AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

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

09 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-March FY25			July-March FY26			YoY Change (%)	By end March, 2025			By end March, 2026			YoY Change (%)	By end March, 2025			By end March, 2026			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.	102,535.3	7,323.8	109,859.1	123,325.8	4,868.5	128,194.3	16.7	16,635.6	5,568.2	22,203.8	31,775.7	7,714.1	39,489.8	77.9	3,133	146	3,279	2,962	211	3,173	-3.2
2	Habib Bank Ltd.	340,602.9	6,660.8	347,263.8	275,363.8	7,373.7	282,737.6	-18.6	50,303.9	11,878.0	62,181.9	52,557.5	11,732.1	64,289.6	3.4	43,567	7,003	50,570	41,519	7,620	49,139	-2.8
3	MCB Bank Ltd.	158,827.8	419.4	159,247.1	178,672.0	898.0	179,570.0	12.8	19,632.3	1,625.9	21,258.3	35,495.8	2,021.1	37,516.9	76.5	11,600	1,398	12,998	20,772	1,928	22,700	74.6
4	National Bank of Pakistan	223,907.1	7,014.3	230,921.4	225,923.3	4,864.2	230,787.5	-0.1	98,735.4	18,637.5	117,372.9	114,877.0	16,238.3	131,115.3	11.7	190,993	12,062	203,055	219,132	13,981	233,113	14.8
5	United Bank Ltd.[1]	213,362.5	3,145.4	216,507.9	224,177.6	6,692.0	230,869.6	6.6	19,629.3	5,231.2	24,860.5	30,867.2	5,946.4	36,813.7	48.1	12,892	3,142	16,034	14,186	3,827	18,013	12.3
Total Major Commercial Banks		**1,039,235.5**	**24,563.8**	**1,063,799.3**	**1,027,462.5**	**24,696.5**	**1,052,159.0**	**-1.1**	**204,936.5**	**42,940.8**	**247,877.4**	**265,573.2**	**43,652.0**	**309,225.3**	**24.7**	**262,185**	**23,751**	**285,936**	**298,571**	**27,567**	**326,138**	14.1
II	**Mid-Sized Banks**																					
1	Askari Bank Ltd.	49,042.2	10,926.5	59,968.7	67,112.2	6,305.9	73,418.1	22.4	13,646.5	3,661.9	17,308.5	21,234.4	5,888.2	27,122.6	56.7	6,500	1,724	8,224	10,978	1,736	12,714	54.6
2	Bank Al-Habib Ltd.	77,107.1	3,641.7	80,748.8	149,252.5	35,044.7	184,297.2	128.2	16,901.5	13,824.6	30,726.1	23,141.0	17,828.3	40,969.3	33.3	8,622	9,052	17,674	11,117	12,158	23,275	31.7
3	Bank Alfalah Ltd.	36,059.9	27,791.4	63,851.4	32,215.3	53,468.7	85,684.0	34.2	8,725.9	13,841.4	22,567.2	13,509.3	16,803.6	30,312.9	34.3	2,029	5,460	7,489	3,977	7,181	11,158	49.0
4	Bank Makramah Ltd.	960.3	0.0	960.3	149.5	0.0	149.5	-84.4	807.9	0.4	808.3	121.1	0.4	121.5	-85.0	734	1	735	4	1	5	-99.3
5	Habib Metropolitan Bank Ltd.	9,341.0	1,592.2	10,933.3	12,871.5	4,801.0	17,672.5	61.6	3,312.5	1,786.4	5,098.8	4,531.9	2,954.5	7,486.4	46.8	215	186	401	211	238	449	12.0
6	JS Bank Ltd.	13,018.2	988.1	14,006.3	19,092.7	2,394.7	21,487.3	53.4	5,223.3	2,027.3	7,250.6	10,375.4	2,989.1	13,364.5	84.3	4,244	1,104	5,348	11,955	1,554	13,509	152.6
7	The First Women Bank Ltd.	4.5	0.9	5.4	5.1	1.1	6.2	15.7	2.4	41.9	44.3	1.7	28.0	29.7	-33.0	4	102	106	3	95	98	-7.5
8	Sindh Bank Ltd.	596.0	29.1	625.2	295.7	112.8	408.5	-34.7	1,252.9	97.2	1,350.1	1,261.1	213.4	1,474.6	9.2	1,517	74	1,591	2,542	103	2,645	66.2
9	Soneri Bank Ltd.	13,582.9	39.1	13,622.1	18,821.4	2,149.3	20,970.7	53.9	3,497.5	273.9	3,771.4	9,136.8	1,938.1	11,074.8	193.7	946	134	1,080	955	176	1,131	4.7
10	The Bank of Khyber	7,679.8	1,384.1	9,063.9	5,916.6	2,578.3	8,494.9	-6.3	1,610.5	1,216.2	2,826.7	1,956.8	1,641.6	3,598.4	27.3	3,596	1,726	5,322	3,331	1,690	5,021	-5.7
11	The Bank of Punjab	76,474.1	6,665.1	83,139.3	135,724.4	10,599.0	146,323.4	76.0	64,420.2	18,271.3	82,691.6	101,359.8	27,552.4	128,912.2	55.9	509,802	12,435	522,237	749,970	14,580	764,550	46.4
12	Standard Chartered Bank (Pak) Ltd.	56,551.5	1,716.0	58,267.5	61,162.5	475.0	61,637.5	5.8	12,679.8	776.6	13,456.4	18,676.3	205.6	18,881.9	40.3	16	3	19	19	2	21	10.5
Total Mid-Sized Banks		**340,417.7**	**54,774.3**	**395,192.0**	**502,619.2**	**117,930.5**	**620,549.7**	**57.0**	**132,080.9**	**55,819.1**	**187,900.0**	**205,305.7**	**78,043.2**	**283,348.9**	**50.8**	**538,225**	**32,001**	**570,226**	**795,062**	**39,514**	**834,576**	46.4
III	**Islamic Banks**																					
1	BankIslami Pakistan Ltd.	7,149.9	26,345.8	33,495.7	27,096.9	811.8	27,908.7	-16.7	6,156.8	26,093.8	32,250.6	25,004.3	4,165.7	29,170.0	-9.6	3,372	1,925	5,297	3,903	2,280	6,183	16.7
2	Meezan Bank Ltd.	63,768.5	17,617.0	81,385.5	82,940.1	21,846.0	104,786.1	28.8	17,899.4	8,311.5	26,210.9	24,710.9	11,999.0	36,709.9	40.1	2,173	6,221	8,394	3,101	9,493	12,594	50.0
3	AlBaraka Bank (Pak) Ltd.	6,918.5	0.0	6,918.5	8,659.9	35.9	8,695.8	25.7	4,795.2	244.8	5,040.0	4,933.8	249.7	5,183.5	2.8	58	153	211	67	165	232	10.0
4	Dubai Islamic Bank (Pak) Ltd.	7,730.0	60.5	7,790.4	5,918.9	18.0	5,936.9	-23.8	11,344.5	47.6	11,392.1	11,571.5	76.3	11,647.9	2.2	28	16	44	26	31	57	29.5
5	MCB Islamic Bank Ltd.	3,310.2	192.0	3,502.3	2,114.5	1,276.4	3,390.9	-3.2	1,139.2	633.7	1,772.9	1,308.8	1,007.6	2,316.4	30.7	9	12	21	10	26	36	71.4
6	Faysal Bank Ltd.	9,422.7	21,210.7	30,633.4	17,815.2	12,506.4	30,321.6	-1.0	7,305.2	10,523.5	17,828.6	13,847.4	6,722.4	20,569.7	15.4	1338	728	2,066	2,058	728	2,786	34.8
Total Islamic Banks		**98,299.7**	**65,426.0**	**163,725.7**	**144,545.5**	**36,494.5**	**181,040.0**	**10.6**	**48,640.2**	**45,854.9**	**94,495.1**	**81,376.7**	**24,220.7**	**105,597.4**	**11.7**	**6,978**	**9,055**	**16,033**	**9,165**	**12,723**	**21,888**	36.5
Total Commercial Banks (I+II+III)		**1,477,952.9**	**144,764.1**	**1,622,717.0**	**1,674,627.2**	**179,121.5**	**1,853,748.7**	**14.2**	**385,657.7**	**144,614.9**	**530,272.5**	**552,255.6**	**145,916.0**	**698,171.6**	**31.7**	**807,388**	**64,807**	**872,195**	**1,102,798**	**79,804**	**1,182,602**	35.6

AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

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

09 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July-March FY25			July-March FY26			YoY Change (%)	By end March, 2025			By end March, 2026			YoY Change (%)	By end March, 2025			By end March, 2026			YoY Change (%)
		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	29,736.5	22,049.7	51,786.3	52,576.1	17,853.6	70,429.7	36.0	45,906.7	82,331.8	128,238.5	64,827.8	76,991.6	141,819.5	10.6	131,516	207,749	339,265	197,422	178,316	375,738	10.8
2	P.P.C.B.L	4,306.3	3,585.0	7,891.3	2,896.5	3,219.2	6,115.7	-22.5	4,438.1	7,059.2	11,497.2	3,787.9	9,442.1	13,230.0	15.1	30,205	13,117	43,322	24,090	15,179	39,269	-9.4
Total Specialized Banks		**34,042.8**	**25,634.8**	**59,677.6**	**55,472.6**	**21,072.8**	**76,545.4**	**28.3**	**50,344.8**	**89,391.0**	**139,735.8**	**68,615.7**	**86,433.7**	**155,049.4**	11.0	**161,721**	**220,866**	**382,587**	**221,512**	**193,495**	**415,007**	8.5
V	**Microfinance Banks**																					
1	Khushhali Bank Ltd.	36,632.3	316.3	36,948.6	45,664.1	268.7	45,932.8	24.3	49,215.9	613.2	49,829.1	53,587.2	560.5	54,147.7	8.7	266,861	1,162	268,023	169,421	841	170,262	-36.5
2	NRSP Microfinance Bank Ltd.	7,379.2	3.0	7,382.2	6,254.6	0.0	6,254.6	-15.3	11,181.0	5.0	11,186.0	9,439.1	0.0	9,439.1	-15.6	111,828	358	112,186	97,846	0	97,846	-12.8
3	HBL Micro Finance Bank Ltd.	21,406.5	0.0	21,406.5	23,562.6	0.0	23,562.6	10.1	55,267.7	0.0	55,267.7	58,913.3	0.0	58,913.3	6.6	194,534	0	194,534	167,714	0	167,714	-13.8
4	LOLC Microfinance Bank Ltd.	702.3	0.0	702.3	4,359.3	0.0	4,359.3	520.7	713.5	0.0	713.5	3,672.3	0.0	3,672.3	414.7	6,561	0	6,561	12,095	0	12,095	84.3
5	Easypaisa Bank Ltd.[2]	932.7	0.0	932.7	1,763.0	0.0	1,763.0	89.0	790.0	0.0	790.0	513.0	0.0	513.0	-35.1	8,286	0	8,286	5,181	0	5,181	-37.5
6	Mobilink Microfinance Bank Ltd.	39,080.4	0.0	39,080.4	50,878.2	0.0	50,878.2	30.2	53,145.6	0.0	53,145.6	65,420.6	0.0	65,420.6	23.1	218,801	0	218,801	184,331	0	184,331	-15.8
7	U Micro Finance Bank Ltd.	50,747.8	0.0	50,747.8	41,743.5	0.0	41,743.5	-17.7	69,107.0	0.0	69,107.0	62,013.0	0.0	62,013.0	-10.3	301,317	0	301,317	245,938	0	245,938	-18.4
8	ABHI Microfinance Bank Ltd.[3]	13,258.5	0.0	13,258.5	26,140.1	0.0	26,140.1	97.2	12,630.5	43.5	12,674.1	27,510.6	23.3	27,533.9	117.2	40,540	36	40,576	52,437	24	52,461	29.3
9	APNA Microfinance Bank Ltd.	6,844.8	0.0	6,844.8	8,473.9	0.0	8,473.9	23.8	9,520.1	0.0	9,520.1	11,281.6	0.0	11,281.6	18.5	62,339	0	62,339	61,867	0	61,867	-0.8
10	Sindh Microfinance Bank Ltd.	535.0	0.0	535.0	268.8	0.0	268.8	-49.8	354.8	0.0	354.8	153.5	0.0	153.5	-56.7	14,458	0	14,458	7,452	0	7,452	-48.5
11	Halan Microfinance Bank Ltd.	40.1	0.0	40.1	357.9	0.0	357.9	791.8	48.8	0.0	48.8	304.7	0.0	304.7	524.3	151	0	151	1,314	0	1,314	770.2
Total Microfinance Banks		**177,559.6**	**319.3**	**177,878.9**	**209,466.0**	**268.7**	**209,734.7**	**17.9**	**261,974.8**	**661.7**	**262,636.5**	**292,808.8**	**583.8**	**293,392.5**	**11.7**	**1,225,676**	**1,556**	**1,227,232**	**1,005,596**	**865**	**1,006,461**	**-18.0**
VI	**Microfinance Institutions/RSPs**																					
1	National Rural Support Programme	10,799.4	0.0	10,799.4	10,247.6	0.0	10,247.6	-5.1	9,260.8	0.0	9,260.8	8,579.5	0.0	8,579.5	-7.4	236,307	0	236,307	146,832	0.0	146,832	-37.9
2	Thardeep Microfinance Fnd.	0.0	0.0	0.0	0.0	0.0	0.0	-	820.7	0.0	820.7	802.3	0.0	802.3	-2.2	23,501	0	23,501	22,674	0.0	22,674	-3.5
3	SAFCO Support Foundation	448.4	0.0	448.4	354.8	0.0	354.8	-20.9	905.1	0.0	905.1	885.5	0.0	885.5	-2.2	22,314	0	22,314	20,838	0.0	20,838	-6.6
4	Punjab Rural Support Prog.	767.7	0.0	767.7	712.7	0.0	712.7	-7.2	649.7	0.0	649.7	566.6	0.0	566.6	-12.8	17,957	0	17,957	15,695	0.0	15,695	-12.6
5	Kashf Foundation	5,381.7	0.0	5,381.7	6,184.0	0.0	6,184.0	14.9	4,093.6	0.0	4,093.6	4,692.1	0.0	4,692.1	14.6	75,076	0	75,076	72,203	0.0	72,203	-3.8
6	Sindh Rural Support Org.	1,562.2	0.0	1,562.2	1,556.4	0.0	1,556.4	-0.4	1,980.4	0.0	1,980.4	2,000.1	0.0	2,000.1	1.0	43,775	0	43,775	37,649	0.0	37,649	-14.0
7	Damen Support Programme	0.0	0.0	0.0	1,360.3	0.0	1,360.3	-	0.0	0.0	0.0	1,044.6	0.0	1,044.6	-	0	0	0	18,749	0.0	18,749	-
8	AGAHE	866.4	0.0	866.4	905.3	0.0	905.3	4.5	656.1	0.0	656.1	690.9	0.0	690.9	5.3	18,972	0	18,972	18,513	0.0	18,513	-2.4
9	Villagers Development Org.	10.1	0.0	10.1	15.4	0.0	15.4	52.6	24.0	0.0	24.0	22.9	0.0	22.9	-4.8	940	0	940	916	0.0	916	-2.6
10	FFO Support Program	312.8	0.0	312.8	279.2	0.0	279.2	-10.7	404.5	0.0	404.5	367.9	0.0	367.9	-9.1	7,579	0	7,579	6,678	0.0	6,678	-11.9
Total Microfinance Institutions/RSPs		**20,148.8**	**0.0**	**20,148.8**	**21,615.6**	**0.0**	**21,615.6**	**7.3**	**18,794.9**	**0.0**	**18,794.9**	**19,652.2**	**0.0**	**19,652.2**	**4.6**	**446,421**	**0**	**446,421**	**360,747**	**0**	**360,747**	**-19.2**
Grand Total (I+II+III+IV+V+VI)		**1,709,704.0**	**170,718.2**	**1,880,422.2**	**1,961,181.4**	**200,463.0**	**2,161,644.5**	**15.0**	**716,772.2**	**234,667.6**	**951,439.8**	**933,332.3**	**232,933.4**	**1,166,265.7**	**22.6**	**2,641,206**	**287,229**	**2,928,435**	**2,690,653**	**274,164**	**2,964,817**	**1.2**

[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.