7	11.5	2,454,693	289,154	2,743,847	2,559,584	293,198	2,852,782	4.0

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

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