



AGRICULTURE CREDIT & FINANCIAL INCLUSION DEPARTMENT

**AGRICULTURE CREDIT DISBURSEMENT, OUTSTANDING AMOUNT & OUTSTANDING BORROWERS
JULY-APRIL FY25**

10 Month Analysis																								
Sr. No.	Name of Bank/Institution	DISBURSEMENT (Rs million)									OUTSTANDING AMOUNT (Rs million)						OUTSTANDING BORROWERS							
		Agriculture Credit Expansion Plan for FY25*	July-April FY24			July-April FY25			Achievement (%)	YoY Change (%)	By end April, 2024			By end April, 2025			YoY Change (%)	By end April, 2024			By end April, 2025			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.	140,000.0	97,158.7	9,692.3	106,851.0	110,783.6	9,906.7	120,690.3	86.2	13.0	16,559.1	8,429.6	24,988.7	17,234.5	8,009.9	25,244.3	1.0	3,129	107	3,236	3,113	208	3,321	2.6
2	Habib Bank Ltd.	350,000.0	269,894.0	13,117.5	283,011.6	370,732.3	7,215.1	377,947.4	108.0	33.5	51,415.1	11,329.1	62,744.2	50,211.5	11,663.2	61,874.8	-1.4	45,316	6,101	51,417	43,354	7,007	50,361	-2.1
3	MCB Bank Ltd.	215,000.0	143,720.8	1,183.2	144,904.0	176,350.4	462.1	176,812.4	82.2	22.0	17,669.9	2,183.3	19,853.2	19,208.9	1,624.0	20,832.9	4.9	3,808	1,659	5,467	12,847	1,444	14,291	161.4
4	National Bank of Pakistan	390,000.0	243,389.0	9,492.2	252,881.3	248,806.3	7,798.2	256,604.4	65.8	1.5	73,802.0	17,030.2	90,832.2	95,676.1	18,020.4	113,696.4	25.2	133,105	10,734	143,839	191,112	11,542	202,654	40.9
5	United Bank Ltd.	240,000.0	157,866.6	6,855.1	164,721.7	228,062.3	3,564.2	231,626.5	96.5	40.6	26,064.8	5,146.6	31,211.3	19,011.6	5,212.2	24,223.8	-22.4	10,554	2,574	13,128	12,960	3,163	16,123	22.8
	Total Major Commercial Banks	1,335,000.0	912,029.1	40,340.4	952,369.5	1,134,734.8	28,946.3	1,163,681.1	87.2	22.2	185,510.9	44,118.8	229,629.7	201,342.7	44,529.6	245,872.3	7.1	195,912	21,175	217,087	263,386	23,364	286,750	32.1
II	Mid-Sized Banks																							
1	Askari Bank Ltd.	65,000.0	34,866.4	3,048.3	37,914.8	51,337.1	11,643.2	62,980.3	96.9	66.1	11,571.6	1,961.5	13,533.1	13,685.2	4,263.4	17,948.6	32.6	3,779	1,647	5,426	6,674	1,734	8,408	55.0
2	Bank Al-Habib Ltd.	180,000.0	116,782.2	12,414.9	129,197.1	87,280.5	4,003.3	91,283.8	50.7	-29.3	18,557.4	12,096.6	30,654.0	17,200.9	13,825.5	31,026.4	1.2	8,597	5,711	14,308	8,898	9,119	18,017	25.9
3	Bank Alfalah Ltd.	116,000.0	55,115.8	19,734.6	74,850.3	40,584.1	31,503.5	72,087.6	62.1	-3.7	11,518.9	7,508.6	19,027.6	9,584.5	12,139.5	21,724.0	14.2	1,738	3,769	5,507	2,105	5,275	7,380	34.0
4	Bank Makramah Ltd.	1,813.0	1,549.4	0.3	1,549.6	1,034.2	0.0	1,034.2	57.0	-33.3	985.8	0.6	986.4	783.6	0.4	783.9	-20.5	734	1	735	734	1	735	0.0
5	Habib Metropolitan Bank Ltd.	16,000.0	10,128.7	948.2	11,076.9	10,395.6	2,078.5	12,474.1	78.0	12.6	2,807.8	1,174.5	3,982.4	3,470.6	2,185.2	5,655.8	42.0	84	129	213	234	186	420	97.2
6	JS Bank Ltd.	25,000.0	12,221.9	1,253.6	13,475.5	17,096.8	1,081.3	18,178.1	72.7	34.9	4,356.1	1,771.6	6,127.7	8,336.6	2,032.7	10,369.3	69.2	2,735	1,136	3,871	4,431	1,099	5,530	42.9
7	The First Women Bank Ltd.	20.0	7.3	6.2	13.5	7.5	0.9	8.4	41.8	-38.1	2.2	57.2	59.4	4.4	40.7	45.1	-24.1	4	117	121	4	102	106	-12.4
8	Sindh Bank Ltd.	261.0	97.7	19.4	117.1	600.8	32.3	633.1	242.6	440.8	848.9	38.8	887.6	1,230.0	99.1	1,329.1	49.7	1,618	65	1,683	1,512	74	1,586	-5.8
9	Silk Bank Ltd.	716.0	637.1	0.0	637.1	187.6	0.0	187.6	26.2	-70.5	60.3	0.0	60.3	65.8	0.0	65.8	9.1	14	0	14	10	0	10	-28.6
10	Soneri Bank Ltd.	26,000.0	17,265.3	82.6	17,347.9	16,985.2	60.1	17,045.3	65.6	-1.7	3,814.4	178.8	3,993.2	5,668.9	289.5	5,958.4	49.2	932	87	1,019	956	140	1,096	7.6
11	The Bank of Khyber	20,000.0	7,341.8	1,282.5	8,624.3	8,499.8	1,520.7	10,020.5	50.1	16.2	1,615.5	1,140.5	2,756.0	1,522.7	1,367.8	2,890.5	4.9	2,879	1,509	4,388	3,592	1,758	5,350	21.9
12	The Bank of Punjab	110,000.0	55,235.4	10,175.7	65,411.1	82,273.1	8,198.5	90,471.6	82.2	38.3	21,862.4	15,590.1	37,452.5	57,246.4	19,452.0	76,698.4	104.8	20,969	11,059	32,028	316,946	12,629	329,575	929.0
13	Standard Chartered Bank (Pak) Ltd.	95,000.0	62,843.2	2,733.7	65,576.9	60,368.4	2,098.0	62,466.3	65.8	-4.7	16,067.1	779.6	16,846.7	12,655.2	780.6	13,435.8	-20.2	16	3	19	16	3	19	0.0
	Total Mid-Sized Banks	655,810.0	374,092.0	51,700.0	425,792.0	376,650.5	62,220.3	438,870.8	66.9	3.1	94,068.5	42,298.6	136,367.0	131,454.8	56,476.4	187,931.2	37.8	44,099	25,233	69,332	346,112	32,120	378,232	445.5
III	Islamic Banks																							
1	BankIslami Pakistan Ltd.	35,000.0	16,215.6	2,417.8	18,633.4	8,639.7	26,494.9	35,134.6	100.4	88.6	7,781.7	4,019.0	11,800.7	6,682.1	6,770.8	13,452.9	14.0	2,723	1,720	4,443	3,421	1,973	5,394	21.4
2	Meezan Bank Ltd.	105,000.0	59,633.0	15,494.6	75,127.6	70,771.5	19,228.8	90,000.3	85.7	19.8	11,579.0	7,008.6	18,587.6	16,147.1	7,587.6	23,734.7	27.7	2,152	1,812	3,964	2,238	8,244	10,482	164.4
3	AlBaraka Bank (Pak) Ltd.	11,390.0	7,856.2	260.6	8,116.8	9,032.7	10.7	9,043.4	79.4	11.4	3,470.7	480.7	3,951.3	4,901.1	252.6	5,153.7	30.4	62	153	215	57	157	214	-0.5
4	Dubai Islamic Bank (Pak) Ltd.	14,000.0	7,085.9	15.4	7,101.3	7,730.0	63.5	7,793.4	55.7	9.7	5,848.1	27.9	5,876.0	11,344.5	49.4	11,393.8	93.9	20	11	31	28	16	44	41.9
5	MCB Islamic Bank Ltd.	3,400.0	1,840.7	15.4	1,856.1	3,320.2	205.5	3,525.8	103.7	90.0	774.3	501.6	1,275.9	1,083.0	633.2	1,716.2	34.5	1,134	5	1,139	9	12	21	-98.2
6	Faysal Bank Ltd.	35,300.0	14,060.3	11,689.4	25,749.7	10,391.6	21,480.2	31,871.8	90.3	23.8	8,095.7	4,176.4	12,272.1	7,646.1	8,085.9	15,731.9	28.2	1,230	640	1,870	1,325	724	2,049	9.6
	Total Islamic Banks	204,090.0	106,691.7	29,893.2	136,584.9	109,885.7	67,483.6	177,369.3	86.9	29.9	37,549.5	16,214.2	53,763.6	47,803.9	23,379.4	71,183.3	32.4	7,321	4,341	11,662	7,078	11,126	18,204	56.1
	Total Major Commercial Banks (I+II+III)	2,194,900.0	1,392,812.8	121,933.6	1,514,746.4	1,621,271.0	158,650.2	1,779,921.2	81.1	17.5	317,128.8	102,631.6	419,760.4	380,601.4	124,385.4	504,986.8	20.3	247,332	50,749	298,081	616,576	66,610	683,186	129.2



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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	32,454.2	31,460.5	63,914.7	34,392.7	22,546.9	56,939.6	63.2	-10.9	40,757.5	76,873.2	117,630.7	47,738.6	81,266.1	129,004.7	9.7	135,230	222,646	357,876	136,450	204,632	341,082	-4.7
2	P.P.C.B.L	10,600.0	4,600.4	2,566.8	7,167.2	4,684.0	4,330.2	9,014.3	85.0	25.8	5,076.8	5,731.6	10,808.4	4,409.4	7,557.5	11,966.9	10.7	51,170	15,289	66,459	28,910	13,517	42,427	-36.2
	Total Specialized Banks	100,638.0	37,054.6	34,027.3	71,081.9	39,076.7	26,877.1	65,953.9	65.5	-7.2	45,834.3	82,604.8	128,439.1	52,148.0	88,823.6	140,971.6	9.8	186,400	237,935	424,335	165,360	218,149	383,509	-9.6
V	Microfinance Banks																							
1	Khushhali Bank Ltd.	47,200.0	36,775.7	335.2	37,110.9	41,157.4	355.0	41,512.3	87.9	11.9	50,860.0	518.6	51,378.6	49,699.4	614.6	50,314.0	-2.1	389,592	1,198	390,790	260,945	1,116	262,061	-32.9
2	NRSP Microfinance Bank Ltd.	14,860.0	8,289.7	48.5	8,338.3	7,379.2	3.0	7,382.2	49.7	-11.5	11,733.4	130.4	11,863.7	11,181.0	5.0	11,186.0	-5.7	115,472	1,524	116,996	111,828	358	112,186	-4.1
3	HBL Micro Finance Bank Ltd.	39,000.0	28,829.5	0.0	28,829.5	24,359.8	0.0	24,359.8	62.5	-15.5	53,759.3	0.0	53,759.3	55,857.8	0.0	55,857.8	3.9	273,108	0	273,108	193,033	0	193,033	-29.3
4	LOLC Microfinance Bank Ltd.	686.0	531.5	0.0	531.5	704.9	0.0	704.9	102.8	32.6	1,006.7	0.0	1,006.7	702.3	0.0	702.3	-30.2	9,706	0	9,706	6,443	0	6,443	-33.6
5	Telenor Micro Finance Bank Ltd.	2,025.0	1,267.0	0.0	1,267.0	1,001.7	0.0	1,001.7	49.5	-20.9	1,022.5	0.0	1,022.5	513.0	0.0	513.0	-49.8	11,185	0	11,185	7,944	0	7,944	-29.0
6	Mobilink Microfinance Bank Ltd.	50,000.0	32,820.8	0.0	32,820.8	44,169.9	0.0	44,169.9	88.3	34.6	52,957.1	0.0	52,957.1	54,785.3	0.0	54,785.3	3.5	254,843	0	254,843	219,242	0	219,242	-14.0
7	U Micro Finance Bank Ltd.	65,000.0	49,807.5	0.0	49,807.5	56,357.1	0.0	56,357.1	86.7	13.1	65,108.3	0.0	65,108.3	68,586.4	0.0	68,586.4	5.3	336,809	0	336,809	296,363	0	296,363	-12.0
8	FINCA Microfinance Bank Ltd.	18,678.0	10,434.0	7.5	10,441.5	14,866.7	0.0	14,866.7	79.6	42.4	9,643.4	53.4	9,696.8	13,358.6	42.0	13,400.6	38.2	49,779	38	49,817	41,365	35	41,400	-16.9
9	APNA Microfinance Bank Ltd.	4,400.0	4,666.8	0.0	4,666.8	7,909.8	0.0	7,909.8	179.8	69.5	8,489.9	0.0	8,489.9	9,745.5	0.0	9,745.5	14.8	63,652	0	63,652	62,249	0	62,249	-2.2
10	Sindh Microfinance Bank Ltd.	560.0	431.8	0.0	431.8	575.5	0.0	575.5	102.8	33.3	296.5	0.0	296.5	340.0	0.0	340.0	14.7	11,272	0	11,272	14,657	0	14,657	30.0
11	Halan Microfinance Bank Ltd.	2,850.0	45.3	0.0	45.3	51.8	0.0	51.8	1.8	14.5	47.0	0.0	47.0	43.2	0.0	43.2	-8.2	271	0	271	172	0	172	-36.5
	Total Microfinance Banks	245,259.0	173,899.5	391.2	174,290.8	198,533.9	358.0	198,891.9	81.1	14.1	254,924.1	702.3	255,626.4	264,812.5	661.6	265,474.1	3.9	1,515,689	2,760	1,518,449	1,214,241	1,509	1,215,750	-19.9
VI	Microfinance Institutions/RSPs																							
1	National Rural Support Programme	15,446.0	15,246.3	0.0	15,246.3	11,569.9	0.0	11,569.9	74.9	-24.1	8,081.8	0.0	8,081.8	7,161.7	0.0	7,161.7	-11.4	207,884	0	207,884	161,833	0	161,833	-22.2
2	Thardeep Microfinance Fnd.**	200.0	4.7	0.0	4.7	0.0	0.0	0.0	0.0	-100.0	848.9	0.0	848.9	820.7	0.0	820.7	-3.3	24,208	0	24,208	23,501	0	23,501	-2.9
3	SAFCO Support Foundation	955.0	583.5	0.0	583.5	524.2	0.0	524.2	54.9	-10.2	853.1	0.0	853.1	888.1	0.0	888.1	4.1	24,435	0	24,435	22,151	0	22,151	-9.3
4	Punjab Rural Support Prog.**	1,202.0	925.5	0.0	925.5	767.7	0.0	767.7	63.9	-17.0	665.3	0.0	665.3	649.7	0.0	649.7	-2.3	20,084	0	20,084	17,957	0	17,957	-10.6
5	Kashf Foundation	6,950.0	5,340.6	0.0	5,340.6	5,967.8	0.0	5,967.8	85.9	11.7	4,191.9	0.0	4,191.9	4,134.0	0.0	4,134.0	-1.4	98,015	0	98,015	75,049	0	75,049	-23.4
6	Sindh Rural Support Org.	2,122.0	2,250.8	0.0	2,250.8	1,745.3	0.0	1,745.3	82.2	-22.5	1,928.4	0.0	1,928.4	2,078.2	0.0	2,078.2	7.8	47,694	0	47,694	45,241	0	45,241	-5.1
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	1,012.8	0.0	1,012.8	947.2	0.0	947.2	72.1	-6.5	670.5	0.0	670.5	641.8	0.0	641.8	-4.3	21,346	0	21,346	18,981	0	18,981	-11.1
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	339.7	0.0	339.7	312.8	0.0	312.8	39.1	-7.9	417.7	0.0	417.7	404.5	0.0	404.5	-3.2	8,689	0	8,689	7,579	0	7,579	-12.8
	Total Microfinance Institutions/RSPs	31,516.0	25,715.3	0.0	25,715.3	21,845.1	0.0	21,845.1	69.3	-15.1	17,677.5	0.0	17,677.5	16,802.7	0.0	16,802.7	-4.9	453,091	0	453,091	373,232	0	373,232	-17.6
	Grand Total (I+II+III+IV+V+VI)	2,572,313.0	1,629,482.2	156,352.1	1,785,834.4	1,880,726.7	185,885.3	2,066,612.0	80.3	15.7	635,564.6	185,938.7	821,503.3	714,364.6	213,870.6	928,235.2	13.0	2,402,512	291,444	2,693,956	2,369,409	286,268	2,655,677	-1.4

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

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