



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT
AGRICULTURE CREDIT DISBURSEMENT, RECOVERIES & OUTSTANDING
JULY-DECEMBER FY25

06 Month Analysis																									
Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)										OUTSTANDING AMOUNT (Rs million)						OUTSTANDING BORROWERS							
		Agriculture Credit Expansion Plan for FY25*	July-December FY24			July-December FY25				YoY Change (%)	By end December, 2023			By end December, 2024			YoY Change (%)	By end December, 2023			By end December, 2024			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	63,673.2	5,967.7	69,640.9	68,775.6	6,870.9	75,646.5	54.0	8.6	18,704.7	8,469.7	27,174.5	31,116.2	7,055.3	38,171.5	40.5	3,202	107	3,309	3,221	98	3,319	0.3	
2	Habib Bank Ltd.	350,000.0	170,572.6	8,891.5	179,464.1	207,325.3	4,709.1	212,034.5	60.6	18.1	53,171.4	10,733.8	63,905.2	52,916.5	12,305.4	65,221.9	2.1	45,747	5,643	51,390	44,960	7,071	52,031	1.2	
3	MCB Bank Ltd.	215,000.0	84,873.4	1,105.2	85,978.7	107,464.9	154.6	107,619.5	50.1	25.2	21,022.9	2,350.4	23,373.4	19,576.2	1,583.2	21,159.4	-9.5	4,600	1,837	6,437	7,775	1,363	9,138	42.0	
4	National Bank of Pakistan	390,000.0	175,356.5	5,409.0	180,765.4	152,110.5	6,001.4	158,111.9	40.5	-12.5	82,470.2	17,302.5	99,772.7	98,201.3	18,761.9	116,963.3	17.2	134,764	10,324	145,088	189,055	11,617	200,672	38.3	
5	United Bank Ltd.	240,000.0	81,439.5	3,854.7	85,294.3	141,376.4	1,885.8	143,262.2	59.7	68.0	19,315.8	3,753.6	23,069.3	19,529.4	5,616.2	25,145.6	9.0	10,330	2,425	12,755	9,563	3,103	12,666	-0.7	
Total Major Commercial Banks		1,335,000.0	575,915.3	25,228.2	601,143.4	677,052.7	19,621.8	696,674.5	52.2	15.9	194,685.1	42,610.0	237,295.1	221,339.6	45,322.0	266,661.7	12.4	198,643	20,336	218,979	254,574	23,252	277,826	26.9	
II Mid-Sized Banks																									
1	Askari Bank Ltd.	65,000.0	23,271.7	1,305.2	24,576.9	29,385.3	9,437.6	38,822.9	59.7	58.0	13,471.8	1,807.2	15,279.0	14,915.3	2,777.2	17,692.5	15.8	4,184	1,652	5,836	4,138	1,728	5,866	0.5	
2	Bank Al-Habib Ltd.	180,000.0	68,989.4	8,865.1	77,854.4	51,086.1	2,662.9	53,749.0	29.9	-31.0	21,155.3	11,967.0	33,122.3	16,373.0	14,096.7	30,469.7	-8.0	9,228	4,741	13,969	8,708	8,610	17,318	24.0	
3	Bank Alfalah Ltd.	116,000.0	34,985.7	5,227.5	40,213.2	25,739.4	17,229.5	42,968.9	37.0	6.9	11,434.6	7,042.2	18,476.8	12,381.1	13,494.8	25,875.8	40.0	1,605	3,420	5,025	1,844	5,277	7,121	41.7	
4	Bank Makramah Ltd.	1,813.0	861.1	0.3	861.4	751.1	0.0	751.1	41.4	-12.8	1,021.9	1.0	1,023.0	1,017.7	0.4	1,018.0	-0.5	734	2	736	734	1	735	-0.1	
5	Habib Metropolitan Bank Ltd.	16,000.0	6,282.1	563.5	6,845.6	5,762.1	1,365.0	7,127.1	44.5	4.1	4,230.6	988.6	5,219.2	2,996.9	1,806.5	4,803.4	-8.0	82	116	198	207	185	392	98.0	
6	JS Bank Ltd.	25,000.0	7,324.1	932.6	8,256.7	7,706.3	455.0	8,161.3	32.6	-1.2	4,428.7	1,616.5	6,045.2	5,018.6	1,974.9	6,993.5	15.7	2,980	1,170	4,150	4,126	1,100	5,226	25.9	
7	The First Women Bank Ltd.	20.0	6.2	3.7	9.9	4.5	0.9	5.4	26.8	-45.7	7.3	60.9	68.2	6.9	45.8	52.7	-22.7	4	118	122	4	108	112	-8.2	
8	Sindh Bank Ltd.	261.0	50.7	10.0	60.7	431.4	22.0	453.4	173.7	646.7	880.9	34.3	915.1	1,185.6	96.0	1,281.6	40.0	1,672	82	1,754	1,523	73	1,596	-9.0	
9	Silk Bank Ltd.	716.0	417.4	0.0	417.4	119.8	0.0	119.8	16.7	-71.3	50.3	0.0	50.3	50.0	0.0	50.0	-0.6	15	0	15	9	0	9	-40.0	
10	Soneri Bank Ltd.	26,000.0	11,950.0	78.7	12,028.7	6,902.7	14.2	6,916.9	26.6	-42.5	4,707.1	204.6	4,911.7	3,418.8	267.6	3,686.4	-24.9	984	83	1,067	963	126	1,089	2.1	
11	The Bank of Khyber	20,000.0	4,952.7	1,050.9	6,003.6	4,995.9	1,206.2	6,202.1	31.0	3.3	2,107.8	1,064.6	3,172.4	1,470.0	1,203.4	2,673.4	-15.7	3,498	1,486	4,984	3,755	1,701	5,456	9.5	
12	The Bank of Punjab	110,000.0	31,416.6	6,925.2	38,341.8	60,418.8	4,957.3	65,376.1	59.4	70.5	21,987.4	16,196.3	38,183.8	61,310.7	18,072.7	79,383.4	107.9	14,474	10,902	25,376	466,344	12,431	478,775	1786.7	
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	25,878.0	1,290.1	27,168.0	38,431.1	1,145.0	39,576.1	41.7	45.7	9,794.0	779.6	10,573.6	4,754.0	776.6	5,530.6	-47.7	14	3	17	11	3	14	-17.6	
Total Mid-Sized Banks		655,810.0	216,385.5	26,252.8	242,638.2	231,734.5	38,495.6	270,230.1	41.2	11.4	95,277.8	41,762.7	137,040.5	124,898.4	54,612.4	179,510.9	31.0	39,474	23,775	63,249	492,366	31,343	523,709	728.0	
III Islamic Banks																									
1	BankIslami Pakistan Ltd.	35,000.0	10,300.9	1,743.6	12,044.5	5,365.0	26,127.6	31,492.6	90.0	161.5	5,861.7	4,538.1	10,399.8	5,678.9	29,091.1	34,770.1	234.3	2,737	1,708	4,445	2,016	1,924	3,940	-11.4	
2	Meezan Bank Ltd.	105,000.0	35,433.3	9,667.5	45,100.8	43,163.6	12,181.8	55,345.4	52.7	22.7	7,392.5	6,135.7	13,528.2	18,296.1	7,961.3	26,257.4	94.1	1,672	1,757	3,429	2,271	8,193	10,464	205.2	
3	AlBaraka Bank (Pak) Ltd.	11,390.0	3,189.8	210.6	3,400.4	5,865.1	0.0	5,865.1	51.5	72.5	2,872.5	740.6	3,613.1	5,524.7	262.7	5,787.4	60.2	64	160	224	67	158	225	0.4	
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	5,164.8	12.4	5,177.1	7,384.6	44.3	7,428.9	53.1	43.5	6,045.2	25.9	6,071.1	10,999.1	31.5	11,030.6	81.7	20	10	30	28	13	41	36.7	
5	MCB Islamic Bank Ltd.	3,400.0	1,145.8	3.5	1,149.3	2,686.6	108.6	2,795.2	82.2	143.2	1,497.4	499.7	1,997.1	3,495.6	560.6	4,056.1	103.1	1,135	4	1,139	1,603	126	1,615	41.8	
6	Faysal Bank Ltd.	35,300.0	11,285.1	8,780.9	20,066.0	6,914.8	14,096.0	21,010.8	59.5	4.7	7,676.7	4,702.9	12,379.6	8,591.2	10,849.3	19,440.5	57.0	1,382	584	1,966	1,445	725	2,170	10.4	
Total Islamic Banks		204,090.0	66,519.7	20,418.5	86,938.1	71,379.6	52,558.3	123,938.0	60.7	42.6	31,346.0	16,642.9	47,988.9	52,585.6	48,756.5	101,342.1	111.2	7,010	4,223	11,233	7,430	11,025	18,455	64.3	
Total Commercial Banks (I+II+III)		2,194,900.0	858,820.5	71,899.4	930,719.8	980,166.8	110,675.8	1,090,842.6	49.7	17.2	321,308.9	101,015.7	422,324.5	398,823.7	148,690.9	547,514.6	29.6	245,127	48,334	293,461	754,370	65,620	819,990	179.4	



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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	21,768.8	22,876.6	44,645.4	18,679.0	18,575.1	37,254.2	41.4	-16.6	42,618.3	75,946.5	118,564.9	42,305.5	85,414.8	127,720.3	7.7	142,893	228,118	371,011	119,677	216,334	336,011	-9.4
2	P.P.C.B.L	10,600.0	2,714.3	1,516.7	4,231.0	2,811.7	1,440.7	4,252.4	40.1	0.5	4,999.0	5,467.3	10,466.3	4,463.1	5,881.1	10,344.1	-1.2	56,430	13,284	69,714	32,086	11,528	43,614	-37.4
	Total Specialized Banks	100,638.0	24,483.1	24,393.3	48,876.4	21,490.7	20,015.9	41,506.6	41.2	-15.1	47,617.3	81,413.8	129,031.2	46,768.6	91,295.9	138,064.5	7.0	199,323	241,402	440,725	151,763	227,862	379,625	-13.9
V	Microfinance Banks																							
1	Khushhali Bank Ltd.	47,200.0	20,081.3	125.7	20,207.0	23,855.9	217.8	24,073.7	51.0	19.1	48,266.0	425.6	48,691.6	51,030.7	622.2	51,652.9	6.1	408,095	1,135	409,230	305,178	1,215	306,393	-25.1
2	NRSP Microfinance Bank Ltd.	14,860.0	6,057.7	48.2	6,105.8	5,209.2	3.0	5,212.2	35.1	-14.6	12,727.9	203.3	12,931.2	12,142.0	21.0	12,163.0	-5.9	119,089	2,658	121,747	115,855	458	116,313	-4.5
3	HBL Micro Finance Bank Ltd.	39,000.0	20,461.2	0.0	20,461.2	14,292.2	0.0	14,292.2	36.6	-30.2	54,271.1	0.0	54,271.1	53,986.1	0.0	53,986.1	-0.5	293,566	0	293,566	207,675	0	207,675	-29.3
4	LOLC Microfinance Bank Ltd.	686.0	354.7	0.0	354.7	287.2	0.0	287.2	41.9	-19.0	1,204.3	0.0	1,204.3	697.2	0.0	697.2	-42.1	11,979	0	11,979	6,737	0	6,737	-43.8
5	Telenor Micro Finance Bank Ltd.	2,025.0	779.1	0.0	779.1	672.3	0.0	672.3	33.2	-13.7	1,063.1	0.0	1,063.1	880.2	0.0	880.2	-17.2	11,826	0	11,826	9,375	0	9,375	-20.7
6	Mobilink Microfinance Bank Ltd.	50,000.0	22,774.3	0.0	22,774.3	26,956.8	0.0	26,956.8	53.9	18.4	53,351.9	0.0	53,351.9	50,644.7	0.0	50,644.7	-5.1	259,063	0	259,063	216,759	0	216,759	-16.3
7	U Micro Finance Bank Ltd.	65,000.0	33,222.2	0.0	33,222.2	34,538.5	0.0	34,538.5	53.1	4.0	64,784.8	0.0	64,784.8	69,470.4	0.0	69,470.4	7.2	344,346	0	344,346	313,793	0	313,793	-8.9
8	FINCA Microfinance Bank Ltd.	18,678.0	6,466.4	7.5	6,473.9	9,706.7	0.0	9,706.7	52.0	49.9	8,622.7	57.4	8,680.0	10,368.4	45.4	10,413.8	20.0	51,455	39	51,494	38,473	36	38,509	-25.2
9	APNA Microfinance Bank Ltd.	4,400.0	2,780.3	0.0	2,780.3	4,582.4	0.0	4,582.4	104.1	64.8	8,423.1	0.0	8,423.1	9,282.4	0.0	9,282.4	10.2	64,866	0	64,866	62,709	0	62,709	-3.3
10	Sindh Microfinance Bank Ltd.	560.0	270.3	0.0	270.3	450.0	0.0	450.0	80.4	66.5	286.1	0.0	286.1	430.2	0.0	430.2	50.3	10,543	0	10,543	14,370	0	14,370	36.3
11	Halan Microfinance Bank Ltd.	2,850.0	27.3	0.0	27.3	24.7	0.0	24.7	0.9	-9.6	77.7	0.0	77.7	35.5	0.0	35.5	-54.3	499	0	499	148	0	148	-70.3
	Total Microfinance Banks	245,259.0	113,274.6	181.4	113,456.0	120,575.8	220.8	120,796.6	49.3	6.5	253,078.7	686.2	253,765.0	258,967.8	688.7	259,656.4	2.3	1,575,327	3,832	1,579,159	1,291,072	1,709	1,292,781	-18.1
VI	Microfinance Institutions/RSPs																							
1	National Rural Support Programme	15,446.0	6,615.8	0.0	6,615.8	7,756.4	0.0	7,756.4	50.2	17.2	7,936.2	0.0	7,936.2	8,834.7	0.0	8,834.7	11.3	214,497	0	214,497	185,674	0	185,674	-13.4
2	Thardeep Microfinance Fnd.***	200.0	4.2	0.0	4.2	0.0	0.0	0.0	0.0	-100.0	925.2	0.0	925.2	0.0	0.0	0.0	-100.0	26,228	0	26,228	0	0	0	-100.0
3	SAFCO Rural Foundation	955.0	453.2	0.0	453.2	349.0	0.0	349.0	36.5	-23.0	876.4	0.0	876.4	895.2	0.0	895.2	2.2	25,101	0	25,101	23,197	0	23,197	-7.6
4	Punjab Rural Support Prog.**	1,202.0	620.1	0.0	620.1	422.0	0.0	422.0	35.1	-32.0	707.0	0.0	707.0	615.2	0.0	615.2	-13.0	21,270	0	21,270	17,915	0	17,915	-15.8
5	Kashf Foundation	6,950.0	3,628.3	0.0	3,628.3	3,550.2	0.0	3,550.2	51.1	-2.2	4,782.8	0.0	4,782.8	3,977.1	0.0	3,977.1	-16.8	118,982	0	118,982	75,146	0	75,146	-36.8
6	Sindh Rural Support Org.	2,122.0	735.6	0.0	735.6	764.8	0.0	764.8	36.0	4.0	1,432.6	0.0	1,432.6	1,744.8	0.0	1,744.8	21.8	37,598	0	37,598	41,655	0	41,655	10.8
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	409.4	0.0	409.4	422.9	0.0	422.9	32.2	3.3	720.2	0.0	720.2	586.2	0.0	586.2	-18.6	25,352	0	25,352	19,155	0	19,155	-24.4
9	Villagers Development Org.	28.0	5.5	0.0	5.5	10.1	0.0	10.1	36.0	82.2	15.3	0.0	15.3	24.0	0.0	24.0	56.7	664	0	664	940	0	940	41.6
10	FFO Support Program	800.0	308.6	0.0	308.6	278.5	0.0	278.5	34.8	-9.8	424.2	0.0	424.2	392.9	0.0	392.9	-7.4	9,267	0	9,267	7,600	0	7,600	-18.0
	Total Microfinance Institutions/RSPs	31,516.0	12,780.8	0.0	12,780.8	13,553.9	0.0	13,553.9	43.0	6.0	17,820.0	0.0	17,820.0	17,070.2	0.0	17,070.2	-4.2	478,959	0	478,959	371,282	0	371,282	-22.5
	Grand Total (I+II+III+IV+V+VI)	2,572,313.0	1,009,359.0	96,474.0	1,105,833.0	1,135,787.2	130,912.4	1,266,699.6	49.2	14.5	639,825.0	183,115.8	822,940.7	721,630.3	240,675.5	962,305.7	16.9	2,498,736	293,568	2,792,304	2,568,487	295,191	2,863,678	2.6

* 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 December 2024. Therefore, data of previous month is repeated.

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