



**AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT**  
**AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS**  
**JULY FY26**

01 Month Analysis

Sr. No.	Name of Bank/Institution	Agriculture Credit Expansion Plan for FY26*	DISBURSEMENT (Rs million)							YoY Change (%)	OUTSTANDING AMOUNT (Rs million)						YoY Change (%)	OUTSTANDING BORROWERS						YoY Change (%)
			July FY25			July FY26					By end July, 2024			By end July, 2025				By end July, 2024			By end July, 2025			
			Production	Development	Total	Production	Development	Total	Achievement (%)		Production	Development	Total	Production	Development	Total		Production	Development	Total	Production	Development	Total	
<b>I Major Commercial Banks</b>																								
1	Allied Bank Ltd.		5,090.0	143.7	5,233.7	10,646.8	124.6	10,771.4		105.8	14,371.6	5,916.0	20,287.7	16,821.2	7,928.0	24,749.2	22.0	2,829	98	2,927	3,050	211	3,261	11.4
2	Habib Bank Ltd.		24,030.1	797.5	24,827.7	60,328.9	566.1	60,895.0		145.3	50,883.5	12,721.1	63,604.5	51,446.5	11,419.0	62,865.6	-1.2	45,885	6,865	52,750	42,692	7,074	49,766	-5.7
3	MCB Bank Ltd.		15,256.4	0.9	15,257.3	15,978.0	35.5	16,013.5		5.0	17,716.0	2,021.2	19,737.2	30,381.1	1,611.5	31,992.6	62.1	3,958	1,649	5,607	15,829	1,581	17,410	210.5
4	National Bank of Pakistan		24,884.1	1,817.6	26,701.7	22,761.1	728.7	23,489.9		-12.0	81,490.3	17,999.4	99,489.7	106,391.6	17,672.4	124,064.0	24.7	183,385	11,690	195,075	189,147	12,088	201,235	3.2
5	United Bank Ltd.**		28,296.9	290.4	28,587.2	17,109.2	420.3	17,529.5		-38.7	20,073.9	6,744.3	26,818.1	26,289.9	4,834.1	31,124.0	16.1	9,227	2,989	12,216	12,594	3,250	15,844	29.7
<b>Total Major Commercial Banks</b>			<b>97,557.4</b>	<b>3,050.2</b>	<b>100,607.6</b>	<b>126,824.1</b>	<b>1,875.2</b>	<b>128,699.4</b>		<b>27.9</b>	<b>184,535.3</b>	<b>45,402.0</b>	<b>229,937.2</b>	<b>231,330.4</b>	<b>43,465.0</b>	<b>274,795.3</b>	<b>19.5</b>	<b>245,284</b>	<b>23,291</b>	<b>268,575</b>	<b>263,312</b>	<b>24,204</b>	<b>287,516</b>	<b>7.1</b>
<b>II Mid-Sized Banks</b>																								
1	Askari Bank Ltd.		3,861.8	251.6	4,113.3	6,375.4	160.7	6,536.1		58.9	12,004.9	2,575.2	14,580.1	13,507.8	3,721.0	17,228.8	18.2	3,741	1,701	5,442	6,884	1,765	8,649	58.9
2	Bank Al-Habib Ltd.		11,830.4	25.4	11,855.8	10,953.7	528.8	11,482.6		-3.1	17,854.5	13,235.1	31,089.6	18,381.2	13,090.1	31,471.2	1.2	8,693	7,335	16,028	9,566	9,423	18,989	18.5
3	Bank Alfalah Ltd.		3,035.6	1,226.2	4,261.8	2,519.0	4,308.1	6,827.1		60.2	13,466.2	9,460.3	22,926.5	12,790.0	13,831.8	26,621.8	16.1	1,723	4,683	6,406	2,391	5,753	8,144	27.1
4	Bank Makramah Ltd.		318.0	0.0	318.0	9.8	0.0	9.8		-96.9	1,017.4	1.3	1,018.8	775.4	0.4	775.8	-23.9	734	1	735	733	1	734	-0.1
5	Habib Metropolitan Bank Ltd.		919.0	17.7	936.7	1,275.6	25.3	1,300.9		38.9	2,987.6	1,197.0	4,184.6	4,471.8	1,952.9	6,424.6	53.5	177	160	337	139	188	327	-3.0
6	JS Bank Ltd.		746.1	17.9	764.0	1,311.1	9.4	1,320.4		72.8	3,639.5	1,878.7	5,518.2	8,571.3	1,912.0	10,483.3	90.0	2,724	1,201	3,925	9,927	1,067	10,994	180.1
7	The First Women Bank Ltd.		0.0	0.0	0.0	0.1	0.0	0.1	#DIV/0!	2.6	52.4	55.0	4.8	36.9	41.7	-24.2	4	112	116	4	98	102	-12.1	
8	Sindh Bank Ltd.		4.6	0.2	4.7	31.3	7.4	38.7		714.9	836.8	81.4	918.2	1,350.1	127.1	1,477.2	60.9	1,590	76	1,666	2,497	82	2,579	54.8
9	Soneri Bank Ltd.		1,200.7	0.0	1,200.7	2,046.4	2.3	2,048.7		70.6	4,314.6	289.3	4,603.9	7,892.4	340.1	8,232.5	78.8	970	117	1,087	982	153	1,135	4.4
10	The Bank of Khyber		406.3	0.0	406.3	5.5	16.7	22.2		-94.5	1,499.6	1,148.6	2,648.2	1,750.4	1,244.6	2,995.0	13.1	3,221	1,711	4,932	3,413	1,688	5,101	3.4
11	The Bank of Punjab		2,725.8	658.2	3,384.0	17,697.3	1,335.2	19,032.5		462.4	25,816.2	17,193.0	43,009.2	72,501.7	22,210.8	94,712.5	120.2	20,586	14,573	35,159	612,544	13,320	625,864	1680.1
12	Standard Chartered Bank (Pak) Ltd.		5,515.7	230.0	5,745.7	15,559.7	135.0	15,694.7		173.2	16,558.3	776.6	17,334.9	21,617.9	730.6	22,348.5	28.9	16	3	19	20	3	23	21.1
<b>Total Mid-Sized Banks</b>			<b>30,564.1</b>	<b>2,427.0</b>	<b>32,991.1</b>	<b>57,784.7</b>	<b>6,529.0</b>	<b>64,313.7</b>		<b>94.9</b>	<b>99,998.1</b>	<b>47,889.1</b>	<b>147,887.2</b>	<b>163,614.7</b>	<b>59,198.2</b>	<b>222,813.0</b>	<b>50.7</b>	<b>44,179</b>	<b>31,673</b>	<b>75,852</b>	<b>649,100</b>	<b>33,541</b>	<b>682,641</b>	<b>800.0</b>
<b>III Islamic Banks</b>																								
1	BankIslami Pakistan Ltd.		1,355.9	108.2	1,464.1	1,180.7	26.2	1,206.9		-17.6	7,934.6	4,091.8	12,026.4	9,174.7	4,762.9	13,937.7	15.9	617	1,880	2,497	3,545	2,056	5,601	124.3
2	Meezan Bank Ltd.		5,863.4	1,570.1	7,433.5	2,654.5	794.6	3,449.1		-53.6	14,395.3	7,449.3	21,844.6	17,992.6	11,774.3	29,766.8	36.3	2,468	1,902	4,370	1,200	7,263	8,463	93.7
3	AlBaraka Bank (Pak) Ltd.		459.1	0.0	459.1	278.2	0.0	278.2		-39.4	4,533.4	266.9	4,800.3	3,686.6	954.9	4,641.5	-3.3	66	156	222	67	184	251	13.1
4	Dubai Islamic Bank (Pak) Ltd.		678.3	0.0	678.3	5.0	0.0	5.0		-99.3	8,209.0	33.2	8,242.2	10,287.3	65.2	10,352.6	25.6	21	13	34	25	22	47	38.2
5	MCB Islamic Bank Ltd.		5.0	0.0	5.0	667.2	642.1	1,309.4		26003.6	1,452.9	483.7	1,936.6	2,545.6	1,435.1	3,980.7	105.6	1,601	5	1,606	925	18	943	-41.3
6	Faysal Bank Ltd.		634.2	589.4	1,223.6	1,208.3	1,021.1	2,229.3		82.2	7,931.8	4,003.5	11,935.2	8,460.6	8,180.4	16,641.0	39.4	1,302	719	2,021	1,588	725	2,313	14.4
<b>Total Islamic Banks</b>			<b>8,995.9</b>	<b>2,267.7</b>	<b>11,263.5</b>	<b>5,993.9</b>	<b>2,484.0</b>	<b>8,477.9</b>		<b>-24.7</b>	<b>44,457.0</b>	<b>16,328.3</b>	<b>60,785.3</b>	<b>52,147.5</b>	<b>27,172.8</b>	<b>79,320.3</b>	<b>30.5</b>	<b>6,075</b>	<b>4,675</b>	<b>10,750</b>	<b>7,350</b>	<b>10,268</b>	<b>17,618</b>	<b>63.9</b>
<b>Total Commercial Banks (I+II+III)</b>			<b>137,117.3</b>	<b>7,744.9</b>	<b>144,862.3</b>	<b>190,602.8</b>	<b>10,888.2</b>	<b>201,491.0</b>		<b>39.1</b>	<b>328,990.4</b>	<b>109,619.3</b>	<b>438,609.8</b>	<b>447,092.6</b>	<b>129,836.0</b>	<b>576,928.6</b>	<b>31.5</b>	<b>295,538</b>	<b>59,639</b>	<b>355,177</b>	<b>919,762</b>	<b>68,013</b>	<b>987,775</b>	<b>178.1</b>

