



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

09 Month Analysis																									
Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)										OUTSTANDING AMOUNT (Rs million)						OUTSTANDING BORROWERS							
		Agriculture Credit Expansion Plan for FY25*	July-March FY24			July-March FY25			YoY Change (%)	By end March, 2024			By end March, 2025			YoY Change (%)	By end March, 2024			By end March, 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	89,768.8	9,111.3	98,880.1	102,535.3	7,323.8	109,859.1	78.5	11.1	16,515.9	8,005.4	24,521.3	16,635.6	5,568.2	22,203.8	-9.5	3,019	106	3,125	3,133	146	3,279	4.9	
2	Habib Bank Ltd.	350,000.0	247,778.0	12,227.9	260,005.8	340,602.9	6,660.8	347,263.8	99.2	33.6	50,634.9	11,316.7	61,951.6	50,303.9	11,878.0	62,181.9	0.4	45,370	6,027	51,397	43,567	7,003	50,570	-1.6	
3	MCB Bank Ltd.	215,000.0	129,301.4	1,182.8	130,484.3	158,827.8	419.4	159,247.1	74.1	22.0	18,410.6	2,221.6	20,632.2	19,632.3	1,625.9	21,258.3	3.0	4,031	1,774	5,805	11,600	1,398	12,998	123.9	
4	National Bank of Pakistan	390,000.0	226,037.3	6,437.8	232,475.1	223,907.1	7,014.3	230,921.4	59.2	-0.7	75,218.9	14,963.6	90,182.5	98,735.4	18,637.5	117,372.9	30.2	132,579	10,674	143,253	190,993	12,062	203,055	41.7	
5	United Bank Ltd.	240,000.0	142,202.9	6,485.2	148,688.2	213,186.6	3,145.4	216,332.0	90.1	45.5	26,734.5	5,092.0	31,826.4	19,580.2	5,231.2	24,811.4	-22.0	10,503	2,518	13,021	12,883	3,142	16,025	23.1	
Total Major Commercial Banks		1,335,000.0	835,088.4	35,445.1	870,533.5	1,039,059.7	24,563.8	1,063,623.4	79.7	22.2	187,514.7	41,599.3	229,114.0	204,887.4	42,940.8	247,828.3	8.2	195,502	21,099	216,601	262,176	23,751	285,927	32.0	
II Mid-Sized Banks																									
1	Askari Bank Ltd.	65,000.0	33,480.5	2,927.8	36,408.4	49,044.2	10,924.5	59,968.7	92.3	64.7	11,109.5	1,918.8	13,028.4	13,648.5	3,659.9	17,308.5	32.9	3,823	1,622	5,445	6,501	1,723	8,224	51.0	
2	Bank Al-Habib Ltd.	180,000.0	107,493.4	11,085.3	118,578.6	77,107.1	3,641.7	80,748.8	44.9	-31.9	20,653.0	11,806.8	32,459.8	16,901.5	13,824.6	30,726.1	-5.3	8,363	5,148	13,511	8,622	9,052	17,674	30.8	
3	Bank Alfalah Ltd.	116,000.0	47,165.9	18,609.5	65,775.4	36,059.9	27,791.4	63,851.4	55.0	-2.9	9,559.9	7,733.8	17,293.7	8,725.9	13,841.4	22,567.2	30.5	1,704	3,628	5,332	2,029	5,460	7,489	40.5	
4	Bank Makramah Ltd.	1,813.0	1,318.7	0.3	1,319.0	960.3	0.0	960.3	53.0	-27.2	1,008.5	0.7	1,009.2	807.9	0.4	808.3	-19.9	734	1	735	734	1	735	0.0	
5	Habib Metropolitan Bank Ltd.	16,000.0	9,379.0	908.4	10,287.4	9,341.0	1,592.2	10,933.3	68.3	6.3	3,536.0	1,140.5	4,676.5	3,312.5	1,786.4	5,098.8	9.0	83	119	202	215	186	401	98.5	
6	JS Bank Ltd.	25,000.0	10,950.9	1,070.4	12,021.4	13,018.2	988.1	14,006.3	56.0	16.5	4,204.6	1,600.5	5,805.2	5,223.3	2,027.3	7,250.6	24.9	2,819	1,097	3,916	4,244	1,104	5,348	36.6	
7	The First Women Bank Ltd.	20.0	6.3	6.2	12.5	4.5	0.9	5.4	26.8	-57.2	1.5	58.6	60.2	2.4	41.9	44.3	-26.3	4	118	122	4	102	106	-13.1	
8	Sindh Bank Ltd.	261.0	88.4	14.8	103.2	596.0	29.1	625.2	239.5	505.7	847.4	35.1	882.5	1,252.9	97.2	1,350.1	53.0	1,628	69	1,697	1,517	74	1,591	-6.2	
9	Silk Bank Ltd.	716.0	581.5	0.0	581.5	175.8	0.0	175.8	24.6	-69.8	71.0	0.0	71.0	49.1	0.0	49.1	-30.9	10	0	10	9	0	9	-10.0	
10	Soneri Bank Ltd.	26,000.0	16,321.4	78.7	16,400.1	13,582.9	39.1	13,622.1	52.4	-16.9	3,922.2	177.6	4,099.8	3,497.5	273.9	3,771.4	-8.0	945	85	1,030	946	134	1,080	4.9	
11	The Bank of Khyber	20,000.0	6,132.5	1,240.2	7,372.7	7,679.8	1,384.1	9,063.9	45.3	22.9	2,110.8	1,101.7	3,212.4	1,610.5	1,216.2	2,826.7	-12.0	2,750	1,515	4,265	3,596	1,726	5,322	24.8	
12	The Bank of Punjab	110,000.0	50,824.9	9,536.4	60,361.3	76,474.1	6,665.1	83,139.3	75.6	37.7	22,130.8	14,532.0	36,662.8	64,420.2	18,271.3	82,691.6	125.5	19,248	10,802	30,050	509,802	12,435	522,237	1637.9	
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	57,165.5	2,733.7	59,899.3	56,551.5	1,716.0	58,267.5	61.3	-2.7	17,145.2	779.6	17,924.9	12,679.8	776.6	13,456.4	-24.9	16	3	19	16	3	19	0.0	
Total Mid-Sized Banks		655,810.0	340,909.0	48,211.7	389,120.7	340,595.5	54,772.3	395,367.8	60.3	1.6	96,300.5	40,885.9	137,186.3	132,132.0	55,817.1	187,949.1	37.0	42,127	24,207	66,334	538,235	32,000	570,235	759.6	
III Islamic Banks																									
1	BankIslami Pakistan Ltd.	35,000.0	13,844.6	2,145.4	15,990.0	7,149.9	26,345.8	33,495.7	95.7	109.5	6,525.3	3,946.8	10,472.1	6,156.8	26,093.8	32,250.6	208.0	2,749	1,701	4,450	3,372	1,925	5,297	19.0	
2	Meezan Bank Ltd.	105,000.0	54,433.1	14,240.0	68,673.1	63,768.5	17,617.0	81,385.5	77.5	18.5	10,190.4	6,739.5	16,929.8	17,899.4	8,311.5	26,210.9	54.8	2,068	1,796	3,864	2,173	6,221	8,394	117.2	
3	AlBaraka Bank (Pak) Ltd.	11,390.0	5,622.4	260.6	5,883.0	6,918.5	0.0	6,918.5	60.7	17.6	4,125.4	550.4	4,675.9	4,795.2	244.8	5,040.0	7.8	63	158	221	58	153	211	-4.5	
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	7,054.9	12.4	7,067.3	7,730.0	60.5	7,790.4	55.6	10.2	5,933.1	24.9	5,957.9	11,344.5	47.6	11,392.1	91.2	20	10	30	28	16	44	46.7	
5	MCB Islamic Bank Ltd.	3,400.0	1,769.3	15.4	1,784.8	3,310.2	192.0	3,502.3	103.0	96.2	996.2	502.2	1,498.4	1,139.2	633.7	1,772.9	18.3	1,134	5	1,139	9	12	21	-98.2	
6	Faysal Bank Ltd.	35,300.0	13,190.5	11,557.1	24,747.6	9,422.7	21,210.7	30,633.4	86.8	23.8	7,571.6	4,657.4	12,228.9	7,305.2	10,523.5	17,828.6	45.8	1,252	620	1,872	1,338	728	2,066	10.4	
Total Islamic Banks		204,090.0	95,914.8	28,230.9	124,145.7	98,299.7	65,426.0	163,725.7	80.2	31.9	35,341.9	16,421.2	51,763.1	48,640.2	45,854.9	94,495.1	82.6	7,286	4,290	11,576	6,978	9,055	16,033	38.5	
Total Commercial Banks (H+I+III)		2,194,900.0	1,271,912.2	111,887.7	1,383,799.9	1,477,954.9	144,762.1	1,622,717.0	73.9	17.3	319,157.1	98,906.4	418,063.4	385,659.7	144,612.9	530,272.5	26.8	244,915	49,596	294,511	807,389	64,806	872,195	196.2	



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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	29,989.9	29,442.4	59,432.3	29,736.5	22,049.7	51,786.3	57.5	-12.9	41,162.8	76,224.9	117,387.7	45,906.7	82,331.8	128,238.5	9.2	136,877	222,657	359,534	131,516	207,749	339,265	-5.6
2	P.P.C.B.L	10,600.0	4,295.0	2,306.5	6,601.4	4,306.3	3,585.0	7,891.3	74.4	19.5	5,031.3	5,636.7	10,668.1	4,438.1	7,059.2	11,497.2	7.8	51,270	15,270	66,540	30,205	13,117	43,322	-34.9
	Total Specialized Banks	100,638.0	34,284.9	31,748.8	66,033.7	34,042.8	25,634.8	59,677.6	59.3	-9.6	46,194.1	81,861.7	128,055.7	50,344.8	89,391.0	139,735.8	9.1	188,147	237,927	426,074	161,721	220,866	382,587	-10.2
V	Microfinance Banks																							
1	Khushhali Bank Ltd.	47,200.0	32,952.4	277.2	33,229.6	36,632.3	316.3	36,948.6	78.3	11.2	50,148.1	478.6	50,626.7	49,215.9	613.2	49,829.1	-1.6	393,519	1,157	394,676	266,861	1,162	268,023	-32.1
2	NRSP Microfinance Bank Ltd.	14,860.0	7,933.0	48.5	7,981.4	7,379.2	3.0	7,382.2	49.7	-7.5	11,773.6	136.3	11,909.9	11,181.0	5.0	11,186.0	-6.1	112,074	1,569	113,643	111,828	358	112,186	-1.3
3	HBL Micro Finance Bank Ltd.	39,000.0	27,843.3	0.0	27,843.3	21,406.5	0.0	21,406.5	54.9	-23.1	54,628.9	0.0	54,628.9	55,267.7	0.0	55,267.7	1.2	277,408	0	277,408	194,534	0	194,534	-29.9
4	LOLC Microfinance Bank Ltd.	686.0	71.4	0.0	71.4	702.3	0.0	702.3	102.4	883.9	298.8	0.0	298.8	713.5	0.0	713.5	138.8	1,427	0	1,427	6,561	0	6,561	359.8
5	Telenor Micro Finance Bank Ltd.	2,025.0	1,161.1	0.0	1,161.1	932.7	0.0	932.7	46.1	-19.7	1,048.2	0.0	1,048.2	790.0	0.0	790.0	-24.6	11,390	0	11,390	8,286	0	8,286	-27.3
6	Mobilink Microfinance Bank Ltd.	50,000.0	29,939.8	0.0	29,939.8	39,080.4	0.0	39,080.4	78.2	30.5	52,614.3	0.0	52,614.3	53,145.6	0.0	53,145.6	1.0	254,426	0	254,426	218,801	0	218,801	-14.0
7	U Micro Finance Bank Ltd.	65,000.0	45,848.3	0.0	45,848.3	50,747.8	0.0	50,747.8	78.1	10.7	65,107.5	0.0	65,107.5	69,107.0	0.0	69,107.0	6.1	339,845	0	339,845	301,317	0	301,317	-11.3
8	FINCA Microfinance Bank Ltd.	18,678.0	9,498.4	7.5	9,505.9	13,258.5	0.0	13,258.5	71.0	39.5	9,609.1	54.4	9,663.5	12,630.5	43.5	12,674.1	31.2	51,568	38	51,606	40,540	36	40,576	-21.4
9	APNA Microfinance Bank Ltd.	4,400.0	4,104.1	0.0	4,104.1	6,844.8	0.0	6,844.8	155.6	66.8	8,374.7	0.0	8,374.7	9,520.1	0.0	9,520.1	13.7	63,650	0	63,650	62,339	0	62,339	-2.1
10	Sindh Microfinance Bank Ltd.	560.0	405.5	0.0	405.5	535.0	0.0	535.0	95.5	31.9	309.2	0.0	309.2	354.8	0.0	354.8	14.7	11,295	0	11,295	14,458	0	14,458	28.0
11	Halan Microfinance Bank Ltd.	2,850.0	42.5	0.0	42.5	40.1	0.0	40.1	1.4	-5.6	51.1	0.0	51.1	48.8	0.0	48.8	-4.5	297	0	297	151	0	151	-49.2
	Total Microfinance Banks	245,259.0	159,799.7	333.2	160,132.9	177,559.6	319.3	177,878.9	72.5	11.1	253,963.6	669.4	254,633.0	261,974.8	661.7	262,636.5	3.1	1,516,899	2,764	1,519,663	1,225,676	1,556	1,227,232	-19.2
VI	Microfinance Institutions/RSPs																							
1	National Rural Support Programme	15,446.0	15,246.3	0.0	15,246.3	10,799.4	0.0	10,799.4	69.9	-29.2	8,298.6	0.0	8,298.6	9,260.8	0.0	9,260.8	11.6	212,959	0	212,959	236,307	0	236,307	11.0
2	Thardeep Microfinance Fnd.	200.0	4.7	0.0	4.7	0.0	0.0	0.0	0.0	-100.0	858.1	0.0	858.1	820.7	0.0	820.7	-4.4	24,462	0	24,462	23,501	0	23,501	-3.9
3	SAFCO Support Foundation	955.0	507.3	0.0	507.3	448.4	0.0	448.4	47.0	-11.6	858.5	0.0	858.5	905.1	0.0	905.1	5.4	24,649	0	24,649	22,314	0	22,314	-9.5
4	Punjab Rural Support Prog.	1,202.0	871.5	0.0	871.5	767.7	0.0	767.7	63.9	-11.9	696.6	0.0	696.6	649.7	0.0	649.7	-6.7	20,623	0	20,623	17,957	0	17,957	-12.9
5	Kashf Foundation	6,950.0	5,340.6	0.0	5,340.6	5,381.7	0.0	5,381.7	77.4	0.8	4,191.9	0.0	4,191.9	4,093.6	0.0	4,093.6	-2.3	98,015	0	98,015	75,076	0	75,076	-23.4
6	Sindh Rural Support Org.	2,122.0	2,189.7	0.0	2,189.7	1,562.2	0.0	1,562.2	73.6	-28.7	1,823.8	0.0	1,823.8	1,980.4	0.0	1,980.4	8.6	44,444	0	44,444	43,775	0	43,775	-1.5
7	Damen Support Programme***	2,500.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	0.0
8	AGAHE	1,313.0	740.4	0.0	740.4	866.4	0.0	866.4	66.0	17.0	763.0	0.0	763.0	656.1	0.0	656.1	-14.0	23,417	0	23,417	18,972	0	18,972	-19.0
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	339.6	0.0	339.6	312.8	0.0	312.8	39.1	-7.9	426.7	0.0	426.7	404.5	0.0	404.5	-5.2	8,826	0	8,826	7,579	0	7,579	-14.1
	Total Microfinance Institutions/RSPs	31,516.0	25,251.6	0.0	25,251.6	20,148.8	0.0	20,148.8	63.9	-20.2	17,936.8	0.0	17,936.8	18,794.9	0.0	18,794.9	4.8	458,131	0	458,131	446,421	0	446,421	-2.6
	Grand Total (I+II+III+IV+V+VI)	2,572,313.0	1,491,248.4	143,969.7	1,635,218.1	1,709,706.0	170,716.2	1,880,422.2	73.1	15.0	637,251.6	181,437.4	818,689.0	716,774.2	234,665.6	951,439.8	16.2	2,408,092	290,287	2,698,379	2,641,207	287,228	2,928,435	8.5

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

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