



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

08 Month Analysis

Sr. No.		Name of Bank/Institution	DISBURSEMENT (Rs million)									OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
			Agriculture Credit Expansion Plan for FY25*	July-February FY24			July-February FY25			YoY Change (%)	By end February, 2024			By end February, 2025			YoY Change (%)	By end February, 2024			By end February, 2025			YoY Change (%)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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Sr. No.	Name of Bank/Institution	Agriculture Credit Expansion Plan for FY25*	DISBURSEMENT (Rs million)								OUTSTANDING AMOUNT (Rs million)							OUTSTANDING BORROWERS								
			July-February FY24			July-February FY25				YoY Change (%)	By end February, 2024			By end February, 2025			YoY Change (%)	By end February, 2024			By end February, 2025			YoY Change (%)		
			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	27,303.4	27,155.5	54,458.9	25,192.0	21,650.4	46,842.4	52.0	-14.0	41,411.5	75,491.3	116,902.7	43,597.4	83,354.7	126,952.2	8.6	135,885	222,628	358,513	122,128	210,739	332,867		-7.2	
2	P.P.C.B.L	10,600.0	3,735.3	1,885.8	5,621.1	3,942.5	2,745.4	6,687.9	63.1	19.0	5,001.7	5,538.8	10,540.4	4,424.0	6,401.7	10,825.7	2.7	51,175	15,869	67,044	30,545	12,345	42,890		-36.0	
Total Specialized Banks		100,638.0	31,038.7	29,041.4	60,080.1	29,134.5	24,395.8	53,530.3	53.2	-10.9	46,413.1	81,030.0	127,443.2	48,021.5	89,756.4	137,777.9	8.1	187,060	238,497	425,557	152,673	223,084	375,757		-11.7	
V	Microfinance Banks																									
1	Khushhali Bank Ltd.	47,200.0	28,985.0	225.8	29,210.8	32,516.3	288.5	32,804.8	69.5	12.3	49,281.0	463.1	49,744.0	48,980.4	615.4	49,595.8	-0.3	395,029	1,155	396,184	272,545	1,182	273,727		-30.9	
2	NRSP Microfinance Bank Ltd.	14,860.0	7,164.3	48.5	7,212.7	6,925.2	3.0	6,928.2	46.6	-3.9	12,082.1	142.6	12,224.8	11,917.0	5.0	11,922.0	-2.5	112,930	1,628	114,558	114,176	358	114,534		0.0	
3	HLB Micro Finance Bank Ltd.	39,000.0	26,412.9	0.0	26,412.9	18,959.1	0.0	18,959.1	48.6	-28.2	55,279.1	0.0	55,279.1	54,697.1	0.0	54,697.1	-1.1	282,119	0	282,119	196,023	0	196,023		-30.5	
4	LOLC Microfinance Bank Ltd.	686.0	452.1	0.0	452.1	699.0	0.0	699.0	101.9	54.6	1,080.6	0.0	1,080.6	712.7	0.0	712.7	-34.0	10,627	0	10,627	6,668	0	6,668		-37.3	
5	Telenor Micro Finance Bank Ltd.	2,025.0	1,029.3	0.0	1,029.3	846.7	0.0	846.7	41.8	-17.7	1,053.9	0.0	1,053.9	820.0	0.0	820.0	-22.2	11,538	0	11,538	8,678	0	8,678		-24.8	
6	Mobilink Microfinance Bank Ltd.	50,000.0	27,304.2	0.0	27,304.2	34,575.4	0.0	34,575.4	69.2	26.6	52,522.9	0.0	52,522.9	51,799.2	0.0	51,799.2	-1.4	254,554	0	254,554	217,391	0	217,391		-14.6	
7	U Micro Finance Bank Ltd.	65,000.0	41,974.3	0.0	41,974.3	45,420.9	0.0	45,420.9	69.9	8.2	65,332.2	0.0	65,332.2	69,197.1	0.0	69,197.1	5.9	342,190	0	342,190	305,077	0	305,077		-10.8	
8	FINCA Microfinance Bank Ltd.	18,678.0	8,381.8	7.5	8,389.3	11,876.6	0.0	11,876.6	63.6	41.6	9,254.4	56.2	9,310.6	12,084.6	44.0	12,128.6	30.3	51,483	39	51,522	40,276	36	40,312		-21.8	
9	APNA Microfinance Bank Ltd.	4,400.0	3,585.5	0.0	3,585.5	6,122.8	0.0	6,122.8	139.2	70.8	8,342.1	0.0	8,342.1	9,513.7	0.0	9,513.7	14.0	64,303	0	64,303	62,499	0	62,499		-2.8	
10	Sindh Microfinance Bank Ltd.	560.0	364.8	0.0	364.8	494.0	0.0	494.0	88.2	35.4	307.8	0.0	307.8	368.7	0.0	368.7	19.8	11,159	0	11,159	14,388	0	14,388		28.9	
11	Halan Microfinance Bank Ltd.	2,850.0	37.5	0.0	37.5	32.5	0.0	32.5	1.1	-13.4	56.8	0.0	56.8	43.5	0.0	43.5	-23.3	345	0	345	162	0	162		-53.0	
Total Microfinance Banks		245,259.0	145,691.5	281.8	145,973.3	158,468.3	291.5	158,759.8	64.7	8.8	254,592.8	661.9	255,254.8	260,134.1	664.4	260,798.5	2.2	1,536,277	2,822	1,539,099	1,237,883	1,576	1,239,459		-19.5	
VI	Microfinance Institutions/RSPs																									
1	National Rural Support Programme	15,446.0	8,740.0	0.0	8,740.0	9,955.3	0.0	9,955.3	64.5	13.9	8,261.5	0.0	8,261.5	9,224.0	0.0	9,224.0	11.7	214,178	0	214,178	182,520	0	182,520		-14.8	
2	Thardeep Microfinance Fnd.***	200.0	4.7	0.0	4.7	0.0	0.0	0.0	0.0	-100.0	884.7	0.0	884.7	0.0	0.0	0.0	-100.0	25,247	0	25,247	0	0	0	0	-100.0	
3	SAFCO Support Foundation	955.0	475.5	0.0	475.5	416.1	0.0	416.1	43.6	-12.5	893.4	0.0	893.4	904.7	0.0	904.7	1.3	25,042	0	25,042	23,100	0	23,100		-7.8	
4	Punjab Rural Support Prog.	1,202.0	782.3	0.0	782.3	683.9	0.0	683.9	56.9	-12.6	685.2	0.0	685.2	638.4	0.0	638.4	-6.8	20,560	0	20,560	17,960	0	17,960		-12.6	
5	Kashf Foundation	6,950.0	4,789.2	0.0	4,789.2	4,787.0	0.0	4,787.0	68.9	0.0	4,370.6	0.0	4,370.6	4,085.6	0.0	4,085.6	-6.5	104,892	0	104,892	75,413	0	75,413		-28.1	
6	Sindh Rural Support Org.	2,122.0	1,999.9	0.0	1,999.9	1,327.3	0.0	1,327.3	62.5	-33.6	1,458.3	0.0	1,458.3	1,798.1	0.0	1,798.1	23.3	37,433	0	37,433	41,483	0	41,483		10.8	
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	0.0	
8	AGAHE**	1,313.0	740.4	0.0	740.4	663.9	0.0	663.9	50.6	-10.3	763.0	0.0	763.0	640.0	0.0	640.0	-16.1	23,417	0	23,417	19,115	0	19,115		-18.4	
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	331.4	0.0	331.4	306.9	0.0	306.9	38.4	-7.4	426.5	0.0	426.5	406.7	0.0	406.7	-4.6	8,663	0	8,663	7,671	0	7,671		-11.5	
Total Microfinance Institutions/RSPs		31,516.0	17,874.9	0.0	17,874.9	18,150.5	0.0	18,150.5	57.6	1.5	17,762.9	0.0	17,762.9	17,721.6	0.0	17,721.6	-0.2	460,168	0	460,168	368,202	0	368,202		-20.0	
Grand Total (I+II+III+IV+V+VI)		2,572,313.0	1,305,891.2	128,402.9	1,434,294.1	1,498,755.9	156,081.1	1,654,837.0	64.3	15.4	631,060.4	180,666.2	811,726.6	697,962.8	235,204.6	933,167.4	15.0	2,424,982	291,314	2,716,296	2,561,221	288,984	2,850,205		4.9	

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

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