



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY FY27

1 Month Analysis

Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)							OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS						
		July FY26			July FY27			YoY Change (%)	By end July, 2025			By end July, 2026			YoY Change (%)	By end July, 2025			By end July, 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.	10,646.8	124.6	10,771.4	13,132.6	508.7	13,641.3	26.6	16,821.2	7,928.0	24,749.2	18,961.5	7,046.8	26,008.2	5.1	3,050	211	3,261	6,125	201	6,326	94.0
2	Habib Bank Ltd.	60,328.9	566.1	60,895.0	35,259.8	1,399.5	36,659.3	-39.8	51,446.5	11,419.0	62,865.6	62,991.9	14,588.4	77,580.2	23.4	42,692	7,074	49,766	42,131	8,357	50,488	1.5
3	MCB Bank Ltd.	15,978.0	35.5	16,013.5	24,791.9	151.4	24,943.3	55.8	30,381.1	1,611.5	31,992.6	35,773.5	2,649.6	38,423.1	20.1	15,829	1,581	17,410	26,333	2,110	28,443	63.4
4	National Bank of Pakistan	22,761.1	728.7	23,489.9	20,736.1	535.3	21,271.4	-9.4	106,391.6	17,672.4	124,064.0	122,566.5	15,574.3	138,140.8	11.3	189,147	12,088	201,235	226,232	12,200	238,432	18.5
5	United Bank Ltd.	17,109.2	420.3	17,529.5	17,884.0	391.8	18,275.8	4.3	26,289.9	4,834.1	31,124.0	37,719.2	7,373.3	45,092.6	44.9	12,594	3,250	15,844	15,065	4,350	19,415	22.5
Total Major Commercial Banks		126,824.1	1,875.2	128,699.4	111,804.5	2,986.7	114,791.2	-10.8	231,330.4	43,465.0	274,795.3	278,012.6	47,232.4	325,244.9	18.4	263,312	24,204	287,516	315,886	27,218	343,104	19.3
II	Mid-Sized Banks																					
1	Askari Bank Ltd.	6,375.4	160.7	6,536.1	10,011.9	1,039.3	11,051.1	69.1	13,507.8	3,721.0	17,228.8	23,968.6	5,136.4	29,105.0	68.9	6,884	1,765	8,649	11,393	1,878	13,271	53.4
2	Bank Al-Habib Ltd.	10,953.7	528.8	11,482.6	25,360.6	1,635.7	26,996.3	135.1	18,381.2	13,090.1	31,471.2	26,827.7	21,973.9	48,801.6	55.1	9,566	9,423	18,989	12,169	14,548	26,717	40.7
3	Bank Alfalah Ltd.	2,519.0	4,308.1	6,827.1	5,518.0	7,160.3	12,678.3	85.7	12,790.0	13,831.8	26,621.8	13,500.2	24,842.2	38,342.3	44.0	2,391	5,753	8,144	4,273	8,310	12,583	54.5
4	Bank Makramah Ltd.	9.8	0.0	9.8	5.1	0.0	5.1	-48.1	775.4	0.4	775.8	105.6	0.4	105.9	-86.3	733	1	734	2	1	3	-99.6
5	Habib Metropolitan Bank Ltd.	1,275.6	25.3	1,300.9	2,601.7	661.3	3,263.0	150.8	4,471.8	1,952.9	6,424.6	7,660.5	3,322.0	10,982.6	70.9	139	188	327	251	256	507	55.0
6	JS Bank Ltd.	1,311.1	9.4	1,320.4	3,605.7	1,498.3	5,104.0	286.5	8,571.3	1,912.0	10,483.3	11,451.9	3,597.7	15,049.6	43.6	9,927	1,067	10,994	14,932	898	15,830	44.0
7	The First Women Bank Ltd.	0.1	0.0	0.1	0.5	0.0	0.5	369.3	4.8	36.9	41.7	2.2	23.8	26.0	-37.6	4	98	102	3	83	86	-15.7
8	Sindh Bank Ltd.	31.3	7.4	38.7	161.7	109.7	271.4	601.6	1,350.1	127.1	1,477.2	1,851.9	461.9	2,313.8	56.6	2,497	82	2,579	4,435	161	4,596	78.2
9	Soneri Bank Ltd.	2,046.4	2.3	2,048.7	2,159.2	269.1	2,428.3	18.5	7,892.4	340.1	8,232.5	5,619.0	2,614.1	8,233.2	0.0	982	153	1,135	1,028	220	1,248	10.0
10	The Bank of Khyber	5.5	16.7	22.2	7.0	717.6	724.6	3159.2	1,750.4	1,244.6	2,995.0	1,718.8	1,601.6	3,320.4	10.9	3,413	1,688	5,101	3,336	1,764	5,100	0.0
11	The Bank of Punjab	17,697.3	1,335.2	19,032.5	14,031.4	1,142.6	15,174.1	-20.3	72,501.7	22,210.8	94,712.5	101,189.3	32,398.4	133,587.7	41.0	612,544	13,320	625,864	811,231	15,715	826,946	32.1
12	Standard Chartered Bank (Pak) Ltd.	15,559.7	135.0	15,694.7	6,252.8	0.0	6,252.8	-60.2	21,617.9	730.6	22,348.5	17,262.2	205.6	17,467.8	-21.8	20	3	23	17	2	19	-17.4
Total Mid-Sized Banks		57,784.7	6,529.0	64,313.7	69,715.5	14,233.8	83,949.3	30.5	163,614.7	59,198.2	222,813.0	211,158.1	96,177.9	307,336.0	37.9	649,100	33,541	682,641	863,070	43,836	906,906	32.9
III	Islamic Banks																					
1	BankIslami Pakistan Ltd.	1,180.7	26.2	1,206.9	2,169.1	36.6	2,205.8	82.8	9,174.7	4,762.9	13,937.7	18,145.9	4,386.7	22,532.6	61.7	3,545	2,056	5,601	4,176	2,393	6,569	17.3
2	Meezan Bank Ltd.	2,654.5	794.6	3,449.1	2,824.3	651.4	3,475.7	0.8	17,992.6	11,774.3	29,766.8	20,493.3	18,374.8	38,868.1	30.6	1,200	7,263	8,463	1,593	6,924	8,517	0.6
3	AlBaraka Bank (Pak) Ltd.	278.2	0.0	278.2	1,306.9	5.3	1,312.2	371.6	3,686.6	954.9	4,641.5	5,474.4	242.8	5,717.2	23.2	67	184	251	86	187	273	8.8
4	Dubai Islamic Bank (Pak) Ltd.	5.0	0.0	5.0	1,670.2	1.6	1,671.9	33661.7	10,287.3	65.2	10,352.6	3,915.6	70.7	3,986.2	-61.5	25	22	47	27	33	60	27.7
5	MCB Islamic Bank Ltd.	667.2	642.1	1,309.4	556.6	388.4	945.0	-27.8	2,545.6	1,435.1	3,980.7	1,282.0	1,747.6	3,029.6	-23.9	925	18	943	244	987	1,231	30.5
6	Faysal Bank Ltd.	1,208.3	1,021.1	2,229.3	1,860.9	2,454.0	4,314.8	93.5	8,460.6	8,180.4	16,641.0	17,834.8	8,405.1	26,239.9	57.7	1588	725	2,313	3,735	723	4,458	92.7
Total Islamic Banks		5,993.9	2,484.0	8,477.9	10,388.0	3,537.3	13,925.3	64.3	52,147.5	27,172.8	79,320.3	67,145.9	33,227.7	100,373.7	26.5	7,350	10,268	17,618	9,861	11,247	21,108	19.8
Total Commercial Banks (I+II+III)		190,602.8	10,888.2	201,491.0	191,907.9	20,757.8	212,665.8	5.5	447,092.6	129,836.0	576,928.6	556,316.6	176,638.0	732,954.6	27.0	919,762	68,013	987,775	1,188,817	82,301	1,271,118	28.7



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		July FY26			July FY27			YoY Change (%)	By end July, 2025			By end July, 2026			YoY Change (%)	By end July, 2025			By end July, 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	5,381.3	609.5	5,990.8	4,537.8	3,221.8	7,759.6	29.5	54,992.0	75,897.7	130,889.7	54,625.9	92,623.1	147,249.0	12.5	158,084	191,101	349,185	200,807	182,202	383,009	9.7
2	P.P.C.B.L	653.4	703.5	1,356.9	486.2	648.4	1,134.6	-16.4	4,671.0	9,634.9	14,305.9	3,271.3	9,497.4	12,768.7	-10.7	28,470	15,858	44,328	21,798	14,468	36,266	-18.2
Total Specialized Banks		6,034.7	1,313.0	7,347.7	5,024.0	3,870.2	8,894.3	21.0	59,662.9	85,532.6	145,195.6	57,897.2	102,120.5	160,017.7	10.2	186,554	206,959	393,513	222,605	196,670	419,275	6.5
V	Microfinance Banks																					
1	Khushhali Bank Ltd.	4,389.2	41.8	4,431.0	5,457.1	35.9	5,493.0	24.0	49,744.3	612.8	50,357.0	57,058.2	566.8	57,625.0	14.4	223,541	1,016	224,557	153,693	832	154,525	-31.2
2	NRSP Microfinance Bank Ltd.	1,036.2	0.0	1,036.2	8,256.3	0.0	8,256.3	696.8	10,585.2	0.0	10,585.2	10,256.2	0.0	10,256.2	-3.1	106,941	0	106,941	96,001	0	96,001	-10.2
3	HBL Micro Finance Bank Ltd.	2,447.2	0.0	2,447.2	2,671.8	0.0	2,671.8	9.2	53,604.5	0.0	53,604.5	60,628.5	0.0	60,628.5	13.1	177,732	0	177,732	155,268	0	155,268	-12.6
4	LOLC Microfinance Bank Ltd.	223.9	0.0	223.9	774.8	0.0	774.8	246.1	1,724.1	0.0	1,724.1	4,373.6	0.0	4,373.6	153.7	12,523	0	12,523	13,218	0	13,218	5.5
5	Easypaisa Bank Ltd.	1,211.2	0.0	1,211.2	963.0	0.0	963.0	-20.5	642.0	0.0	642.0	11,646.0	0.0	11,646.0	1714.0	7,146	0	7,146	35,705	0	35,705	399.7
6	Mobilink Microfinance Bank Ltd.	4,442.2	0.0	4,442.2	4,587.3	0.0	4,587.3	3.3	58,029.5	0.0	58,029.5	64,740.4	0.0	64,740.4	11.6	211,534	0	211,534	157,855	0	157,855	-25.4
7	U Micro Finance Bank Ltd.	4,424.3	0.0	4,424.3	19,433.3	0.0	19,433.3	339.2	65,968.2	0.0	65,968.2	48,581.5	0.0	48,581.5	-26.4	281,293	0	281,293	209,887	0	209,887	-25.4
8	ABHI Microfinance Bank Ltd.	2,345.9	0.0	2,345.9	1,623.6	0.0	1,623.6	-30.8	17,143.7	37.4	17,181.0	31,202.4	16.8	31,219.1	81.7	47,096	34	47,130	54,042	18	54,060	14.7
9	APNA Microfinance Bank Ltd.	953.1	0.0	953.1	526.3	0.0	526.3	-44.8	10,598.6	0.0	10,598.6	11,189.7	0.0	11,189.7	5.6	64,505	0	64,505	60,902	0	60,902	-5.6
10	Sindh Microfinance Bank Ltd.	47.7	0.0	47.7	351.8	0.0	351.8	637.6	345.0	0.0	345.0	967.6	0.0	967.6	180.5	14,609	0	14,609	20,409	0	20,409	39.7
11	Halan Microfinance Bank Ltd.	21.9	0.0	21.9	52.3	0.0	52.3	139.2	86.4	0.0	86.4	352.1	0.0	352.1	307.5	358	0	358	1,653	0	1,653	361.7
12	ASA Microfinance Bank ¹	0.0	0.0	0.0	923.3	0.0	923.3	-	0.0	0.0	0.0	901.3	0.0	901.3	-	0	0	0	10,421	0	10,421	-
Total Microfinance Banks		21,542.7	41.8	21,584.5	45,620.9	35.9	45,656.8	111.5	268,471.4	650.1	269,121.5	301,897.4	583.6	302,481.0	12.4	1,147,278	1,050	1,148,328	969,054	850	969,904	-15.5
VI	Microfinance Institutions/RSPs																					
1	National Rural Support Programme	776.7	0.0	776.7	871.2	0.0	871.2	12.2	8,447.1	0.0	8,447.1	8,907.0	0.0	8,907.0	5.4	169,505	0	169,505	142,066	0.0	142,066	-16.2
2	Thardeep Microfinance Fnd. ²	0.0	0.0	0.0	0.0	0.0	0.0	#DIV/0!	0.0	0.0	0.0	802.3	0.0	802.3	#DIV/0!	0	0	0	22,674	0.0	22,674	#DIV/0!
3	SAFCO Support Foundation	43.2	0.0	43.2	37.0	0.0	37.0	-14.4	878.9	0.0	878.9	797.7	0.0	797.7	-9.2	20,577	0	20,577	18,598	0.0	18,598	-9.6
4	Punjab Rural Support Prog.	98.2	0.0	98.2	81.5	0.0	81.5	-17.0	586.8	0.0	586.8	544.2	0.0	544.2	-7.3	16,223	0	16,223	15,102	0.0	15,102	-6.9
5	Kashf Foundation ³	1,573.7	0.0	1,573.7	2,354.0	0.0	2,354.0	49.6	10,209.0	0.0	10,209.0	14,172.4	0.0	14,172.4	38.8	208,496	0	208,496	241,263	0.0	241,263	15.7
6	Sindh Rural Support Org.	49.1	0.0	49.1	32.9	0.0	32.9	-33.0	2,243.8	0.0	2,243.8	2,307.9	0.0	2,307.9	2.9	47,878	0	47,878	41,168	0.0	41,168	-14.0
7	Damen Support Programme	136.5	0.0	136.5	152.0	0.0	152.0	11.3	1,081.6	0.0	1,081.6	1,101.3	0.0	1,101.3	1.8	22,269	0	22,269	18,975	0.0	18,975	-14.8
8	AGAHE	73.1	0.0	73.1	113.3	0.0	113.3	55.0	678.9	0.0	678.9	753.6	0.0	753.6	11.0	19,655	0	19,655	18,466	0.0	18,466	-6.0
9	Villagers Development Org. ⁴	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	22.9	0.0	22.9		0	0	0	923	0.0	923	
10	FFO Support Program	1.5	0.0	1.5	14.9	0.0	14.9	919.9	400.1	0.0	400.1	355.7	0.0	355.7	-11.1	7,207	0	7,207	5,790	0.0	5,790	-19.7
11	Rural Community Development Program ⁵ (RCDP)	494.2	0.0	494.2	984.7	0.0	984.7	99.3	3,682.4	0.0	3,682.4	5,870.1	0.0	5,870.1	59.4	82,685	0	82,685	112,853	0.0	112,853	36.5
12	Care Financial Services ⁶ (CFS)	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	40.2	0.0	40.2	-	0	0	0	8,177	0.0	8,177	-
13	Farmers Development Organisation (FDO) ⁷	0.0	0.0	0.0	12.2	0.0	12.2	-	0.0	0.0	0.0	52.7	0.0	52.7	-	0	0	0	958	0.0	958	-
14	Jinnah Welfare Society (JWS) ⁸	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	1,112.3	0.0	1,112.3	-	0	0	0	28,597	0.0	28,597	-
15	CSC PK MFI (Community Support Concern) ⁹	0.0	0.0	0.0	4.7	0.0	4.7	5	0.0	0.0	0.0	4.4	0.0	4.4	-	0	0	0	396	0.0	396	-
Total Microfinance Institutions/RSPs		3,246.1	0.0	3,246.1	4,658.3	0.0	4,658.3	43.5	28,208.5	0.0	28,208.5	36,844.6	0.0	36,844.6	30.6	594,495	0	594,495	676,006	0	676,006	13.7
Grand Total (I+II+III+IV+V+VI)		221,426.3	12,243.0	233,669.3	247,211.2	24,663.9	271,875.1	16.4	803,435.4	216,018.8	1,019,454.2	952,955.8	279,342.1	1,232,297.9	20.9	2,848,089	276,022	3,124,111	3,056,482	279,821	3,336,303	6.8

*Provisional data

¹ ASA MFB started reporting its agriculture credit data to SBP from July FY27.

^{2,4} Data not reported for July FY27. Outstanding position of June FY26 is repeated.

³ Kashf Foundation revised its data for July, FY26.

⁵ RCDP started reporting its present as well past agri. financing data to SBP from June FY26

⁶⁻⁹ CFS, FDO, JWS and CSC have been added to the list of Agri. data reporting MFIs since July FY27