

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	237,421	98,199	241,426	102,143	243,657	112,764
II. Securities, Shares and Other						
Financial Instruments:	1,133	148,520	1,011	154,306	887	153,428
A. Quoted on the Stock Exchange:	642	60,858	546	74,783	554	78,907
1. To Stock Brokers and Dealers:	357	40,821	318	45,919	342	49,707
(a) Government and Other Trustee Securities	158	10,763	145	16,250	166	16,568
(b) Shares and Debentures	193	26,965	168	27,379	172	31,112
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	3,094	5	2,290	4	2,027
2. To Others:	285	20,037	228	28,864	212	29,199
(a) Government and Other Trustee Securities	81	1,109	63	756	52	648
(b) Shares and Debentures	166	17,870	132	18,200	129	19,014
(c) Participation Term Certificates	5	9	4	8	4	8
(d) Others	33	1,049	29	9,899	27	9,529
B. Unquoted on the Stock Exchange:	491	87,662	465	79,523	333	74,521
1. To Stock Brokers and Dealers:	128	12,942	121	11,161	121	11,594
(a) Government and Other Trustee Securities	1	0	1	0	-	-
(b) Shares and Debentures	119	12,556	117	11,001	118	11,520
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	385	3	160	3	74
2. To Others:	363	74,720	344	68,362	212	62,927
(a) Government and Other Trustee Securities	124	29,164	81	8,682	67	7,471
(b) Shares and Debentures	50	3,533	32	2,092	26	2,176
(c) Participation Term Certificates	3	1	-	-	-	-
(d) Others	186	42,022	231	57,588	119	53,280
III. Merchandise	68,953	2,900,848	68,957	2,880,256	70,111	3,177,729
A. Food Items:	20,646	840,853	20,065	846,884	19,963	1,034,964
1. Wheat	9,579	322,418	8,371	412,549	8,512	448,879
2. Rice and Paddy	3,408	170,331	2,447	108,375	3,205	143,702
3. Other Grains & Pulses:	543	9,651	547	16,629	783	20,092
(a) Indigenous	421	8,175	526	16,284	757	19,338
(b) Imported	122	1,475	21	345	26	754
4. Edible Oils:	1,563	89,349	1,546	95,660	1,604	102,774
(a) Indigenous	1,488	86,736	1,445	91,111	1,548	99,905
(b) Imported	75	2,614	101	4,549	56	2,868
5. Sugar:	1,433	154,023	1,303	126,800	1,671	220,925
(a) Indigenous	1,426	151,412	1,297	126,383	1,665	219,594
(b) Imported	7	2,610	6	417	6	1,331
6. Kariana And Spices	229	3,827	186	2,998	205	2,871
7. Fish And Fish Preparations	47	2,502	20	397	22	424
8. Other Food Items:	3,844	88,753	5,645	83,474	3,961	95,297
(a) Indigenous	3,799	87,751	5,621	82,981	3,926	94,655
(b) Imported	45	1,002	24	493	35	642
B. Raw Materials:	23,791	761,440	22,343	680,908	22,449	737,334
1. Cotton Raw:	14,756	194,266	14,372	170,407	14,233	172,988
(a) Indigenous	3,378	177,840	2,778	151,692	2,587	154,489
(b) Imported	11,378	16,427	11,594	18,714	11,646	18,498
2. Synthetic Fibers:	151	17,340	130	16,502	122	13,519
(a) Indigenous	123	14,714	81	15,340	77	12,328
(b) Imported	28	2,626	49	1,162	45	1,191
3. Fertilizers:	1,566	80,297	1,317	45,038	1,223	45,741
(a) Indigenous	1,551	73,633	1,304	40,417	1,215	42,014
(b) Imported	15	6,664	13	4,621	8	3,728
4. Petroleum Crude:	1,225	162,393	1,307	142,281	1,324	172,759
(a) Indigenous	1,150	120,313	1,244	99,655	1,262	116,057
(b) Imported	75	42,081	63	42,626	62	56,701
5. Iron and Steel:	2,776	143,211	2,139	122,400	2,338	136,146
(a) Indigenous	1,916	98,788	1,680	90,624	1,774	98,744
(b) Imported	860	44,423	459	31,776	564	37,402
6. Wool & Goat Hair	24	1,035	1	15	2	15
7. Hides & Skins	166	6,545	157	5,286	142	5,071
8. Oil Seeds	221	10,802	273	12,913	377	11,910
9. Pesticides & Insecticides:	534	5,103	439	5,084	457	5,894
(a) Indigenous	528	4,896	427	4,672	448	5,128
(b) Imported	6	207	12	412	9	766
10. Other Raw Materials:	2,372	140,446	2,208	160,984	2,231	173,290
(a) Indigenous	2,089	126,212	1,978	149,900	2,017	162,971
(b) Imported	283	14,234	230	11,084	214	10,320

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	24,516	1,298,555	26,549	1,352,464	27,699	1,405,431
1. Cotton Textiles:	3,886	259,661	5,020	311,569	5,382	330,698
(a) Indigenous	3,656	248,511	4,811	298,683	5,165	313,566
(b) Imported	230	11,151	209	12,886	217	17,131
2. Cotton Yarn:	2,416	94,882	2,273	114,674	2,250	116,336
(a) Indigenous	2,375	93,218	2,233	113,521	2,224	114,300
(b) Imported	41	1,664	40	1,152	26	2,037
3. Other Textiles:	3,000	201,139	3,449	237,551	3,638	242,684
(a) Indigenous	2,975	199,430	3,424	234,197	3,616	239,022
(b) Imported	25	1,709	25	3,354	22	3,662
4. Machinery:	1,205	60,969	1,171	53,159	1,154	59,662
(a) Indigenous	649	37,066	676	32,022	668	37,217
(b) Imported	556	23,903	495	21,137	486	22,446
5. Handloom Products	1	16	-	-	1	8
6. Carpets & Rugs	35	1,116	34	912	33	902
7. Readymade Garments	1,526	102,679	1,532	103,300	1,438	99,389
8. Cement and Cement Products:	672	140,112	653	136,655	665	134,362
(a) Indigenous	648	136,459	623	133,193	632	131,644
(b) Imported	24	3,653	30	3,461	33	2,718
9. Sports Goods	115	2,313	95	1,692	82	1,541
10. Surgical Instruments	189	10,783	165	6,709	202	6,612
11. Chemicals & Dyes	1,802	70,995	1,732	62,545	1,919	69,723
12. Other Finished Goods:	9,669	353,889	10,425	323,699	10,935	343,513
(a) Indigenous	9,054	319,826	9,878	307,489	10,506	325,323
(b) Imported	615	34,063	547	16,210	429	18,190
IV. Fixed Assets Including Machinery	455,708	2,373,806	404,507	2,052,716	394,413	2,032,409
A. Transport Equipment	433,971	856,627	386,007	764,058	376,465	760,414
B. Furniture & Fixtures	346	16,295	344	16,402	404	15,632
C. Office Equipment	381	59,659	375	47,771	393	42,482
D. Other Machinery & Equipment	21,010	1,441,226	17,781	1,224,485	17,151	1,213,882
V. Real Estate	670,285	1,777,657	608,769	1,684,011	598,181	1,771,243
A. Land	538,798	630,357	474,642	566,148	463,042	604,419
1. Residential	13,552	240,226	12,712	226,199	18,310	278,019
(a) House	13,131	238,493	11,984	223,221	16,066	269,932
(b) Flat	421	1,733	728	2,978	2,244	8,087
2. Non-Residential	525,246	390,131	461,930	339,949	444,732	326,400
(a) Commercial	16,554	195,557	14,289	160,015	8,165	127,920
(b) Industrial	1,037	32,960	621	18,790	707	23,633
(c) Agriculture	507,039	141,865	446,798	154,895	435,645	168,813
(d) Others	616	19,749	222	6,249	215	6,035
B. Buildings:	131,487	1,147,300	134,127	1,117,863	135,139	1,166,824
1. Residential	117,510	651,040	121,670	646,462	122,916	683,660
(a) House	106,022	584,092	110,461	563,250	110,147	602,152
(b) Flat	11,488	66,948	11,209	83,212	12,769	81,509
2. Non-Residential	13,977	496,260	12,457	471,401	12,223	483,164
(a) Commercial	6,250	237,869	5,877	236,543	5,528	232,754
(b) Industrial	3,322	177,957	3,065	176,892	3,282	185,040
(c) Agriculture	2,887	48,551	2,508	42,078	2,130	40,143
(d) Others	1,518	31,884	1,007	15,888	1,283	25,226
VI. Fixed Deposits and Insurance Policies	31,225	533,840	25,062	443,891	26,824	513,198
A. Bank Deposits	31,013	530,883	24,954	442,494	26,725	512,642
1. Security Deposits	2,280	31,506	2,360	31,086	2,539	74,783
2. Term Deposits (TDRs)	20,089	428,250	17,016	386,756	18,949	409,843
3. Other Deposits	8,644	71,127	5,578	24,652	5,237	28,016
B. Insurance Policies	212	2,957	108	1,397	99	556
VII. Others	566,138	3,532,437	452,323	3,906,222	452,460	3,994,670
A. Other Secured Advances	136,779	1,302,221	125,892	1,625,292	134,912	1,680,327
1. Receivables	95,852	616,044	102,056	531,975	106,671	583,110
2. Employees Benefits	3,138	553	1,470	274	6,017	1,071
3. Others	37,789	685,625	22,366	1,093,044	22,224	1,096,146
B. Advances Secured by Guarantee(s)	429,359	2,230,216	326,431	2,280,930	317,548	2,314,343
1. Institutional Guarantee(s)	7,001	2,015,430	6,922	2,076,825	5,250	2,095,770
2. Individual Guarantee(s)	422,358	214,786	319,509	204,105	312,298	218,573
VIII. Unsecured Advances	2,308,123	198,724	2,563,220	218,663	2,216,462	222,029
1. Credit Cards	1,870,616	94,552	2,016,588	103,117	1,673,450	107,743
2. Personal Loan	220,572	51,434	518,918	106,031	520,949	105,790
3. Others	216,935	52,738	27,714	9,515	22,063	8,497
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	222,817	89,802	227,991	93,260	230,714	103,747
II. Securities, Shares and Other						
Financial Instruments:						
A. Quoted on the Stock Exchange:	291	44,890	315	63,675	195	61,234
1. To Stock Brokers and Dealers:	105	3,686	88	3,481	78	4,727
(a) Government and Other Trustee Securities	13	2,204	12	1,988	12	3,048
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	13	2,204	12	1,988	12	3,048
(d) Others	-	-	-	-	-	-
2. To Others:	92	1,482	76	1,493	66	1,679
(a) Government and Other Trustee Securities	73	1,060	58	724	49	620
(b) Shares and Debentures	18	417	17	763	16	1,054
(c) Participation Term Certificates	-	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	186	41,205	227	60,194	117	56,507
1. To Stock Brokers and Dealers:	5	779	6	771	5	771
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	5	779	6	771	5	771
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	181	40,426	221	59,423	112	55,736
(a) Government and Other Trustee Securities	33	6,806	20	6,631	18	6,437
(b) Shares and Debentures	3	798	2	798	2	755
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	145	32,822	199	51,994	92	48,544
III. Merchandise	17,809	519,480	17,803	527,053	16,704	576,281
A. Food Items:	1,279	174,725	1,286	192,882	1,200	200,977
1. Wheat	84	63,567	85	101,527	86	117,125
2. Rice and Paddy	424	53,018	358	46,262	366	28,538
3. Other Grains & Pulses:	26	332	22	157	20	110
(a) Indigenous	23	329	21	154	19	104
(b) Imported	3	3	1	3	1	6
4. Edible Oils:	164	7,987	173	8,919	170	11,450
(a) Indigenous	164	7,987	173	8,919	170	11,450
(b) Imported	-	-	-	-	-	-
5. Sugar:	187	41,298	182	27,960	171	35,321
(a) Indigenous	187	41,298	182	27,960	171	35,321
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	17	69	14	31	12	29
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	377	8,454	452	8,026	375	8,404
(a) Indigenous	377	8,454	452	8,026	375	8,404
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,044	157,603	13,252	148,584	13,123	169,729
1. Cotton Raw:	11,608	27,385	11,799	29,267	11,698	32,810
(a) Indigenous	508	21,930	480	23,053	290	26,614
(b) Imported	11,100	5,456	11,319	6,214	11,408	6,196
2. Synthetic Fibers:	2	210	3	220	3	220
(a) Indigenous	1	10	2	20	2	20
(b) Imported	1	200	1	200	1	200
3. Fertilizers:	517	9,321	515	6,786	517	7,451
(a) Indigenous	517	9,321	515	6,786	517	7,451
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	30	54,648	33	46,919	40	54,928
(a) Indigenous	16	50,852	17	43,840	24	51,849
(b) Imported	14	3,796	16	3,078	16	3,078
5. Iron and Steel:	184	10,507	151	14,311	123	14,786
(a) Indigenous	155	6,574	123	6,614	100	6,830
(b) Imported	29	3,933	28	7,697	23	7,956
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	3	12	3	12
8. Oil Seeds	2	9	2	10	2	8
9. Pesticides & Insecticides:	39	244	31	198	30	416
(a) Indigenous	39	244	31	198	30	416
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	659	55,266	715	50,863	707	59,097
(a) Indigenous	656	55,262	712	50,859	704	59,094
(b) Imported	3	4	3	4	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	3,486	187,152	3,265	185,587	2,381	205,575
1. Cotton Textiles:	981	49,383	1,024	51,045	825	60,675
(a) Indigenous	904	43,071	955	44,623	766	52,194
(b) Imported	77	6,312	69	6,422	59	8,482
2. Cotton Yarn:	536	28,282	529	26,638	206	27,733
(a) Indigenous	508	28,094	499	26,415	199	27,517
(b) Imported	28	188	30	222	7	215
3. Other Textiles:	216	26,317	192	28,032	148	32,379
(a) Indigenous	197	25,544	178	27,807	140	32,154
(b) Imported	19	774	14	225	8	225
4. Machinery:	18	1,955	23	1,329	27	1,433
(a) Indigenous	13	16	18	28	22	33
(b) Imported	5	1,939	5	1,301	5	1,400
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	13	439	12	364	12	360
7. Readymade Garments	195	20,938	232	22,661	142	24,250
8. Cement and Cement Products:	81	19,877	62	18,065	46	17,342
(a) Indigenous	81	19,877	62	18,065	46	17,342
(b) Imported	-	-	-	-	-	-
9. Sports Goods	8	133	7	82	7	68
10. Surgical Instruments	6	62	6	40	6	42
11. Chemicals & Dyes	203	7,209	167	7,415	120	8,084
12. Other Finished Goods:	1,229	32,555	1,011	29,917	842	33,209
(a) Indigenous	1,182	31,106	974	28,682	805	32,015
(b) Imported	47	1,449	37	1,234	37	1,194
IV. Fixed Assets Including Machinery	73,378	312,028	73,087	306,195	73,597	321,566
A. Transport Equipment	67,260	98,882	66,521	97,942	67,665	105,864
B. Furniture & Fixtures	28	8,008	25	7,001	24	6,317
C. Office Equipment	74	5,949	64	5,925	72	3,625
D. Other Machinery & Equipment	6,016	199,189	6,477	195,327	5,836	205,761
V. Real Estate	545,328	454,629	482,983	457,939	469,310	506,177
A. Land	495,880	227,698	432,820	228,879	419,439	258,554
1. Residential	2,742	70,553	3,246	65,646	3,574	74,087
(a) House	2,741	70,548	3,245	65,418	3,572	73,854
(b) Flat	1	5	1	227	2	232
2. Non-Residential	493,138	157,144	429,574	163,233	415,865	184,467
(a) Commercial	4,342	37,728	3,280	35,871	2,711	46,772
(b) Industrial	55	1,266	80	3,055	79	3,133
(c) Agriculture	488,726	115,050	426,209	122,189	413,070	132,437
(d) Others	15	3,100	5	2,118	5	2,125
B. Buildings:	49,448	226,931	50,163	229,060	49,871	247,624
1. Residential	45,413	104,173	46,197	109,634	46,042	117,944
(a) House	45,376	103,986	45,918	108,894	45,731	116,962
(b) Flat	37	187	279	740	311	981
2. Non-Residential	4,035	122,758	3,966	119,426	3,829	129,680
(a) Commercial	2,251	95,346	2,277	93,999	2,291	97,875
(b) Industrial	285	15,616	270	12,699	264	13,803
(c) Agriculture	1,451	9,179	1,397	10,992	1,253	15,970
(d) Others	48	2,616	22	1,737	21	2,032
VI. Fixed Deposits and Insurance Policies	409	17,122	353	14,435	272	33,901
A. Bank Deposits	316	16,067	310	14,311	234	33,789
1. Security Deposits	213	14,653	202	12,395	126	16,537
2. Term Deposits (TDRs)	56	870	50	1,828	54	17,173
3. Other Deposits	47	543	58	88	54	79
B. Insurance Policies	93	1,055	43	124	38	112
VII. Others	268,726	770,566	274,231	1,061,201	276,878	1,018,789
A. Other Secured Advances	10,796	139,122	11,274	111,732	12,841	120,365
1. Receivables	2	26	3	250	5	444
2. Employees Benefits	-	-	-	-	1,500	163
3. Others	10,794	139,096	11,271	111,482	11,336	119,757
B. Advances Secured by Guarantee(s)	257,930	631,444	262,957	949,469	264,037	898,424
1. Institutional Guarantee(s)	3,961	475,448	3,836	795,626	2,273	740,019
2. Individual Guarantee(s)	253,969	155,996	259,121	153,844	261,764	158,405
VIII. Unsecured Advances	74,928	15,536	85,081	17,568	91,802	19,136
1. Credit Cards	3,027	124	7,846	543	10,731	757
2. Personal Loan	60,087	11,557	65,038	12,955	68,649	13,990
3. Others	11,814	3,855	12,197	4,071	12,422	4,389
Total	1,203,686	2,224,053	1,161,844	2,541,326	1,159,472	2,640,832

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,604	8,397	13,435	8,883	12,943	9,017
II. Securities, Shares and Other						
Financial Instruments:						
A. Quoted on the Stock Exchange:	842	103,630	696	90,631	692	92,194
1. To Stock Brokers and Dealers:	537	57,172	458	71,303	476	74,180
(a) Government and Other Trustee Securities	344	38,617	306	43,931	330	46,659
(b) Shares and Debentures	158	10,763	145	16,250	166	16,568
(c) Participation Term Certificates	180	24,761	156	25,391	160	28,064
(d) Others	-	-	-	-	-	-
(e) Others	6	3,094	5	2,290	4	2,027
2. To Others:	193	18,555	152	27,371	146	27,520
(a) Government and Other Trustee Securities	8	49	5	32	3	28
(b) Shares and Debentures	148	17,453	115	17,437	113	17,960
(c) Participation Term Certificates	4	4	3	3	3	3
(d) Others	33	1,049	29	9,899	27	9,529
B. Unquoted on the Stock Exchange:	305	46,457	238	19,329	216	18,014
1. To Stock Brokers and Dealers:	123	12,163	115	10,389	116	10,823
(a) Government and Other Trustee Securities	1	0	1	0	-	-
(b) Shares and Debentures	114	11,777	111	10,229	113	10,749
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	385	3	160	3	74
2. To Others:	182	34,295	123	8,939	100	7,191
(a) Government and Other Trustee Securities	91	22,358	61	2,051	49	1,034
(b) Shares and Debentures	47	2,736	30	1,294	24	1,421
(c) Participation Term Certificates	3	1	-	-	-	-
(d) Others	41	9,199	32	5,594	27	4,737
III. Merchandise	51,122	2,379,168	51,141	2,351,602	53,386	2,600,316
A. Food Items:	19,367	666,128	18,779	654,002	18,763	833,986
1. Wheat	9,495	258,851	8,286	311,023	8,426	331,754
2. Rice and Paddy	2,984	117,313	2,089	62,114	2,839	115,164
3. Other Grains & Pulses:	517	9,318	525	16,472	763	19,982
(a) Indigenous	398	7,846	505	16,130	738	19,234
(b) Imported	119	1,472	20	342	25	748
4. Edible Oils:	1,399	81,363	1,373	86,741	1,434	91,323
(a) Indigenous	1,324	78,749	1,272	82,192	1,378	88,455
(b) Imported	75	2,614	101	4,549	56	2,868
5. Sugar:	1,246	112,725	1,121	98,841	1,500	185,604
(a) Indigenous	1,239	110,114	1,115	98,424	1,494	184,273
(b) Imported	7	2,610	6	417	6	1,331
6. Kariana And Spices	212	3,758	172	2,967	193	2,842
7. Fish And Fish Preparations	47	2,502	20	397	22	424
8. Other Food Items:	3,467	80,298	5,193	75,448	3,586	86,893
(a) Indigenous	3,422	79,297	5,169	74,955	3,551	86,251
(b) Imported	45	1,002	24	493	35	642
B. Raw Materials:	10,744	602,968	9,089	531,360	9,318	566,899
1. Cotton Raw:	3,148	166,881	2,573	141,140	2,535	140,178
(a) Indigenous	2,870	155,910	2,298	128,639	2,297	127,875
(b) Imported	278	10,971	275	12,501	238	12,303
2. Synthetic Fibers:	149	17,130	127	16,281	119	13,299
(a) Indigenous	122	14,704	79	15,320	75	12,307
(b) Imported	27	2,427	48	962	44	991
3. Fertilizers:	1,049	70,976	802	38,252	706	38,290
(a) Indigenous	1,034	64,312	789	33,631	698	34,563
(b) Imported	15	6,664	13	4,621	8	3,728
4. Petroleum Crude:	1,194	107,705	1,274	95,362	1,283	117,831
(a) Indigenous	1,134	69,461	1,227	55,815	1,238	64,208
(b) Imported	60	38,245	47	39,547	45	53,623
5. Iron and Steel:	2,592	132,704	1,988	108,089	2,215	121,360
(a) Indigenous	1,761	92,214	1,557	84,010	1,674	91,914
(b) Imported	831	40,490	431	24,079	541	29,446
6. Wool & Goat Hair	24	1,035	1	15	2	15
7. Hides & Skins	163	6,533	154	5,274	139	5,059
8. Oil Seeds	219	10,793	271	12,903	375	11,902
9. Pesticides & Insecticides:	495	4,859	408	4,886	427	5,478
(a) Indigenous	489	4,652	396	4,475	418	4,712
(b) Imported	6	207	12	412	9	766
10. Other Raw Materials:	1,711	84,351	1,491	109,158	1,517	113,487
(a) Indigenous	1,431	70,121	1,264	98,078	1,306	103,171
(b) Imported	280	14,231	227	11,080	211	10,316

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	21,011	1,110,072	23,273	1,166,240	25,305	1,199,430
1. Cotton Textiles:	2,904	210,058	3,996	260,524	4,557	270,022
(a) Indigenous	2,751	205,219	3,856	254,060	4,399	261,373
(b) Imported	153	4,839	140	6,464	158	8,649
2. Cotton Yarn:	1,878	66,483	1,744	88,036	2,044	88,604
(a) Indigenous	1,865	65,008	1,734	87,106	2,025	86,782
(b) Imported	13	1,475	10	930	19	1,822
3. Other Textiles:	2,778	174,384	3,253	209,141	3,487	210,016
(a) Indigenous	2,772	173,449	3,242	206,011	3,473	206,578
(b) Imported	6	935	11	3,129	14	3,437
4. Machinery:	1,186	58,717	1,147	51,830	1,126	58,230
(a) Indigenous	635	36,753	657	31,994	645	37,184
(b) Imported	551	21,964	490	19,836	481	21,046
5. Handloom Products	1	16	-	-	1	8
6. Carpets & Rugs	22	677	22	548	21	541
7. Readymade Garments	1,330	81,716	1,300	80,639	1,296	75,139
8. Cement and Cement Products:	591	120,235	591	118,590	619	117,020
(a) Indigenous	567	116,583	561	115,128	586	114,302
(b) Imported	24	3,653	30	3,461	33	2,718
9. Sports Goods	107	2,180	88	1,610	75	1,473
10. Surgical Instruments	183	10,721	158	6,548	195	6,571
11. Chemicals & Dyes	1,598	63,768	1,564	55,116	1,798	61,627
12. Other Finished Goods:	8,433	321,118	9,410	293,659	10,086	310,180
(a) Indigenous	7,865	288,504	8,900	278,683	9,694	293,184
(b) Imported	568	32,614	510	14,975	392	16,995
IV. Fixed Assets Including Machinery	382,238	2,058,516	331,332	1,743,915	320,724	1,708,923
A. Transport Equipment	366,625	757,625	319,403	665,965	308,712	654,404
B. Furniture & Fixtures	318	8,287	319	9,402	380	9,315
C. Office Equipment	307	53,709	311	41,845	321	38,857
D. Other Machinery & Equipment	14,988	1,238,895	11,299	1,026,703	11,311	1,006,348
V. Real Estate	124,779	1,318,191	125,638	1,222,179	128,729	1,262,226
A. Land	42,893	401,275	41,818	336,449	43,599	345,065
1. Residential	10,810	169,673	9,466	160,554	14,736	203,932
(a) House	10,390	167,945	8,739	157,803	12,494	196,078
(b) Flat	420	1,728	727	2,750	2,242	7,854
2. Non-Residential	32,083	231,602	32,352	175,896	28,863	141,133
(a) Commercial	12,208	157,032	11,007	124,004	5,450	80,348
(b) Industrial	982	31,694	539	15,055	628	20,500
(c) Agriculture	18,313	26,815	20,589	32,706	22,575	36,375
(d) Others	580	16,061	217	4,131	210	3,909
B. Buildings:	81,886	916,916	83,820	885,730	85,130	917,161
1. Residential	71,947	546,437	75,332	536,412	76,738	565,314
(a) House	60,532	479,823	64,433	454,092	64,309	484,940
(b) Flat	11,415	66,614	10,899	82,320	12,429	80,374
2. Non-Residential	9,939	370,479	8,488	349,318	8,392	351,846
(a) Commercial	3,996	139,499	3,597	139,887	3,235	133,242
(b) Industrial	3,037	162,341	2,795	164,193	3,018	171,237
(c) Agriculture	1,436	39,371	1,111	31,087	877	24,173
(d) Others	1,470	29,268	985	14,151	1,262	23,194
VI. Fixed Deposits and Insurance Policies	30,813	516,575	24,706	429,067	26,549	478,926
A. Bank Deposits	30,694	514,673	24,641	427,794	26,488	478,483
1. Security Deposits	2,064	16,709	2,155	18,301	2,410	57,876
2. Term Deposits (TDRs)	20,033	427,380	16,966	384,928	18,895	392,669
3. Other Deposits	8,597	70,584	5,520	24,565	5,183	27,938
B. Insurance Policies	119	1,902	65	1,273	61	444
VII. Others	297,236	2,675,842	177,950	2,410,011	175,455	2,557,082
A. Other Secured Advances	125,881	1,116,301	114,558	1,124,855	122,026	1,189,341
1. Receivables	95,843	615,640	102,048	531,287	106,660	579,622
2. Employees Benefits	3,111	543	1,436	258	4,485	892
3. Others	26,927	500,118	11,074	593,311	10,881	608,827
B. Advances Secured by Guarantee(s)	171,355	1,559,541	63,392	1,285,156	53,429	1,367,741
1. Institutional Guarantee(s)	2,966	1,500,751	3,004	1,234,894	2,895	1,307,573
2. Individual Guarantee(s)	168,389	58,790	60,388	50,262	50,534	60,168
VIII. Unsecured Advances	2,233,173	183,180	2,478,121	201,090	2,124,642	202,887
1. Credit Cards	1,867,589	94,428	2,008,742	102,575	1,662,719	106,986
2. Personal Loan	160,465	39,871	453,863	93,072	452,283	91,796
3. Others	205,119	48,882	15,516	5,443	9,640	4,104
Total	3,134,807	9,243,500	3,203,019	8,457,378	2,843,120	8,911,571

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	22	2,200	13	1,600	21	1,132
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3	869	2	964	8	706
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40	-	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	-	-	1	-
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	830	2	964	7	706
(a) Indigenous	2	830	2	964	7	706
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	19	1,331	11	637	13	425
1. Cotton Textiles:	1	220	-	-	-	-
(a) Indigenous	1	220	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	-	-	-	-
(a) Indigenous	2	117	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	438	4	379	3	289
(a) Indigenous	6	438	4	379	3	289
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	297	1	-	1	-
(a) Indigenous	1	297	1	-	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	25	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	1	121	1	-
11. Chemicals & Dyes	1	18	1	14	1	12
12. Other Finished Goods:	7	216	4	123	7	123
(a) Indigenous	7	216	4	123	7	123
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	3,261	88	2,605	92	1,919
A. Transport Equipment	86	120	83	150	88	146
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	6	3,142	5	2,455	4	1,773
V. Real Estate	178	4,837	148	3,893	142	2,840
A. Land	25	1,384	4	820	4	800
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	25	1,384	4	820	4	800
(a) Commercial	4	796	2	140	4	800
(b) Industrial	-	-	2	680	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	21	588	-	-	-	-
B. Buildings:	153	3,453	144	3,073	138	2,040
1. Residential	150	429	141	416	136	402
(a) House	114	283	110	264	107	249
(b) Flat	36	146	31	152	29	153
2. Non-Residential	3	3,024	3	2,657	2	1,637
(a) Commercial	3	3,024	3	2,657	2	1,637
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	143	3	389	3	371
A. Bank Deposits	3	143	3	389	3	371
1. Security Deposits	3	143	3	389	3	371
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	176	86,029	142	435,009	127	418,799
A. Other Secured Advances	102	46,798	60	388,704	45	370,621
1. Receivables	7	377	5	438	6	3,045
2. Employees Benefits	27	10	34	16	32	15
3. Others	68	46,410	21	388,251	7	367,562
B. Advances Secured by Guarantee(s)	74	39,231	82	46,305	82	48,178
1. Institutional Guarantee(s)	74	39,231	82	46,305	82	48,178
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	22	8	18	5	18	6
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	20	6	17	4	17	3
3. Others	2	1	1	1	1	3
Total	493	96,478	412	443,502	403	425,067

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	237,421	98,199	241,426	102,143	243,657	112,764
II. Securities, Shares and Other						
Financial Instruments:	1,015	137,603	914	141,576	804	139,080
A. Quoted on the Stock Exchange:	577	54,307	492	67,811	498	71,863
1. To Stock Brokers and Dealers:	305	36,670	274	41,600	294	45,575
(a) Government and Other Trustee Securities	158	10,763	145	16,250	166	16,568
(b) Shares and Debentures	141	22,813	124	23,059	124	26,981
(c) Participation Term Certificates			-	-	-	-
(d) Others	6	3,094	5	2,290	4	2,027
2. To Others:	272	17,637	218	26,212	204	26,288
(a) Government and Other Trustee Securities	81	1,109	62	741	52	648
(b) Shares and Debentures	155	16,170	125	16,263	123	16,803
(c) Participation Term Certificates	5	9	4	8	4	8
(d) Others	31	349	27	9,199	25	8,829
B. Unquoted on the Stock Exchange:	438	83,296	422	73,765	306	67,217
1. To Stock Brokers and Dealers:	126	12,765	120	11,061	118	11,494
(a) Government and Other Trustee Securities	1	0	1	0	-	-
(b) Shares and Debentures	117	12,379	116	10,901	115	11,420
(c) Participation Term Certificates			-	-	-	-
(d) Others	8	385	3	160	3	74
2. To Others:	312	70,531	302	62,704	188	55,723
(a) Government and Other Trustee Securities	123	29,112	80	8,630	66	7,419
(b) Shares and Debentures	49	3,127	32	2,092	26	2,176
(c) Participation Term Certificates	3	1	-	-	-	-
(d) Others	137	38,291	190	51,982	96	46,128
III. Merchandise	52,186	2,098,691	51,159	2,027,635	52,393	2,171,788
A. Food Items:	16,846	593,108	15,137	616,897	15,903	695,192
1. Wheat	9,020	221,222	7,868	323,097	8,002	330,923
2. Rice and Paddy	2,696	142,353	2,146	96,188	2,666	120,205
3. Other Grains & Pulses:	330	4,298	399	4,432	601	5,361
(a) Indigenous	301	3,982	387	4,269	584	4,664
(b) Imported	29	316	12	163	17	697
4. Edible Oils:	910	42,454	998	42,351	1,063	50,058
(a) Indigenous	855	40,247	900	38,086	1,008	47,248
(b) Imported	55	2,206	98	4,265	55	2,810
5. Sugar:	868	110,082	716	87,807	800	118,762
(a) Indigenous	865	108,118	714	87,807	798	117,780
(b) Imported	3	1,964	2	-	2	982
6. Kariana And Spices	219	2,057	173	1,612	141	1,261
7. Fish And Fish Preparations	24	1,152	20	397	22	424
8. Other Food Items:	2,779	69,489	2,817	61,012	2,608	68,198
(a) Indigenous	2,734	68,487	2,793	60,520	2,573	67,556
(b) Imported	45	1,002	24	493	35	642
B. Raw Materials:	20,010	565,690	19,272	474,937	19,035	512,306
1. Cotton Raw:	13,478	140,483	13,517	127,853	13,239	130,779
(a) Indigenous	2,188	126,888	2,018	111,489	1,691	114,663
(b) Imported	11,290	13,596	11,499	16,364	11,548	16,116
2. Synthetic Fibers:	102	15,800	86	15,317	81	12,233
(a) Indigenous	93	13,666	61	14,745	58	11,740
(b) Imported	9	2,135	25	571	23	493
3. Fertilizers:	1,214	67,497	1,124	31,638	1,037	33,954
(a) Indigenous	1,202	61,800	1,112	27,018	1,029	30,227
(b) Imported	12	5,697	12	4,621	8	3,728
4. Petroleum Crude:	897	130,967	1,052	104,794	1,079	123,551
(a) Indigenous	855	97,425	1,015	75,969	1,043	92,142
(b) Imported	42	33,541	37	28,826	36	31,409
5. Iron and Steel:	2,125	99,939	1,583	86,927	1,727	95,749
(a) Indigenous	1,524	73,207	1,270	61,932	1,341	65,738
(b) Imported	601	26,733	313	24,995	386	30,011
6. Wool & Goat Hair	24	1,035	1	15	2	15
7. Hides & Skins	80	2,472	76	1,717	75	1,758
8. Oil Seeds	131	5,703	106	5,429	111	5,135
9. Pesticides & Insecticides:	354	4,000	349	3,871	363	4,830
(a) Indigenous	352	3,993	348	3,857	360	4,288
(b) Imported	2	7	1	15	3	542
10. Other Raw Materials:	1,605	97,793	1,378	97,375	1,321	104,302
(a) Indigenous	1,426	88,012	1,241	89,091	1,209	96,818
(b) Imported	179	9,781	137	8,284	112	7,484

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	15,330	939,893	16,750	935,801	17,455	964,289
1. Cotton Textiles:	2,687	202,173	3,062	234,701	3,173	242,356
(a) Indigenous	2,607	195,747	2,987	227,604	3,103	230,947
(b) Imported	80	6,426	75	7,097	70	11,409
2. Cotton Yarn:	1,262	65,218	1,157	64,736	909	67,587
(a) Indigenous	1,224	64,310	1,122	64,253	886	66,367
(b) Imported	38	907	35	483	23	1,220
3. Other Textiles:	1,907	157,167	2,406	183,855	2,507	186,029
(a) Indigenous	1,882	155,458	2,381	180,501	2,485	182,367
(b) Imported	25	1,709	25	3,354	22	3,662
4. Machinery:	654	26,507	667	21,180	652	24,222
(a) Indigenous	471	18,878	493	14,652	470	18,133
(b) Imported	183	7,629	174	6,528	182	6,090
5. Handloom Products	1	16	-	-	1	8
6. Carpets & Rugs	32	1,018	32	842	32	834
7. Readymade Garments	1,068	68,140	1,175	72,947	1,189	70,637
8. Cement and Cement Products:	497	108,294	495	94,809	508	95,058
(a) Indigenous	489	105,201	489	91,904	503	93,139
(b) Imported	8	3,093	6	2,905	5	1,918
9. Sports Goods	112	1,848	92	1,450	80	1,449
10. Surgical Instruments	87	2,379	78	1,647	103	1,525
11. Chemicals & Dyes	1,052	46,510	1,063	39,380	1,300	45,221
12. Other Finished Goods:	5,971	260,624	6,523	220,253	7,001	229,362
(a) Indigenous	5,635	230,189	6,302	210,265	6,764	216,008
(b) Imported	336	30,434	221	9,988	237	13,355
IV. Fixed Assets Including Machinery	273,852	1,666,884	246,217	1,427,943	231,356	1,378,001
A. Transport Equipment	256,052	557,733	230,731	495,754	217,201	496,656
B. Furniture & Fixtures	75	10,707	101	11,110	104	10,484
C. Office Equipment	244	43,861	267	35,194	275	29,642
D. Other Machinery & Equipment	17,481	1,054,583	15,118	885,885	13,776	841,218
V. Real Estate	630,234	1,208,202	569,932	1,150,019	558,339	1,244,519
A. Land	531,844	503,322	467,899	447,785	455,883	494,320
1. Residential	9,262	176,348	7,878	145,398	13,175	214,787
(a) House	8,862	174,963	7,433	143,667	12,714	213,019
(b) Flat	400	1,385	445	1,730	461	1,768
2. Non-Residential	522,582	326,973	460,021	302,387	442,708	279,534
(a) Commercial	16,111	175,488	13,968	139,187	7,882	102,061
(b) Industrial	631	7,430	469	8,392	536	8,468
(c) Agriculture	505,504	134,891	445,373	148,600	434,098	163,107
(d) Others	336	9,163	211	6,208	192	5,897
B. Buildings:	98,390	704,880	102,033	702,235	102,456	750,199
1. Residential	88,319	405,754	92,963	417,003	93,772	452,042
(a) House	81,261	369,365	85,742	377,081	86,415	411,398
(b) Flat	7,058	36,389	7,221	39,922	7,357	40,644
2. Non-Residential	10,071	299,126	9,070	285,231	8,684	298,157
(a) Commercial	4,323	166,179	4,208	161,009	3,897	164,761
(b) Industrial	1,683	66,713	1,710	76,213	1,796	79,283
(c) Agriculture	2,599	37,766	2,164	34,415	1,727	31,820
(d) Others	1,466	28,468	988	13,595	1,264	22,293
VI. Fixed Deposits and Insurance Policies	30,500	475,156	24,260	382,761	26,011	433,884
A. Bank Deposits	30,289	472,204	24,156	381,376	25,915	433,334
1. Security Deposits	2,222	23,232	2,211	25,357	2,190	31,073
2. Term Deposits (TDRs)	19,695	391,477	16,579	333,977	18,645	378,335
3. Other Deposits	8,372	57,495	5,366	22,042	5,080	23,926
B. Insurance Policies	211	2,952	104	1,385	96	549
VII. Others	536,951	2,532,628	440,747	2,918,134	440,548	2,937,193
A. Other Secured Advances	109,647	803,588	116,411	1,109,563	125,152	1,123,433
1. Receivables	93,113	459,223	99,474	401,535	103,875	432,342
2. Employees Benefits	2,010	379	45	16	4,503	791
3. Others	14,524	343,986	16,892	708,013	16,774	690,300
B. Advances Secured by Guarantee(s)	427,304	1,729,040	324,336	1,808,571	315,396	1,813,760
1. Institutional Guarantee(s)	6,339	1,520,196	6,389	1,611,855	4,694	1,603,855
2. Individual Guarantee(s)	420,965	208,845	317,947	196,716	310,702	209,904
VIII. Unsecured Advances	2,153,151	185,426	2,328,137	194,143	1,983,206	196,408
1. Credit Cards	1,728,654	88,208	1,818,657	90,884	1,478,345	94,789
2. Personal Loan	211,869	46,607	486,775	95,739	486,746	94,927
3. Others	212,628	50,610	22,705	7,521	18,115	6,693
Total	3,915,310	8,402,788	3,902,792	8,344,354	3,536,314	8,613,637

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	118	10,917	97	12,730	83	14,347
A. Quoted on the Stock Exchange:	65	6,551	54	6,972	56	7,043
1. To Stock Brokers and Dealers:	52	4,151	44	4,320	48	4,132
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	52	4,151	44	4,320	48	4,132
(c) Others	-	-	-	-	-	-
2. To Others:	13	2,400	10	2,652	8	2,911
(a) Government and Other Trustee Securities	-	-	1	15	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	11	1,700	7	1,937	6	2,211
(c) Others	2	700	2	700	2	700
B. Unquoted on the Stock Exchange:	53	4,366	43	5,759	27	7,304
1. To Stock Brokers and Dealers:	2	177	1	100	3	100
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	2	177	1	100	3	100
(c) Others	-	-	-	-	-	-
2. To Others:	51	4,189	42	5,659	24	7,204
(a) Government and Other Trustee Securities	1	52	1	52	1	52
(b) Sukuk/Participation Term Certificates (PTCs)	1	406	-	-	-	-
(c) Others	49	3,731	41	5,607	23	7,152
III. Merchandise	16,767	802,157	17,798	852,621	17,718	1,005,941
A. Food Items:	3,800	247,745	4,928	229,987	4,060	339,772
1. Wheat	559	101,196	503	89,453	510	117,956
2. Rice and Paddy	712	27,977	301	12,187	539	23,497
3. Other Grains & Pulses:	213	5,353	148	12,197	182	14,731
(a) Indigenous	120	4,194	139	12,015	173	14,674
(b) Imported	93	1,159	9	182	9	57
4. Edible Oils:	653	46,896	548	53,309	541	52,716
(a) Indigenous	633	46,488	545	53,025	540	52,657
(b) Imported	20	407	3	284	1	58
5. Sugar:	565	43,941	587	38,994	871	102,163
(a) Indigenous	561	43,295	583	38,577	867	101,814
(b) Imported	4	646	4	417	4	349
6. Kariana And Spices	10	1,770	13	1,386	64	1,610
7. Fish And Fish Preparations	23	1,350	-	-	-	-
8. Other Food Items:	1,065	19,264	2,828	22,461	1,353	27,099
(a) Indigenous	1,065	19,264	2,828	22,461	1,353	27,099
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3,781	195,751	3,071	205,972	3,414	225,028
1. Cotton Raw:	1,278	53,783	855	42,554	994	42,209
(a) Indigenous	1,190	50,952	760	40,203	896	39,827
(b) Imported	88	2,831	95	2,351	98	2,382
2. Synthetic Fibers:	49	1,540	44	1,185	41	1,286
(a) Indigenous	30	1,048	20	595	19	588
(b) Imported	19	492	24	590	22	698
3. Fertilizers:	352	12,800	193	13,400	186	11,787
(a) Indigenous	349	11,833	192	13,399	186	11,787
(b) Imported	3	967	1	1	-	-
4. Petroleum Crude:	328	31,427	255	37,486	245	49,208
(a) Indigenous	295	22,888	229	23,686	219	23,915
(b) Imported	33	8,539	26	13,800	26	25,293
5. Iron and Steel:	651	43,272	556	35,473	611	40,397
(a) Indigenous	392	25,581	410	28,692	433	33,006
(b) Imported	259	17,691	146	6,781	178	7,391
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	86	4,073	81	3,569	67	3,313
8. Oil Seeds	90	5,099	167	7,483	266	6,775
9. Pesticides & Insecticides:	180	1,104	90	1,212	94	1,064
(a) Indigenous	176	903	79	815	88	839
(b) Imported	4	200	11	397	6	225
10. Other Raw Materials:	767	42,653	830	63,609	910	68,988
(a) Indigenous	663	38,200	737	60,809	808	66,153
(b) Imported	104	4,453	93	2,800	102	2,835

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	9,186	358,662	9,799	416,663	10,244	441,141
1. Cotton Textiles:	1,199	57,488	1,958	76,868	2,209	88,342
(a) Indigenous	1,049	52,763	1,824	71,079	2,062	82,620
(b) Imported	150	4,725	134	5,789	147	5,722
2. Cotton Yarn:	1,154	29,664	1,116	49,937	1,341	48,749
(a) Indigenous	1,151	28,908	1,111	49,268	1,338	47,932
(b) Imported	3	756	5	670	3	817
3. Other Textiles:	1,093	43,972	1,043	53,696	1,131	56,655
(a) Indigenous	1,093	43,972	1,043	53,696	1,131	56,655
(b) Imported	-	-	-	-	-	-
4. Machinery:	551	34,462	504	31,979	502	35,440
(a) Indigenous	178	18,188	183	17,370	198	19,084
(b) Imported	373	16,274	321	14,609	304	16,356
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	3	98	2	71	1	68
7. Readymade Garments	458	34,539	357	30,352	249	28,751
8. Cement and Cement Products:	175	31,819	158	41,846	157	39,305
(a) Indigenous	159	31,259	134	41,289	129	38,505
(b) Imported	16	560	24	557	28	800
9. Sports Goods	3	465	3	241	2	92
10. Surgical Instruments	102	8,404	87	5,063	99	5,088
11. Chemicals & Dyes	750	24,485	669	23,164	619	24,502
12. Other Finished Goods:	3,698	93,265	3,902	103,446	3,934	114,150
(a) Indigenous	3,419	89,637	3,576	97,224	3,742	109,316
(b) Imported	279	3,628	326	6,222	192	4,835
IV. Fixed Assets Including Machinery	181,856	706,922	158,290	624,773	163,057	654,408
A. Transport Equipment	177,919	298,893	155,276	268,303	159,264	263,757
B. Furniture & Fixtures	271	5,588	243	5,293	300	5,148
C. Office Equipment	137	15,798	108	12,577	118	12,839
D. Other Machinery & Equipment	3,529	386,643	2,663	338,600	3,375	372,663
V. Real Estate	40,051	569,456	38,837	533,991	39,842	526,723
A. Land	6,954	127,035	6,743	118,363	7,159	110,098
1. Residential	4,290	63,878	4,834	80,802	5,135	63,232
(a) House	4,269	63,530	4,551	79,554	3,352	56,913
(b) Flat	21	348	283	1,247	1,783	6,319
2. Non-Residential	2,664	63,157	1,909	37,562	2,024	46,866
(a) Commercial	443	20,069	321	20,828	283	25,858
(b) Industrial	406	25,530	152	10,398	171	15,165
(c) Agriculture	1,535	6,973	1,425	6,295	1,547	5,705
(d) Others	280	10,585	11	42	23	138
B. Buildings:	33,097	442,420	32,094	415,628	32,683	416,625
1. Residential	29,191	245,286	28,707	229,458	29,144	231,619
(a) House	24,761	214,727	24,719	186,169	23,732	190,754
(b) Flat	4,430	30,559	3,988	43,290	5,412	40,865
2. Non-Residential	3,906	197,134	3,387	186,170	3,539	185,006
(a) Commercial	1,927	71,690	1,669	75,534	1,631	67,993
(b) Industrial	1,639	111,244	1,355	100,679	1,486	105,757
(c) Agriculture	288	10,785	344	7,663	403	8,323
(d) Others	52	3,415	19	2,294	19	2,933
VI. Fixed Deposits and Insurance Policies	725	58,684	802	61,130	813	79,315
A. Bank Deposits	724	58,679	798	61,118	810	79,308
1. Security Deposits	58	8,274	149	5,729	349	43,710
2. Term Deposits (TDRs)	394	36,774	437	52,779	304	31,508
3. Other Deposits	272	13,631	212	2,610	157	4,091
B. Insurance Policies	1	5	4	12	3	7
VII. Others	29,187	999,809	11,576	988,088	11,912	1,057,477
A. Other Secured Advances	27,132	498,634	9,481	515,729	9,760	556,894
1. Receivables	2,739	156,821	2,582	130,440	2,796	150,769
2. Employees Benefits	1,128	174	1,425	258	1,514	279
3. Others	23,265	341,639	5,474	385,031	5,450	405,846
B. Advances Secured by Guarantee(s)	2,055	501,175	2,095	472,359	2,152	500,583
1. Institutional Guarantee(s)	662	495,234	533	464,970	556	491,915
2. Individual Guarantee(s)	1,393	5,942	1,562	7,389	1,596	8,669
VIII. Unsecured Advances	154,972	13,298	235,083	24,519	233,256	25,621
1. Credit Cards	141,962	6,345	197,931	12,233	195,105	12,954
2. Personal Loan	8,703	4,826	32,143	10,291	34,203	10,863
3. Others	4,307	2,127	5,009	1,994	3,948	1,804
Total	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st December, 2023

Security	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	224,048	99,635	11,582	6,128	7,998	6,044	29	957	243,657	112,764
II. Securities, Shares and Other Financial Instruments:										
A. Quoted on the Stock Exchange:										
1. To Stock Brokers and Dealers:	341	13,926	45	173	-	-	499	139,315	887	153,428
(a) Government and Other Trustee Securities	248	8,338	35	109	-	-	271	70,460	554	78,907
(b) Shares and Debentures	155	5,408	5	14	-	-	182	44,285	342	49,707
(c) Participation Term Certificates	132	150	4	11	-	-	30	16,407	166	16,568
(d) Others	22	5,258	-	-	-	-	150	25,855	172	31,112
2. To Others:										
(a) Government and Other Trustee Securities	93	2,930	30	95	-	-	89	26,174	212	29,199
(b) Shares and Debentures	18	12	22	14	-	-	12	622	52	648
(c) Participation Term Certificates	55	2,900	8	80	-	-	66	16,035	129	19,014
(d) Others	4	8	-	-	-	-	-	-	4	8
B. Unquoted on the Stock Exchange:										
1. To Stock Brokers and Dealers:	93	5,588	10	64	2	14	228	68,855	333	74,521
(a) Government and Other Trustee Securities	9	802	1	17	-	-	111	10,775	121	11,594
(b) Shares and Debentures	-	-	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	9	802	1	17	-	-	108	10,701	118	11,520
(d) Others	-	-	-	-	-	-	-	-	-	-
2. To Others:	84	4,786	9	47	2	14	117	58,080	212	62,927
(a) Government and Other Trustee Securities	54	1,055	7	4	1	9	5	6,403	67	7,471
(b) Shares and Debentures	14	935	2	43	1	5	9	1,193	26	2,176
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	16	2,796	-	-	-	-	103	50,484	119	53,280
III. Merchandise:	28,870	275,803	696	3,331	55	677	40,490	2,897,917	70,111	3,177,729
A. Food Items:	10,047	47,554	447	1,047	8	82	9,461	986,281	19,963	1,034,964
1. Wheat	6,896	8,372	341	258	-	-	1,275	440,249	8,512	448,879
2. Rice and Paddy	834	29,690	18	395	-	-	2,353	113,617	3,205	143,702
3. Other Grains & Pulses:	418	1,230	28	76	-	-	337	18,786	783	20,092
(a) Indigenous	408	1,065	18	18	-	-	331	18,257	757	19,338
(b) Imported	10	167	10	58	-	-	6	528	26	754
4. Edible Oils:	172	1,123	3	4	2	3	1,427	101,643	1,604	102,774
(a) Indigenous	162	1,067	3	4	2	3	1,381	98,831	1,548	99,905
(b) Imported	10	56	-	-	-	-	46	2,812	56	2,868
5. Sugar:	163	1,185	3	0	-	-	1,505	219,739	1,671	220,925
(a) Indigenous	163	1,185	3	0	-	-	1,499	218,409	1,665	219,594
(b) Imported	-	-	-	-	-	-	6	1,331	6	1,331
6. Kariam And Spices	58	101	1	0	-	-	146	2,770	205	2,871
7. Fish And Fish Preparations	4	5	-	-	-	-	18	419	22	424
8. Other Food Items:	1,502	5,848	53	313	6	79	2,400	89,056	3,961	95,297
(a) Indigenous	1,500	5,791	53	313	6	79	2,367	88,471	3,926	94,655
(b) Imported	2	57	-	-	-	-	33	586	35	642
B. Raw Materials:	13,575	123,733	58	1,369	24	169	8,792	612,063	22,449	737,334
1. Cotton Raw:	11,798	18,226	25	32	-	-	2,410	154,730	14,233	172,988
(a) Indigenous	303	11,238	20	29	-	-	2,264	143,222	2,587	154,489
(b) Imported	11,495	6,987	5	3	-	-	146	11,508	11,646	18,498
2. Synthetic Fibers:	7	20	-	-	-	-	115	13,499	122	13,519
(a) Indigenous	6	15	-	-	-	-	71	12,312	77	12,328
(b) Imported	1	5	-	-	-	-	44	1,187	45	1,191
3. Fertilizers:	699	6,874	4	12	22	148	498	38,707	1,223	45,741
(a) Indigenous	696	6,867	4	12	22	148	493	34,986	1,215	42,014
(b) Imported	3	7	-	-	-	-	5	3,721	8	3,728
4. Petroleum Crude:	65	51,142	-	-	-	21	1,257	121,596	1,324	172,759
(a) Indigenous	49	50,563	-	-	-	21	1,211	65,474	1,262	116,057
(b) Imported	16	579	-	-	-	-	46	56,122	62	56,701
5. Iron and Steel:	239	10,098	6	1,284	-	-	2,093	124,764	2,338	136,146
(a) Indigenous	186	2,858	5	1,266	-	-	1,583	94,620	1,774	98,744
(b) Imported	53	7,241	1	17	-	-	510	30,144	564	37,402
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	9	21	-	-	-	-	133	5,050	142	5,071
8. Oil Seeds	16	301	1	7	-	-	360	11,602	377	11,910
9. Pesticides & Insecticides:	32	200	1	1	-	-	424	5,694	457	5,894
(a) Indigenous	32	200	1	1	-	-	415	4,928	448	5,128
(b) Imported	-	-	-	-	-	-	9	766	9	766
10. Other Raw Materials:	709	36,836	21	34	-	-	1,501	136,420	2,231	173,290
(a) Indigenous	659	36,463	21	34	-	-	1,337	126,474	2,017	162,971
(b) Imported	50	373	-	-	-	-	164	9,947	214	10,320

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st December, 2023

Security	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,248	104,516	191	915	23	426	22,237	1,299,573	27,699	1,405,431
1. Cotton Textiles:	714	37,977	18	120	1	16	4,649	292,585	5,382	330,698
(a) Indigenous	674	30,546	18	120	1	16	4,472	282,885	5,165	313,566
(b) Imported	40	7,431	-	-	-	-	177	9,700	217	17,131
2. Cotton Yarn:	252	1,055	2	2	-	-	1,996	115,280	2,250	116,336
(a) Indigenous	252	1,055	2	2	-	-	1,970	113,243	2,224	114,300
(b) Imported	-	-	-	-	-	-	26	2,037	26	2,037
3. Other Textiles:	386	15,204	21	89	-	-	3,231	227,391	3,638	242,684
(a) Indigenous	384	15,204	20	89	-	-	3,212	223,730	3,616	239,022
(b) Imported	2	0	1	0	-	-	19	3,661	22	3,662
4. Machinery:	222	1,583	9	5	-	-	923	58,074	1,154	59,662
(a) Indigenous	201	279	8	4	-	-	459	36,933	668	37,217
(b) Imported	21	1,303	1	1	-	-	464	21,141	486	22,446
5. Handloom Products	-	-	-	-	-	-	-	-	1	8
6. Carpets & Rugs	6	8	-	-	-	-	27	894	33	902
7. Readymade Garments	194	20,190	3	4	3	2	1,238	79,193	1,438	99,389
8. Cement and Cement Products:	18	77	1	2	-	-	646	134,284	665	134,362
(a) Indigenous	17	73	1	2	-	-	614	131,570	632	131,644
(b) Imported	1	4	-	-	-	-	32	2,714	33	2,718
9. Sports Goods	13	51	1	16	-	-	68	1,474	82	1,541
10. Surgical Instruments	76	1,919	4	24	4	4	121	4,666	202	6,612
11. Chemicals & Dyes	153	1,987	14	65	1	-	1,752	67,671	1,919	69,723
12. Other Finished Goods:	3,214	24,466	118	589	18	404	7,585	318,054	10,935	343,513
(a) Indigenous	3,153	23,988	114	549	18	404	7,221	300,383	10,506	325,323
(b) Imported	61	478	4	40	-	-	364	17,671	429	18,190
IV. Fixed Assets Including Machinery	321,668	343,793	41,171	43,818	207	348	31,367	1,644,449	394,413	2,032,409
A. Transport Equipments	313,658	325,097	40,044	42,709	195	323	22,568	392,285	376,465	760,414
B. Furniture & Fixtures	178	164	7	2	1	0	218	15,466	404	15,632
C. Office Equipments	31	95	-	-	-	-	362	42,387	393	42,482
D. Other Machinery & Equipments	7,801	18,438	1,120	1,108	11	25	8,219	119,432	17,151	1,213,882
V. Real Estate	535,970	738,919	38,111	63,888	3,625	30,755	20,475	937,681	598,181	1,771,243
A. Land	432,398	244,930	19,889	9,753	762	3,573	9,993	346,162	463,042	604,419
1. Residential	13,660	75,677	702	1,908	509	3,067	3,439	197,367	18,310	278,019
(a) House	11,994	72,020	587	1,574	76	2,350	3,409	193,987	16,066	269,932
(b) Flat	1,666	3,657	115	333	433	716	30	3,380	2,244	8,087
2. Non-Residential	418,738	169,253	19,187	7,845	253	507	6,554	148,795	444,732	326,400
(a) Commercial	2,608	12,075	51	228	17	55	5,489	115,562	8,165	127,920
(b) Industrial	32	579	3	28	-	-	672	23,026	707	23,633
(c) Agriculture	415,986	154,252	19,128	7,551	236	452	295	6,557	435,645	168,813
(d) Other	112	2,347	5	38	-	-	98	3,649	215	6,035
B. Buildings:	103,572	493,988	18,222	54,135	2,863	27,182	10,482	591,519	135,139	1,166,824
1. Residential	97,735	404,141	18,087	52,878	2,659	21,002	4,435	205,639	122,916	683,660
(a) House	87,211	348,158	17,193	48,278	1,628	12,948	4,115	192,769	110,147	602,152
(b) Flat	10,524	55,983	894	4,600	1,031	8,054	320	12,871	12,769	81,509
2. Non-Residential	5,837	89,847	135	1,257	204	6,180	6,047	385,880	12,223	483,164
(a) Commercial	2,892	62,058	69	968	173	5,990	2,394	163,738	5,528	232,754
(b) Industrial	475	5,645	14	92	30	190	2,763	179,113	3,282	185,040
(c) Agriculture	1,595	18,260	32	36	1	0	502	21,847	2,130	40,143
(d) Other	875	3,885	20	160	-	-	388	21,181	1,283	25,226
3. Ficed Deposits and Insurance Policies	15,648	41,283	1,181	1,579	25	181	9,970	470,155	26,824	513,198
A. Bank Deposits	15,609	41,163	1,177	1,574	25	181	9,914	469,724	26,725	512,642
1. Security Deposits	1,843	3,587	222	283	4	44	470	70,869	2,539	74,783
2. Term Deposits (TDRs)	9,314	32,190	534	625	4	43	9,097	376,986	18,949	409,843
3. Other Deposits	4,452	5,387	421	667	17	94	347	21,869	5,237	28,016
B. Insurance Policies	39	120	4	5	-	-	56	432	99	556
Others	391,710	292,095	29,258	10,200	712	3,341	30,800	3,689,035	452,460	3,994,670
A. Other Secured Advances	103,958	123,892	4,467	3,952	118	2,797	26,369	1,549,686	134,912	1,680,327
1. Receivables	83,181	63,417	3,142	2,397	-	-	20,348	517,296	106,671	583,110
2. Employees Benefits	5,193	916	823	139	-	-	1	16	6,017	1,071
3. Others	15,584	59,559	502	1,416	118	2,797	6,020	1,032,375	22,224	1,096,146
B. Advances Secured by Guarantee(s)	287,752	168,202	24,771	6,248	594	545	4,431	2,139,348	317,548	2,314,343
1. Institutional Guarantee(s)	2,798	12,846	293	112	-	-	2,159	2,082,812	5,250	2,095,770
2. Individual Guarantee(s)	284,954	155,356	24,478	6,136	594	545	2,272	56,537	312,298	218,573
VIII. Unsecured Advances	1,991,700	198,157	218,321	21,750	60	10	6,381	2,112	2,216,462	222,029
1. Credit Cards	1,516,407	98,172	157,043	9,571	-	-	-	-	1,673,450	107,743
2. Personal Loan	460,291	93,767	60,658	12,023	-	-	-	-	520,949	105,790
3. Others	15,002	6,219	620	156	60	10	6,381	2,112	22,063	8,497
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	8	1	11	1	14
1) Official	1	8	1	11	1	14
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,338,985	11,564,024	4,365,274	11,442,196	4,002,994	11,977,455
I. GOVERNMENT	266	1,212,958	230	1,726,654	300	1,464,477
A. Federal Government	175	560,568	147	1,045,277	163	845,289
1) Commodity Operations*	55	477,992	55	634,736	-	-
2) Others	120	82,576	92	410,542	-	-
B. Provincial Governments	91	652,391	83	681,376	137	619,187
1) Commodity Operations*	46	640,828	47	674,499	-	-
2) Others	45	11,562	36	6,877	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	772	1,350,364	713	1,562,421	685	1,813,841
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	13	812	14	800	10	799
Utilities	457	548,619	416	589,044	403	572,345
Transport, storage and communications	111	398,096	116	430,534	120	598,411
Manufacturing	96	54,209	73	72,537	65	105,881
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	35	18,411	19	9,061	14	7,613
Commerce and Trade	47	263,455	33	390,944	54	458,590
Others	12	1,987	41	4,603	18	5,303
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,448	514,267	1,245	295,642	1,214	298,647
Mutual Funds and AMCs	110	5,655	96	1,546	94	3,505
Insurance & Pension Funds	588	3,258	487	4,582	455	3,958
MFIs and DFIs	138	423,148	139	192,892	132	196,574
Stock Exchange & Brokerage Houses	263	15,831	210	16,711	219	19,724
Modarabas	123	5,869	94	4,755	92	5,964
Other NBFIs	226	60,506	219	75,156	222	68,921
IV. PRIVATE SECTOR (BUSINESS)	1,125,929	7,324,259	1,060,584	6,717,658	1,059,361	7,262,556
A. Agriculture, forestry and fishing	770,158	349,555	716,796	374,411	714,762	416,842
I. Crop and animal production, hunting and related service activities	769,306	347,495	715,952	372,429	713,939	415,140
Growing of Wheat, Rice, Sugar Cane & Cotton	333,042	169,460	312,581	168,991	310,429	180,748
Growing of tropical, subtropical, pome and stone fruits & vegetables	36,184	12,859	26,363	10,332	23,124	10,041
Growing of other fruits, vegetables and crops	23,013	12,908	22,795	17,157	21,765	16,617
Raising of livestock and other related activities	287,917	115,212	261,230	120,325	260,917	132,714
Other agricultural support activities	89,146	37,048	92,980	55,618	97,699	75,013
Hunting, trapping and related service activities	4	8	3	5	5	8
02 - Forestry and logging	128	517	135	28	122	20
03 - Fishing and aquaculture	724	1,543	709	1,954	701	1,682
B. Mining and quarrying	958	63,898	937	69,750	928	79,318
05 - Mining of coal and lignite	73	45,617	75	44,042	84	54,778
06 - Extraction of crude petroleum and natural gas	671	15,372	658	19,928	649	19,011
07 - Mining of metal ores	16	719	23	620	26	643
08-Other mining and quarrying	194	2,164	179	5,150	163	4,873
09 - Mining support service activities	4	26	2	10	6	13
C. Manufacturing	141,639	4,834,794	129,649	4,315,326	132,094	4,752,567
10 - Manufacture of food products	63,433	1,029,268	57,895	890,179	59,318	1,087,355
11 - Manufacture of beverages	1,002	46,426	1,012	53,609	1,165	61,027
12 - Manufacture of tobacco products	700	3,641	628	1,457	610	1,508
13 - Manufacture of textiles	26,833	1,618,023	26,183	1,603,870	26,011	1,637,109
Preparation and spinning of textile fibres	9,486	556,308	9,072	571,644	8,922	578,202
Weaving of textiles	5,191	328,701	5,369	328,648	5,654	344,182
Finishing of textiles	4,219	303,083	4,203	293,033	3,906	295,325
Manufacture of knitted and crocheted fabrics	833	55,424	703	55,860	698	57,349
Manufacture of made-up textile articles, except apparel	3,480	204,827	3,192	189,348	3,105	194,435
Manufacture of carpets and rugs	147	1,400	142	1,149	126	1,193
Manufacture of other textiles n.e.c.	3,477	168,281	3,502	164,188	3,600	166,423
14 - Manufacture of wearing apparel	5,106	232,451	4,586	215,221	4,493	221,591
15 - Manufacture of leather and related products	2,073	49,592	2,040	46,886	2,083	48,792

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	417	8,223	378	7,310	387	6,887
Manufacture of luggage, handbags and the like, saddlery and harness	98	2,531	96	2,076	96	2,770
Manufacture of footwear	1,558	38,838	1,566	37,500	1,600	39,135
a. Leather wear	1,240	31,626	1,226	29,287	1,216	30,818
b. Rubber and Plastic wear	318	7,212	340	8,213	384	8,317
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	506	7,277	458	8,926	490	9,266
17 - Manufacture of paper and paper products	1,676	112,525	1,570	97,436	1,721	111,791
18 - Printing and reproduction of recorded media	972	15,081	869	18,662	921	21,231
Printing and other service activities related to printing	962	13,860	858	17,041	899	18,983
Reproduction of recorded media	10	1,221	11	1,621	22	2,248
19 - Manufacture of coke and refined petroleum products	1,304	140,659	1,465	130,605	1,559	155,953
20 - Manufacture of chemicals and chemical products	9,352	410,029	8,309	273,319	8,102	314,847
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,897	100,872	5,218	111,416	5,201	113,445
22 - Manufacture of rubber and plastics products	3,127	89,514	2,606	78,615	2,842	87,990
23 - Manufacture of other non-metallic mineral products	2,082	314,085	1,983	285,497	1,942	285,759
24 - Manufacture of basic metals	5,403	246,914	4,626	201,031	4,951	236,343
25 - Manufacture of fabricated metal products, except machinery and equipment	1,116	34,457	881	28,198	936	31,260
26 - Manufacture of computer, electronic and optical products	291	10,223	301	11,869	308	14,891
27 - Manufacture of electrical equipment	2,709	170,976	1,931	119,493	2,222	142,039
28 - Manufacture of machinery and equipment	1,027	23,837	852	14,058	897	20,073
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,010	100,688	1,761	61,828	1,843	81,757
30 - Manufacture of other transport equipment	648	15,600	526	12,547	565	13,418
31 - Manufacture of furniture	825	6,929	819	5,645	789	5,763
32 - Other manufacturing	3,436	53,141	3,029	43,366	3,037	48,396
Manufacture of jewellery and related articles	279	416	282	350	279	419
Manufacture of imitation jewellery and related articles	6	9	6	33	7	36
Manufacture of musical instruments	69	1,225	53	886	52	974
Manufacture of sports goods	376	7,782	310	6,705	326	6,225
Manufacture of games and toys	13	6	5	1	5	1
supplies	361	5,632	343	5,436	342	5,133
Manufacture of Handicrafts	142	48	144	58	144	38
Other manufacturing n.e.c.	2,190	38,024	1,886	29,897	1,882	35,570
33 - Repair and installation of machinery and equipment	111	2,587	101	1,590	88	964
D. Electricity, gas, steam and air conditioning supply	2,523	619,137	2,270	538,192	2,271	515,336
Electric power generation, transmission and distribution	2,278	607,467	2,069	527,727	2,090	505,562
a) Hydal	526	39,692	472	23,261	461	23,151
b) Thermal	236	170,402	219	136,351	430	135,298
c) Coal Based	85	115,869	91	124,130	85	116,187
d) Wind	185	64,004	173	59,516	162	57,052
e) Solar	113	7,718	105	8,522	76	12,127
f) Other	1,133	209,781	1,009	175,947	876	161,748
Manufacture of gas; distribution of gaseous fuels through mains	225	11,623	171	10,420	152	9,733
Steam and air conditioning supply	20	47	30	45	29	41
E. Water supply; sewerage, waste management and remediation activities	209	16,358	133	17,858	128	20,058
36 - Water collection, treatment and supply	56	300	41	172	29	128
37 - Sewerage	10	13	7	6	6	5
38 - Waste collection, treatment and disposal activities; materials recovery services	138	15,866	82	17,677	90	19,921
services	5	179	3	4	3	4
F. Construction	3,981	198,746	3,704	193,452	3,692	200,159
41 - Construction of buildings	2,545	150,516	2,368	143,249	2,358	146,785
42 - Civil engineering	1,213	44,586	1,188	47,259	1,178	50,364
43 - Specialized construction activities	223	3,643	148	2,944	156	3,010

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	131,749	500,477	138,894	465,958	140,757	518,095
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,033	39,459	4,871	26,524	4,843	27,269
46 - Wholesale trade, except of motor vehicles and motorcycles	32,981	280,304	34,653	279,729	33,016	297,466
47 - Retail trade, except of motor vehicles and motorcycles	93,735	180,714	99,370	159,704	102,898	193,360
H. Transportation and storage	25,330	119,540	23,198	116,689	23,399	124,155
49 - Land transport and transport via pipelines	8,459	62,915	7,820	56,181	7,896	60,571
50 - Water transport	80	692	69	495	70	953
51 - Air transport	167	1,759	116	1,361	99	918
52 - Warehousing and support activities for transportation	16,252	48,469	14,822	52,255	14,967	54,591
53 - Courier activities other than national post activities	372	5,705	371	6,397	367	7,123
I. Accommodation and food service activities	2,038	40,489	2,085	35,785	1,951	39,945
55 - Accommodation	570	23,356	553	21,581	498	25,158
56 - Food and beverage service activities	1,468	17,133	1,532	14,204	1,453	14,786
J. Information and communication	2,976	301,525	2,891	338,055	2,885	343,243
58 - Publishing activities	837	2,908	759	2,196	688	2,607
59 - Motion picture, video and television programme production, sound recording and music publishing activities	118	2,647	81	2,362	74	2,258
60 - Programming and broadcasting activities	76	635	50	1,752	54	1,646
61 - Telecommunications	786	277,975	1,020	314,514	1,044	318,767
62 - Computer programming, consultancy and related activities	975	12,664	795	11,855	838	13,116
63 - Information service activities	184	4,695	186	5,376	187	4,848
K. Real estate activities	767	37,661	809	34,154	793	31,528
L. Professional, scientific and technical activities	5,931	62,549	9,119	55,054	9,534	62,797
69 - Legal and accounting activities	192	1,009	162	867	151	989
71 - Architectural and engineering activities; technical testing and analysis	92	1,357	86	1,378	86	1,387
72 - Scientific research and development	534	5,950	426	5,605	409	5,379
73 - Advertising and market research	194	4,275	191	4,875	194	5,914
74 - Other professional, scientific and technical activities	1,275	5,233	1,087	4,292	1,147	5,845
75 - Veterinary activities	3,613	44,220	7,141	37,907	7,518	43,142
77 - Rental and leasing activities	31	504	26	130	29	141
M. Administrative and support service activities	8,375	58,149	8,293	51,198	5,976	49,474
77 - Rental and leasing activities	654	2,170	584	2,152	568	2,253
78 - Employment activities	44	391	37	272	38	234
79 - Travel agency, tour operator, reservation service and related activities	918	14,134	841	14,009	851	14,549
80 - Security and investigation activities	828	2,910	656	2,826	650	2,795
81 - Services to buildings and landscape activities	42	223	32	160	37	169
82 - Office administrative, office support and other business support activities	5,889	38,320	6,143	31,778	3,832	29,474
N. Education	2,137	35,810	1,961	32,485	2,035	32,274
O. Human health and social work activities	1,444	18,535	1,382	18,004	1,407	18,013
86 - Human health activities	1,412	18,485	1,361	17,892	1,384	17,790
87 - Residential care activities	5	22	2	18	2	17
88 - Social work activities with and without accommodation	27	28	19	95	21	207
P. Arts, entertainment and recreation	123	1,790	107	1,894	104	1,800
Q. Other service activities	25,591	65,245	18,356	59,393	16,645	56,952
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	186	16,337	5,928	13,051	5,918	16,124
A. Government Trusts and Non-profit Organizations	64	1,460	59	683	61	1,067
B. Private Trusts and Non-profit Organizations	116	14,668	5,820	11,892	149	13,977
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	209	49	476	5,708	1,080
VI. PERSONAL	3,204,612	1,142,683	3,296,481	1,125,437	2,935,416	1,120,454
A. Bank Employees	153,476	241,879	164,505	285,437	168,302	301,631
1) For house building	74,121	188,299	77,488	224,883	79,193	239,667
2) For transport i.e. purchase of car etc.	49,062	48,500	51,789	53,528	52,149	54,158
3) Other purposes	30,293	5,080	35,228	7,025	36,960	7,806
B. Consumer Financing	3,046,578	900,050	3,127,484	839,342	2,762,626	818,206
1) For house building	35,222	214,956	34,375	208,280	34,313	208,148
2) For transport i.e. purchase of car etc	335,121	337,471	289,163	272,289	282,254	251,246
3) Credit cards	1,941,905	86,553	2,017,565	103,196	1,673,827	107,786
4) Consumers durable	37,398	6,869	36,687	7,103	35,869	6,626
5) Personal loans	696,932	254,201	749,694	248,473	736,363	244,400
C) Other	4,558	753	4,492	659	4,488	618
VII. OTHER	5,772	3,156	93	1,333	100	1,356
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,203,686	2,224,053	1,161,844	2,541,326	1,159,472	2,640,832
I. GOVERNMENT	53	228,239	58	471,014	86	276,321
A. Federal Government	36	70,280	35	89,328	21	113,629
1) Commodity Operations	9	34,293	8	77,859	-	-
2) Others	27	35,987	27	11,469	-	-
B. Provincial Governments	17	157,959	23	381,686	65	162,692
1) Commodity Operations	14	157,929	18	381,238	-	-
2) Others	3	31	5	448	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	113	399,567	140	523,963	107	653,383
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	8	11	4	10
Utilities	46	146,009	42	165,214	26	160,748
Transport, storage and communications	27	104,459	31	129,530	33	197,358
Manufacturing	23	43,783	23	42,011	23	72,691
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	5	3,935	5	3,322	4	2,500
Commerce and Trade	3	36,106	4	118,490	12	154,877
Others	1	486	26	486	4	300
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	115	22,295	107	24,117	94	38,518
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	10	54	1	94	1	239
MFIs and DFIs	12	12,354	11	11,906	17	14,757
Stock Exchange & Brokerage Houses	14	1,017	13	1,011	14	1,572
Modarabas	2	217	2	217	2	217
Other NBFIs	75	8,653	78	10,890	58	21,734
IV. PRIVATE SECTOR (BUSINESS)	820,441	1,297,442	765,697	1,237,359	755,452	1,384,078
A. Agriculture, forestry and fishing	669,812	204,828	617,589	213,888	610,675	238,509
1. Crop and animal production, hunting and related service activities	669,138	204,636	616,910	213,458	610,012	238,066
Growing of Wheat, Rice, Sugar Cane & Cotton	256,530	94,701	237,935	93,354	232,220	96,405
Growing of tropical, subtropical, pome and stone fruits & vegetables	34,188	9,717	24,546	7,645	21,224	7,126
Growing of other fruits, vegetables and crops	17,099	6,030	15,833	7,883	15,396	8,513
Raising of livestock and other related activities	281,621	78,110	255,601	79,948	255,299	94,277
Other agricultural support activities	79,700	16,078	82,995	24,628	85,873	31,744
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	119	16	126	17	118	15
03 - Fishing and aquaculture	555	176	553	412	545	428
B. Mining and quarrying	150	18,787	139	20,544	134	23,943
05 - Mining of coal and lignite	16	14,394	17	14,474	18	17,953
06 - Extraction of crude petroleum and natural gas	55	4,149	55	5,927	55	5,901
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	77	230	65	133	59	80
09 - Mining support service activities	1	13	1	10	1	9
C. Manufacturing	56,475	706,280	52,917	655,179	50,833	745,829
10 - Manufacture of food products	45,188	190,318	41,903	168,354	41,273	195,364
11 - Manufacture of beverages	87	2,340	84	2,028	79	2,337
12 - Manufacture of tobacco products	222	45	174	32	166	31
13 - Manufacture of textiles	3,614	207,580	3,692	215,034	2,729	237,530
Preparation and spinning of textile fibres	1,666	84,183	1,631	93,682	1,198	111,335
Weaving of textiles	675	41,360	698	44,814	535	51,925
Finishing of textiles	654	48,215	677	48,155	383	48,215
Manufacture of knitted and crocheted fabrics	44	1,220	42	996	37	807
Manufacture of made-up textile articles, except apparel	262	18,757	258	12,744	161	11,523
Manufacture of carpets and rugs	53	488	58	429	53	415
Manufacture of other textiles n.e.c.	260	13,358	328	14,214	362	13,311
14 - Manufacture of wearing apparel	1,478	31,226	1,504	29,299	1,350	35,594
15 - Manufacture of leather and related products	441	4,603	436	4,628	425	5,127

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	50	676	46	584	41	692
Manufacture of luggage, handbags and the like, saddlery and harness	14	170	14	112	15	177
Manufacture of footwear	377	3,757	376	3,932	369	4,259
a. Leather wear	346	2,718	341	3,096	335	3,486
b. Rubber and Plastic wear	31	1,039	35	837	34	773
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	132	398	136	775	138	1,014
17 - Manufacture of paper and paper products	98	5,504	108	5,152	103	7,501
18 - Printing and reproduction of recorded media	154	4,160	164	3,532	160	3,490
Printing and other service activities related to printing	152	4,149	162	3,521	157	3,477
Reproduction of recorded media	2	12	2	12	3	13
19 - Manufacture of coke and refined petroleum products	54	59,388	58	48,227	67	65,553
20 - Manufacture of chemicals and chemical products	1,111	32,099	1,002	22,940	881	25,099
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	269	8,828	235	11,058	195	11,637
22 - Manufacture of rubber and plastics products	387	9,628	405	9,840	374	10,048
23 - Manufacture of other non-metallic mineral products	461	70,775	453	70,940	408	72,242
24 - Manufacture of basic metals	459	30,938	398	28,586	346	31,856
25 - Manufacture of fabricated metal products, except machinery and equipment	75	1,302	72	1,309	72	2,020
26 - Manufacture of computer, electronic and optical products	22	151	27	977	27	976
27 - Manufacture of electrical equipment	409	26,832	267	15,090	278	19,122
28 - Manufacture of machinery and equipment	120	322	116	660	119	724
29 - Manufacture of motor vehicles, trailers and semi-trailers	188	9,721	175	8,151	172	9,105
30 - Manufacture of other transport equipment	4	36	2	19	2	59
31 - Manufacture of furniture	511	2,297	492	1,148	471	1,617
32 - Other manufacturing	991	7,789	1,014	7,400	998	7,782
Manufacture of jewellery and related articles	207	151	210	103	208	170
Manufacture of imitation jewellery and related articles	3	2	4	27	4	27
Manufacture of musical instruments	1	-	2	1	2	1
Manufacture of sports goods	73	2,647	74	2,854	84	2,245
Manufacture of games and toys	11	5	4	-	4	-
supplies	37	206	41	328	32	215
Manufacture of Handicrafts	128	28	126	17	126	17
Other manufacturing n.e.c.	531	4,750	553	4,071	538	5,108
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	354	143,985	353	125,712	311	128,064
Electric power generation, transmission and distribution	328	141,228	335	123,110	294	125,481
a) Hydal	129	12,855	129	7,505	136	9,367
b) Thermal	94	64,757	90	50,497	87	49,193
c) Coal Based	14	42,198	24	44,017	16	44,795
d) Wind	21	13,438	21	12,425	16	11,739
e) Solar	34	3,127	34	3,435	11	5,344
f) Other	36	4,853	37	5,230	28	5,042
Manufacture of gas; distribution of gaseous fuels through mains	26	2,757	18	2,602	17	2,583
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	38	179	21	163	9	157
36 - Water collection, treatment and supply	26	10	15	27	3	8
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	10	164	6	136	6	149
services	2	4	-	-	-	-
F. Construction	1,066	35,102	1,104	37,886	1,113	37,509
41 - Construction of buildings	671	22,745	675	22,206	696	21,291
42 - Civil engineering	371	11,903	397	15,222	383	15,717
43 - Specialized construction activities	24	454	32	458	34	501

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	61,276	75,771	63,470	79,596	64,573	98,983
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,320	8,250	2,470	6,903	2,504	7,045
46 - Wholesale trade, except of motor vehicles and motorcycles	14,297	40,625	15,089	47,166	15,559	59,436
47 - Retail trade, except of motor vehicles and motorcycles	44,659	26,895	45,911	25,527	46,510	32,501
H. Transportation and storage	17,825	22,917	17,160	20,221	17,685	27,505
49 - Land transport and transport via pipelines	4,082	6,097	4,387	4,801	4,789	9,265
50 - Water transport	1	-	1	-	1	6
51 - Air transport	38	144	33	85	15	75
52 - Warehousing and support activities for transportation	13,698	14,766	12,731	13,915	12,872	16,194
53 - Courier activities other than national post activities	6	1,909	8	1,420	8	1,965
I. Accommodation and food service activities	797	12,186	814	11,149	819	10,956
55 - Accommodation	249	9,870	252	9,177	251	8,843
56 - Food and beverage service activities	548	2,316	562	1,972	568	2,113
J. Information and communication	446	43,147	464	41,048	444	43,429
58 - Publishing activities	179	70	184	98	187	133
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	1,918	38	1,673	36	1,583
60 - Programming and broadcasting activities	3	4	4	6	4	2
61 - Telecommunications	114	38,388	150	38,769	123	40,955
62 - Computer programming, consultancy and related activities	78	2,474	59	250	64	435
63 - Information service activities	30	293	29	251	30	322
K. Real estate activities	65	4,755	77	4,582	85	4,428
L. Professional, scientific and technical activities	88	1,116	104	1,272	112	1,418
69 - Legal and accounting activities	21	21	21	16	21	18
71 - Architectural and engineering activities; technical testing and analysis	11	1	13	0	13	-
72 - Scientific research and development	19	959	16	1,051	16	1,049
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	16	24	24	47	26	119
75 - Veterinary activities	15	108	26	156	31	222
76 - Veterinary activities	5	3	3	1	4	11
M. Administrative and support service activities	4,279	5,191	4,775	5,344	2,431	2,964
77 - Rental and leasing activities	190	904	233	910	232	835
78 - Employment activities	1	53	2	92	3	48
79 - Travel agency, tour operator, reservation service and related activities	29	746	34	687	36	681
80 - Security and investigation activities	34	134	34	60	31	43
81 - Services to buildings and landscape activities	14	38	14	19	15	25
82 - Office administrative, office support and other business support activities	4,011	3,317	4,458	3,575	2,114	1,331
N. Education	625	4,132	647	3,606	692	3,633
O. Human health and social work activities	622	6,507	652	5,513	633	5,643
86 - Human health activities	611	6,486	644	5,511	625	5,641
87 - Residential care activities	3	21	1	1	1	1
88 - Social work activities with and without accommodation	8	1	7	1	7	1
P. Arts, entertainment and recreation	34	35	33	21	36	39
Q. Other service activities	6,489	12,525	5,378	11,635	4,867	11,068
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	9	2,291	5,658	1,920	5,661	1,938
A. Government Trusts and Non-profit Organizations	-	-	1	-	1	210
B. Private Trusts and Non-profit Organizations	9	2,291	5,657	1,920	8	1,259
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	5,652	469
VI. PERSONAL	377,301	272,102	390,176	282,251	398,064	285,895
A. Bank Employees	69,899	84,602	73,430	97,203	75,205	102,149
1) For house building	41,662	66,997	42,627	77,932	43,257	82,187
2) For transport i.e. purchase of car etc.	18,188	16,046	19,103	16,663	19,472	16,792
3) Other purposes	10,049	1,559	11,700	2,608	12,476	3,170
B. Consumer Financing	307,401	187,500	316,745	185,048	322,858	183,746
1) For house building	2,774	19,703	2,721	19,455	2,840	20,732
2) For transport i.e. purchase of car etc	40,282	24,063	38,247	20,885	37,592	19,678
3) Credit cards	3,027	124	7,857	544	10,751	759
4) Consumers durable	31,967	5,894	32,627	5,939	32,839	5,317
5) Personal loans	229,351	137,716	235,293	138,224	238,836	137,261
C) Other	1	0	1	0	1	0
VII. OTHER	5,654	2,117	8	702	8	699
Total	1,203,686	2,224,053	1,161,844	2,541,326	1,159,472	2,640,832

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,134,807	9,243,500	3,203,019	8,457,378	2,843,120	8,911,571
I. GOVERNMENT	212	983,719	170	881,579	213	821,737
A. Federal Government	138	489,288	110	581,889	141	365,242
1) Commodity Operations	46	443,699	47	556,877	-	-
2) Others	92	45,589	63	25,013	-	-
B. Provincial Governments	74	494,431	60	299,690	72	456,495
1) Commodity Operations	32	482,900	29	293,261	-	-
2) Others	42	11,531	31	6,429	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	659	950,797	573	1,038,458	578	1,160,458
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	798	6	788	6	788
Utilities	411	402,610	374	423,830	377	411,598
Transport, storage and communications	84	293,638	85	301,004	87	401,054
Manufacturing	73	10,427	50	30,526	42	33,189
Mining and Quarrying	-	-	-	-	-	-
Construction	30	14,476	14	5,739	10	5,113
Commerce and Trade	44	227,348	29	272,454	42	303,713
Others	11	1,501	15	4,117	14	5,003
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,333	491,972	1,138	271,524	1,120	260,128
Mutual Funds and AMCs	108	5,655	94	1,546	92	3,505
Insurance & Pension Funds	578	3,204	486	4,488	454	3,719
MFIs and DFIs	126	410,795	128	180,986	115	181,817
Stock Exchange & Brokerage Houses	249	14,814	197	15,700	205	18,152
Modarabas	121	5,652	92	4,538	90	5,747
Other NBFIs	151	51,853	141	64,266	164	47,188
IV. PRIVATE SECTOR (BUSINESS)	305,290	5,931,924	294,764	5,411,465	303,782	5,820,416
A. Agriculture, forestry and fishing	100,344	144,727	99,205	155,250	104,085	167,309
1. Crop and animal production, hunting and related service activities	100,166	142,858	99,040	153,697	103,925	166,050
Growing of Wheat, Rice, Sugar Cane & Cotton	76,512	74,759	74,646	75,637	78,209	84,343
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,996	3,142	1,817	2,688	1,900	2,915
Growing of other fruits, vegetables and crops	5,913	6,877	6,961	9,272	6,368	8,101
Raising of livestock and other related activities	6,296	37,102	5,629	40,377	5,618	38,436
Other agricultural support activities	9,445	20,970	9,984	25,719	11,825	32,248
Hunting, trapping and related service activities	4	8	3	5	5	8
02 - Forestry and logging	9	501	9	11	4	5
03 - Fishing and aquaculture	169	1,367	156	1,542	156	1,254
B. Mining and quarrying	808	45,112	798	49,206	794	55,375
05 - Mining of coal and lignite	57	31,223	58	29,568	66	36,825
06 - Extraction of crude petroleum and natural gas	616	11,223	603	14,001	594	13,110
07 - Mining of metal ores	15	719	22	620	25	643
08-Other mining and quarrying	117	1,934	114	5,016	104	4,793
09 - Mining support service activities	3	13	1	-	5	3
C. Manufacturing	85,008	4,066,241	76,636	3,623,732	81,159	3,972,312
10 - Manufacture of food products	18,233	836,228	15,974	716,194	18,025	886,729
11 - Manufacture of beverages	913	44,076	924	51,563	1,083	58,653
12 - Manufacture of tobacco products	475	3,579	450	1,411	439	1,477
13 - Manufacture of textiles	23,183	1,398,043	22,485	1,388,368	23,278	1,399,259
Preparation and spinning of textile fibres	7,814	471,594	7,439	477,659	7,722	466,651
Weaving of textiles	4,516	287,341	4,671	283,834	5,119	292,256
Finishing of textiles	3,542	243,344	3,525	244,819	3,523	247,110
Manufacture of knitted and crocheted fabrics	789	54,204	661	54,864	661	56,543
Manufacture of made-up textile articles, except apparel	3,215	185,883	2,932	176,501	2,942	182,809
Manufacture of carpets and rugs	94	912	84	720	73	778
Manufacture of other textiles n.e.c.	3,213	154,764	3,173	149,971	3,238	153,112
14 - Manufacture of wearing apparel	3,625	201,142	3,082	185,922	3,143	185,996
15 - Manufacture of leather and related products	1,629	44,906	1,604	42,257	1,658	43,665

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	367	7,547	332	6,725	346	6,196
Manufacture of luggage, handbags and the like, saddlery and harness	83	2,351	82	1,965	81	2,593
Manufacture of footwear	1,179	35,008	1,190	33,568	1,231	34,876
a. Leather wear	892	28,835	885	26,191	881	27,332
b. Rubber and Plastic wear	287	6,173	305	7,377	350	7,545
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	374	6,879	322	8,151	352	8,252
17 - Manufacture of paper and paper products	1,571	104,818	1,459	91,625	1,615	104,281
18 - Printing and reproduction of recorded media	818	10,921	705	15,129	761	17,741
Printing and other service activities related to printing	810	9,712	696	13,520	742	15,507
Reproduction of recorded media	8	1,209	9	1,609	19	2,234
19 - Manufacture of coke and refined petroleum products	1,249	80,271	1,407	82,378	1,491	90,400
20 - Manufacture of chemicals and chemical products	8,217	358,590	7,285	237,897	7,201	278,155
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,615	90,821	4,965	93,233	4,985	97,119
22 - Manufacture of rubber and plastics products	2,735	78,886	2,201	68,775	2,468	77,942
23 - Manufacture of other non-metallic mineral products	1,616	239,725	1,528	213,311	1,532	212,374
24 - Manufacture of basic metals	4,941	214,578	4,228	172,445	4,605	204,486
25 - Manufacture of fabricated metal products, except machinery and equipment	1,041	33,155	809	26,889	864	29,240
26 - Manufacture of computer, electronic and optical products	269	10,072	274	10,892	281	13,915
27 - Manufacture of electrical equipment	2,273	128,483	1,651	96,326	1,932	116,048
28 - Manufacture of machinery and equipment	906	23,501	735	13,384	777	19,334
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,817	90,082	1,582	52,997	1,665	68,848
30 - Manufacture of other transport equipment	643	15,564	524	12,529	563	13,359
31 - Manufacture of furniture	314	4,632	327	4,498	318	4,145
32 - Other manufacturing	2,440	44,701	2,014	35,966	2,035	39,930
Manufacture of jewellery and related articles	72	264	72	247	71	249
Manufacture of imitation jewellery and related articles	3	7	2	6	3	9
Manufacture of musical instruments	68	1,225	51	885	50	974
Manufacture of sports goods	303	5,135	236	3,851	242	3,980
Manufacture of games and toys	2	1	1	1	1	1
supplies	324	5,427	302	5,108	310	4,918
Manufacture of Handicrafts	14	20	18	40	18	21
Other manufacturing n.e.c.	1,654	32,623	1,332	25,826	1,340	29,778
33 - Repair and installation of machinery and equipment	111	2,587	101	1,590	88	964
D. Electricity, gas, steam and air conditioning supply	2,160	454,851	1,910	399,413	1,955	385,653
Electric power generation, transmission and distribution	1,944	447,262	1,730	392,795	1,794	379,624
a) Hydal	397	26,837	343	15,756	325	13,784
b) Thermal	142	105,645	129	85,854	343	86,104
c) Coal Based	67	58,609	64	68,862	68	71,392
d) Wind	164	50,566	152	47,091	146	45,312
e) Solar	79	4,591	71	5,086	65	6,783
f) Other	1,095	201,014	971	170,146	847	156,248
Manufacture of gas; distribution of gaseous fuels through mains	196	7,541	150	6,572	132	5,989
Steam and air conditioning supply	20	47	30	45	29	41
E. Water supply; sewerage, waste management and remediation activities	171	16,179	112	17,696	119	19,901
36 - Water collection, treatment and supply	30	289	26	145	26	120
37 - Sewerage	10	13	7	6	6	5
38 - Waste collection, treatment and disposal activities; materials recovery services	128	15,703	76	17,541	84	19,773
services	3	174	3	4	3	4
F. Construction	2,912	163,442	2,598	155,425	2,577	162,530
41 - Construction of buildings	1,872	127,571	1,691	120,903	1,660	125,375
42 - Civil engineering	841	32,682	791	32,037	795	34,646
43 - Specialized construction activities	199	3,189	116	2,486	122	2,509

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	70,462	419,018	75,420	380,991	76,180	410,723
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,713	31,209	2,401	19,622	2,339	20,224
46 - Wholesale trade, except of motor vehicles and motorcycles	18,681	235,571	19,562	229,259	17,455	232,419
47 - Retail trade, except of motor vehicles and motorcycles	49,068	152,238	53,457	132,110	56,386	158,080
H. Transportation and storage	7,503	96,609	6,037	96,466	5,713	96,649
49 - Land transport and transport via pipelines	4,376	56,805	3,433	51,380	3,107	51,306
50 - Water transport	78	690	67	493	68	946
51 - Air transport	129	1,615	83	1,276	84	843
52 - Warehousing and support activities for transportation	2,554	33,703	2,091	38,340	2,095	38,397
53 - Courier activities other than national post activities	366	3,796	363	4,977	359	5,158
I. Accommodation and food service activities	1,239	26,346	1,269	22,999	1,130	27,352
55 - Accommodation	319	11,529	299	10,766	245	14,678
56 - Food and beverage service activities	920	14,817	970	12,232	885	12,674
J. Information and communication	2,525	254,154	2,424	290,424	2,438	299,344
58 - Publishing activities	658	2,838	575	2,098	501	2,474
59 - Motion picture, video and television programme production, sound recording and music publishing activities	76	729	43	689	38	676
60 - Programming and broadcasting activities	73	631	46	1,745	50	1,644
61 - Telecommunications	667	235,364	867	269,162	918	277,343
62 - Computer programming, consultancy and related activities	897	10,190	736	11,605	774	12,681
63 - Information service activities	154	4,402	157	5,125	157	4,526
K. Real estate activities	702	32,906	732	29,572	708	27,100
L. Professional, scientific and technical activities	5,836	61,208	9,009	53,437	9,416	61,000
69 - Legal and accounting activities	171	988	141	850	130	971
70 - Architectural, engineering, architectural and engineering activities; technical testing and analysis	79	1,351	71	1,374	71	1,376
71 - Architectural and engineering activities; technical testing and analysis	512	4,786	407	4,245	390	3,998
72 - Scientific research and development	193	4,275	190	4,875	193	5,914
73 - Advertising and market research	1,257	5,194	1,062	4,212	1,120	5,691
74 - Other professional, scientific and technical activities	3,598	44,112	7,115	37,751	7,487	42,921
75 - Veterinary activities	26	501	23	129	25	130
M. Administrative and support service activities	4,095	52,950	3,518	45,854	3,545	46,510
77 - Rental and leasing activities	464	1,267	351	1,242	336	1,418
78 - Employment activities	43	338	35	180	35	186
79 - Travel agency, tour operator, reservation service and related activities	889	13,388	807	13,322	815	13,868
80 - Security and investigation activities	794	2,776	622	2,765	619	2,752
81 - Services to buildings and landscape activities	28	185	18	141	22	144
82 - Office administrative, office support and other business support activities	1,877	34,996	1,685	28,203	1,718	28,142
N. Education	1,512	31,678	1,314	28,879	1,343	28,641
O. Human health and social work activities	822	12,027	730	12,491	774	12,371
86 - Human health activities	801	11,999	717	12,380	759	12,149
87 - Residential care activities	2	1	1	17	1	15
88 - Social work activities with and without accommodation	19	27	12	94	14	206
P. Arts, entertainment and recreation	89	1,756	74	1,873	68	1,761
Q. Other service activities	19,102	52,721	12,978	47,758	11,778	45,885
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	177	14,045	270	11,131	257	14,187
A. Government Trusts and Non-profit Organizations	64	1,460	58	683	60	857
B. Private Trusts and Non-profit Organizations	107	12,377	163	9,972	141	12,719
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	209	49	476	56	611
VI. PERSONAL	2,827,018	870,004	2,906,020	842,590	2,537,079	833,992
A. Bank Employees	83,412	156,834	90,917	187,769	92,950	199,043
1) For house building	32,398	120,991	34,808	146,652	35,887	157,191
2) For transport i.e. purchase of car etc.	30,811	32,338	32,624	36,719	32,620	37,233
3) Other purposes	20,203	3,505	23,485	4,398	24,443	4,619
B. Consumer Financing	2,739,049	712,416	2,810,612	654,163	2,439,642	634,331
1) For house building	32,359	195,134	31,566	188,708	31,386	187,302
2) For transport i.e. purchase of car etc	294,808	313,394	250,885	251,390	244,631	231,554
3) Credit cards	1,938,878	86,429	2,009,708	102,652	1,663,076	107,027
4) Consumers durable	5,431	975	4,060	1,164	3,030	1,309
5) Personal loans	467,573	116,484	514,393	110,248	497,519	107,138
C) Other	4,557	753	4,491	659	4,487	618
VII. OTHER	118	1,039	84	630	91	654
Total	3,134,807	9,243,500	3,203,019	8,457,378	2,843,120	8,911,571

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	8	1	11	1	14
1) Official	1	8	1	11	1	14
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	492	96,470	411	443,491	402	425,052
I. GOVERNMENT	1	1,000	2	374,060	1	366,419
A. Federal Government	1	1,000	2	374,060	1	366,419
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000	2	374,060	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	198	94,893	123	68,834	127	58,063
A. Agriculture, forestry and fishing	2	1	2	5,273	2	11,024
1. Crop and animal production, hunting and related service activities	2	1	2	5,273	2	11,024
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	1	1	3	1	3
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	-	1	5,271	1	11,021
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	156	62,273	96	36,416	102	34,426
10 - Manufacture of food products	12	2,722	18	5,631	20	5,262
11 - Manufacture of beverages	2	9	4	18	3	38
12 - Manufacture of tobacco products	3	16	4	14	5	0
13 - Manufacture of textiles	36	12,401	6	468	4	320
Preparation and spinning of textile fibres	6	531	2	303	2	217
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	23	11,523	1	59	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	187	2	104	2	104
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	1	3	-	-
14 - Manufacture of wearing apparel	3	83	-	-	-	-
15 - Manufacture of leather and related products	3	83	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	10	-	-	-	-
Manufacture of footwear	2	73	-	-	-	-
a. Leather wear	2	73	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	2,203	3	660	3	10
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	1	1,000	-	-	1	-
20 - Manufacture of chemicals and chemical products	24	19,340	22	12,482	20	11,593
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,223	18	7,125	21	4,689
22 - Manufacture of rubber and plastics products	5	1,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	5	3,584	2	1,247	2	1,143
24 - Manufacture of basic metals	3	1,399	-	-	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	27	15,661	13	8,077	12	6,869
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	5	884	4	680	6	3,804
30 - Manufacture of other transport equipment	1	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	5	651	1	-	4	684
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	651	1	-	4	684
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	9	20,302	7	13,068	5	1,619
Electric power generation, transmission and distribution	6	18,977	4	11,823	2	457
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	4	15,062	3	11,251	1	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	3,914	1	571	1	457
Manufacture of gas; distribution of gaseous fuels through mains	3	1,325	3	1,245	3	1,162
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	3	201	2	140	2	120
41 - Construction of buildings	2	200	2	140	2	120
42 - Civil engineering	1	1	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	5,689	4	5,372	4	8,389
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	4,107	2	3,304	2	5,611
47 - Retail trade, except of motor vehicles and motorcycles	8	1,581	2	2,068	2	2,779
H. Transportation and storage	2	14	1	2	1	0
49 - Land transport and transport via pipelines	1	13	-	-	-	-
50 - Water transport	1	1	1	2	1	0
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,958	2	1,637	2	1,637
55 - Accommodation	2	1,958	2	1,637	2	1,637
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	5	4,223	3	6,582	3	469
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	5	4,223	3	6,582	3	469
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	7	225	6	345	6	378
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	3	204	3	309	3	333
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	2	16	1	33	1	34
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7	-	-	-	-
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	293	577	285	596	273	567
A. Bank Employees	165	444	158	465	147	439
1) For house building	61	311	53	300	49	289
2) For transport i.e. purchase of car etc.	63	116	62	147	57	132
3) Other purposes	41	17	43	19	41	18
B. Consumer Financing	128	134	127	131	126	129
1) For house building	89	119	88	116	87	114
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	1	1	1	3
Total	493	96,478	412	443,502	403	425,067

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	8	1	11	1	14
1) Official	1	8	1	11	1	14
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,915,309	8,402,780	3,902,791	8,344,343	3,536,313	8,613,623
I. GOVERNMENT	214	741,801	185	1,300,343	154	1,059,320
A. Federal Government	141	305,414	116	803,246	85	648,571
1) Commodity Operations	30	224,931	32	394,721	-	-
2) Others	111	80,483	84	408,525	-	-
B. Provincial Governments	73	436,387	69	497,097	69	410,749
1) Commodity Operations	36	424,856	34	490,271	-	-
2) Others	37	11,531	35	6,826	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	582	1,057,742	496	1,250,879	518	1,430,625
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	798	7	788	7	788
Utilities	321	431,545	283	453,014	289	440,633
Transport, storage and communications	81	282,859	80	305,958	83	432,204
Manufacturing	91	54,206	66	72,514	65	105,881
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	28	15,712	15	6,989	11	5,761
Commerce and Trade	43	206,486	29	342,695	48	375,626
Others	11	1,359	15	4,023	14	4,832
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	693	461,416	570	236,184	570	226,132
Mutual Funds and AMCs	8	5,384	5	1,268	6	3,212
Insurance & Pension Funds	165	2,500	116	3,887	115	3,365
MFIs and DFIs	135	387,095	113	159,720	105	163,413
Stock Exchange & Brokerage Houses	180	12,647	153	13,411	165	18,109
Modarabas	3	859	4	587	4	338
Other NBFIs	202	52,931	179	57,311	175	37,694
IV. PRIVATE SECTOR (BUSINESS)	1,066,925	5,360,633	1,003,171	4,777,392	1,000,993	5,114,538
A. Agriculture, forestry and fishing	765,947	330,049	711,969	351,818	709,024	391,141
1. Crop and animal production, hunting and related service activities	765,109	328,127	711,139	350,008	708,210	389,627
Growing of Wheat, Rice, Sugar Cane & Cotton	332,213	167,945	311,698	167,016	309,383	178,486
Growing of tropical, subtropical, pome and stone fruits & vegetables	36,143	12,566	26,288	10,158	23,031	9,762
Growing of other fruits, vegetables and crops	22,829	12,360	22,638	16,791	21,580	16,099
Raising of livestock and other related activities	286,910	105,433	260,210	109,017	259,797	121,426
Other agricultural support activities	87,011	29,819	90,302	47,021	94,415	63,848
Hunting, trapping and related service activities	3	4	3	5	4	5
02 - Forestry and logging	123	505	132	21	121	18
03 - Fishing and aquaculture	715	1,417	698	1,789	693	1,496
B. Mining and quarrying	753	46,550	719	45,004	717	47,893
05 - Mining of coal and lignite	51	35,410	50	32,602	58	35,762
06 - Extraction of crude petroleum and natural gas	521	9,731	516	11,540	509	11,282
07 - Mining of metal ores	15	319	18	198	21	224
08 - Other mining and quarrying	163	1,077	134	663	124	621
09 - Mining support service activities	3	13	1	-	5	3
C. Manufacturing	109,681	3,430,981	100,401	2,950,361	100,348	3,193,732
10 - Manufacture of food products	56,619	754,647	51,856	637,274	52,215	744,433
11 - Manufacture of beverages	419	17,646	396	16,851	413	17,554
12 - Manufacture of tobacco products	251	2,425	202	134	196	102
13 - Manufacture of textiles	18,655	1,180,089	17,834	1,131,422	17,197	1,148,671
Preparation and spinning of textile fibres	7,002	442,240	6,729	437,417	6,301	439,453
Weaving of textiles	3,360	248,203	3,250	245,803	3,271	256,234
Finishing of textiles	3,197	221,033	3,131	200,381	2,778	199,763
Manufacture of knitted and crocheted fabrics	445	37,281	376	39,673	375	40,905
Manufacture of made-up textile articles, except apparel	2,380	123,038	2,103	106,741	2,061	107,823
Manufacture of carpets and rugs	111	1,134	108	908	95	863
Manufacture of other textiles n.e.c.	2,160	107,159	2,137	100,498	2,316	103,631
14 - Manufacture of wearing apparel	3,822	132,877	3,527	137,269	3,366	139,436
15 - Manufacture of leather and related products	1,555	34,818	1,604	31,513	1,589	32,095

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	274	6,172	251	5,256	246	4,881
Manufacture of luggage, handbags and the like, saddlery and harness	68	1,831	65	1,454	60	1,496
Manufacture of footwear	1,213	26,815	1,288	24,803	1,283	25,718
a. Leather wear	919	20,377	990	18,507	957	18,941
b. Rubber and Plastic wear	294	6,437	298	6,296	326	6,777
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	422	5,998	376	7,417	392	7,752
17 - Manufacture of paper and paper products	1,249	73,567	1,010	60,893	1,064	72,349
18 - Printing and reproduction of recorded media	647	8,305	511	7,176	535	8,080
Printing and other service activities related to printing	640	8,136	504	7,004	517	7,248
Reproduction of recorded media	7	170	7	172	18	832
19 - Manufacture of coke and refined petroleum products	1,100	118,866	1,231	106,618	1,269	130,647
20 - Manufacture of chemicals and chemical products	5,424	292,318	4,713	169,456	4,447	185,873
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,305	51,905	2,972	53,629	3,018	52,986
22 - Manufacture of rubber and plastics products	2,061	60,408	1,725	49,748	1,827	54,565
23 - Manufacture of other non-metallic mineral products	1,416	232,855	1,361	196,635	1,328	198,221
24 - Manufacture of basic metals	4,006	169,699	3,519	143,951	3,714	164,423
25. Manufacture of fabricated metal products, except machinery and equipment	911	24,852	688	19,709	724	22,352
26 - Manufacture of computer, electronic and optical products	185	2,871	156	3,981	155	4,371
27 - Manufacture of electrical equipment	1,830	132,199	1,339	92,878	1,445	106,397
28 - Manufacture of machinery and equipment	660	13,556	583	8,554	595	9,241
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,275	61,151	1,133	28,364	1,187	40,042
30 - Manufacture of other transport equipment	459	12,171	401	9,922	403	10,924
31 - Manufacture of furniture	730	5,929	740	4,690	744	4,849
32. Other manufacturing	2,600	39,446	2,439	30,836	2,453	37,544
Manufacture of jewellery and related articles	275	330	276	259	273	331
Manufacture of imitation jewellery and related articles	6	9	6	33	6	31
Manufacture of musical instruments	69	1,225	53	886	52	974
Manufacture of sports goods	318	6,910	266	5,936	265	5,212
Manufacture of games and toys	13	6	5	1	5	1
supplies	220	3,991	185	3,187	185	2,756
Manufacture of Handicrafts	141	47	140	50	141	33
Other manufacturing n.e.c.	1,558	26,927	1,508	20,485	1,526	28,206
33 - Repair and installation of machinery and equipment	80	2,381	85	1,441	72	824
D. Electricity, gas, steam and air conditioning supply	1,229	451,580	1,105	376,242	1,050	350,346
Electric power generation, transmission and distribution	1,058	443,272	977	368,732	938	343,242
a) Hydal	163	34,450	146	19,418	155	20,242
b) Thermal	195	124,721	172	96,284	178	94,190
c) Coal Based	54	86,442	56	87,345	51	75,338
d) Wind	109	33,211	105	30,193	95	28,413
e) Solar	90	6,058	86	6,446	59	9,069
f) Other	447	158,389	412	129,046	400	115,988
Manufacture of gas; distribution of gaseous fuels through mains	159	8,279	117	7,482	100	7,076
Steam and air conditioning supply	12	29	11	28	12	28
E. Water supply; sewerage, waste management and remediation activities	171	12,451	111	13,746	103	12,879
36 - Water collection, treatment and supply	51	63	39	57	28	44
37 - Sewerage	10	13	7	6	6	5
38 - Waste collection, treatment and disposal activities; materials recovery services	108	12,370	65	13,683	69	12,830
services	2	4	-	-	-	-
F. Construction	3,022	137,853	2,838	135,028	2,867	147,450
41 - Construction of buildings	1,923	103,099	1,783	96,452	1,802	104,055
42 - Civil engineering	983	33,270	935	37,210	936	41,954
43 - Specialized construction activities	116	1,485	120	1,366	129	1,441

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	121,773	383,796	127,052	353,468	131,054	403,102
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,264	33,395	4,306	23,795	4,273	24,546
46 - Wholesale trade, except of motor vehicles and motorcycles	28,125	213,938	27,284	211,859	27,577	232,665
47 - Retail trade, except of motor vehicles and motorcycles	89,384	136,462	95,462	117,815	99,204	145,891
H. Transportation and storage	21,466	89,623	20,299	86,045	20,812	93,887
49 - Land transport and transport via pipelines	6,332	49,257	6,264	44,778	6,590	49,681
50 - Water transport	53	110	44	163	45	166
51 - Air transport	61	1,481	48	995	40	584
52 - Warehousing and support activities for transportation	14,872	34,614	13,786	36,239	13,982	38,873
53 - Courier activities other than national post activities	148	4,162	157	3,870	155	4,583
I. Accommodation and food service activities	1,695	30,141	1,636	25,705	1,572	29,746
55 - Accommodation	484	19,059	472	17,898	417	21,537
56 - Food and beverage service activities	1,211	11,082	1,164	7,808	1,155	8,209
J. Information and communication	1,929	226,893	1,936	249,057	1,881	248,463
58 - Publishing activities	466	1,954	405	1,431	414	1,907
59 - Motion picture, video and television programme production, sound recording and music publishing activities	80	2,543	81	2,362	74	2,258
60 - Programming and broadcasting activities	67	345	43	1,080	48	1,003
61 - Telecommunications	560	211,858	767	233,643	694	231,605
62 - Computer programming, consultancy and related activities	650	8,223	543	8,440	554	9,562
63 - Information service activities	106	1,969	97	2,100	97	2,127
K. Real estate activities	496	22,580	560	19,606	521	21,571
L. Professional, scientific and technical activities	4,913	53,734	8,204	45,956	8,639	52,965
69 - Legal and accounting activities	80	503	74	455	68	587
71 - Architectural and engineering activities; technical testing and analysis	19	702	15	583	14	610
72 - Scientific research and development	262	4,675	233	5,038	218	4,847
73 - Advertising and market research	50	3,004	36	2,585	41	2,699
74 - Other professional, scientific and technical activities	1,042	3,846	873	3,029	945	3,104
75 - Veterinary activities	3,439	40,533	6,956	34,208	7,333	41,048
76 - Other professional, scientific and technical activities	21	471	17	58	20	70
M. Administrative and support service activities	6,930	51,212	7,191	43,776	4,898	41,373
77 - Rental and leasing activities	328	1,547	354	1,579	361	1,752
78 - Employment activities	20	157	22	153	22	117
79 - Travel agency, tour operator, reservation service and related activities	695	12,775	662	12,593	688	12,497
80 - Security and investigation activities	209	2,277	168	2,061	156	2,007
81 - Services to buildings and landscape activities	37	219	29	134	34	146
82 - Office administrative, office support and other business support activities	5,641	34,238	5,956	27,256	3,637	24,854
N. Education	1,355	23,787	1,266	20,551	1,329	21,137
O. Human health and social work activities	1,156	11,661	1,114	11,183	1,115	11,290
86 - Human health activities	1,124	11,611	1,094	11,087	1,093	11,082
87 - Residential care activities	5	22	1	1	1	1
88 - Social work activities with and without accommodation	27	28	19	95	21	207
P. Arts, entertainment and recreation	85	475	84	449	92	813
Q. Other service activities	24,324	57,267	16,686	49,397	14,971	46,752
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	116	12,656	5,767	9,661	5,779	12,257
A. Government Trusts and Non-profit Organizations	36	1,264	36	607	40	1,036
B. Private Trusts and Non-profit Organizations	75	11,192	5,728	8,675	84	10,364
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5	200	3	379	5,655	857
VI. PERSONAL	2,841,125	766,414	2,892,593	769,180	2,528,290	770,050
A. Bank Employees	134,791	198,090	143,535	231,911	146,691	243,990
1) For house building	66,194	153,949	68,632	182,066	69,921	192,968
2) For transport i.e. purchase of car etc.	41,085	39,531	43,323	43,524	43,654	43,997
3) Other purposes	27,512	4,611	31,580	6,321	33,116	7,025
B. Consumer Financing	2,701,794	567,572	2,744,586	536,613	2,377,131	525,444
1) For house building	15,443	86,535	15,267	82,892	15,361	83,086
2) For transport i.e. purchase of car etc	182,550	150,356	157,587	119,174	146,189	108,901
3) Credit cards	1,799,932	80,199	1,819,630	90,962	1,478,718	94,831
4) Consumers durable	32,675	6,273	33,486	6,523	33,049	5,995
5) Personal loans	671,194	244,209	718,616	237,062	703,814	232,632
C) Other	4,540	752	4,472	657	4,468	616
VII. OTHER	5,654	2,117	9	703	9	702
Total	3,915,310	8,402,788	3,902,792	8,344,354	3,536,314	8,613,637

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832
I. GOVERNMENT	52	471,157	45	426,311	146	405,157
A. Federal Government	34	255,154	31	242,032	78	196,719
1) Commodity Operations	25	253,061	23	240,015	-	-
2) Others	9	2,093	8	2,017	-	-
B. Provincial Governments	18	216,003	14	184,279	68	208,438
1) Commodity Operations	10	215,972	13	184,228	-	-
2) Others	8	31	1	51	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	190	292,622	217	311,542	167	383,216
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	7	11	3	10
Utilities	136	117,074	133	136,031	114	131,713
Transport, storage and communications	30	115,237	36	124,576	37	166,207
Manufacturing	5	3	7	23	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	7	2,698	4	2,073	3	1,851
Commerce and Trade	4	56,969	4	48,249	6	82,964
Others	1	627	26	580	4	471
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	755	52,850	675	59,457	644	72,515
Mutual Funds and AMC's	102	271	91	278	88	293
Insurance & Pension Funds	423	759	371	695	340	593
MFIs and DFIs	3	36,053	26	33,172	27	33,161
Stock Exchange & Brokerage Houses	83	3,183	57	3,299	54	1,615
Modarabas	120	5,010	90	4,168	88	5,626
Other NBFIs	24	7,574	40	17,845	47	31,227
IV. PRIVATE SECTOR (BUSINESS)	59,004	1,963,626	57,413	1,940,266	58,368	2,148,018
A. Agriculture, forestry and fishing	4,211	19,506	4,827	22,593	5,738	25,701
1. Crop and animal production, hunting and related service activities	4,197	19,368	4,813	22,421	5,729	25,513
Growing of Wheat, Rice, Sugar Cane & Cotton	829	1,515	883	1,975	1,046	2,262
Growing of tropical, subtropical, pome and stone fruits & vegetables	41	293	75	174	93	279
Growing of other fruits, vegetables and crops	184	548	157	366	185	518
Raising of livestock and other related activities	1,007	9,778	1,020	11,308	1,120	11,287
Other agricultural support activities	2,135	7,229	2,678	8,597	3,284	11,165
Hunting, trapping and related service activities	1	5	-	-	1	2
02 - Forestry and logging	5	11	3	7	1	2
03 - Fishing and aquaculture	9	126	11	165	8	186
B. Mining and quarrying	205	17,348	218	24,746	211	31,426
05 - Mining of coal and lignite	22	10,207	25	11,440	26	19,015
06 - Extraction of crude petroleum and natural gas	150	5,641	142	8,387	140	7,729
07 - Mining of metal ores	1	400	5	422	5	419
08-Other mining and quarrying	31	1,087	45	4,487	39	4,253
09 - Mining support service activities	1	13	1	10	1	9
C. Manufacturing	31,958	1,403,814	29,248	1,364,965	31,746	1,558,836
10 - Manufacture of food products	6,814	274,621	6,039	252,905	7,103	342,922
11 - Manufacture of beverages	583	28,780	616	36,758	752	43,473
12 - Manufacture of tobacco products	449	1,216	426	1,323	414	1,406
13 - Manufacture of textiles	8,178	437,934	8,349	472,448	8,814	488,438
Preparation and spinning of textile fibres	2,484	114,069	2,343	134,227	2,621	138,749
Weaving of textiles	1,831	80,498	2,119	82,846	2,383	87,948
Finishing of textiles	1,022	82,050	1,072	92,651	1,128	95,561
Manufacture of knitted and crocheted fabrics	388	18,143	327	16,187	323	16,444
Manufacture of made-up textile articles, except apparel	1,100	81,788	1,089	82,607	1,044	86,613
Manufacture of carpets and rugs	36	266	34	241	31	330
Manufacture of other textiles n.e.c.	1,317	61,122	1,365	63,690	1,284	62,792
14 - Manufacture of wearing apparel	1,284	99,574	1,059	77,952	1,127	82,155
15 - Manufacture of leather and related products	518	14,774	436	15,373	494	16,698

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	143	2,051	127	2,054	141	2,006
Manufacture of luggage, handbags and the like, saddlery and harness	30	700	31	622	36	1,274
Manufacture of footwear	345	12,023	278	12,697	317	13,417
a. Leather wear	321	11,249	236	10,780	259	11,877
b. Rubber and Plastic wear	24	775	42	1,918	58	1,540
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	84	1,279	82	1,509	98	1,514
17 - Manufacture of paper and paper products	427	38,958	560	36,543	657	39,443
18 - Printing and reproduction of recorded media	325	6,776	358	11,486	386	13,151
Printing and other service activities related to printing	322	5,725	354	10,037	382	11,735
Reproduction of recorded media	3	1,051	4	1,449	4	1,416
19 - Manufacture of coke and refined petroleum products	204	21,793	234	23,987	290	25,306
20 - Manufacture of chemicals and chemical products	3,928	117,711	3,596	103,864	3,655	128,974
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,592	48,968	2,246	57,787	2,183	60,459
22 - Manufacture of rubber and plastics products	1,066	29,106	881	28,868	1,015	33,425
23 - Manufacture of other non-metallic mineral products	666	81,229	622	88,863	614	87,538
24 - Manufacture of basic metals	1,397	77,215	1,107	57,080	1,237	71,920
25 - Manufacture of fabricated metal products, except machinery and equipment	205	9,606	193	8,489	212	8,908
26 - Manufacture of computer, electronic and optical products	106	7,352	145	7,888	153	10,520
27 - Manufacture of electrical equipment	879	38,777	592	26,616	777	35,642
28 - Manufacture of machinery and equipment	367	10,281	269	5,504	302	10,831
29 - Manufacture of motor vehicles, trailers and semi-trailers	735	39,537	628	33,464	656	41,715
30 - Manufacture of other transport equipment	189	3,428	125	2,625	162	2,493
31 - Manufacture of furniture	95	1,000	79	955	45	914
32 - Other manufacturing	836	13,696	590	12,530	584	10,852
Manufacture of jewellery and related articles	4	85	6	91	6	88
Manufacture of imitation jewellery and related articles	-	-	-	-	1	5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	58	872	44	770	61	1,013
Manufacture of games and toys	-	-	-	-	-	-
supplies	141	1,641	158	2,248	157	2,377
Manufacture of Handicrafts	1	0	4	8	3	4
Other manufacturing n.e.c.	632	11,097	378	9,413	356	7,364
33 - Repair and installation of machinery and equipment	31	206	16	149	16	139
D. Electricity, gas, steam and air conditioning supply	1,294	167,558	1,165	161,950	1,221	164,990
Electric power generation, transmission and distribution	1,220	164,195	1,092	158,995	1,152	162,320
a) Hydal	363	5,242	326	3,843	306	2,908
b) Thermal	41	45,681	47	40,067	252	41,107
c) Coal Based	31	29,427	35	36,786	34	40,848
d) Wind	76	30,793	68	29,323	67	28,638
e) Solar	23	1,660	19	2,075	17	3,058
f) Other	686	51,391	597	46,901	476	45,760
Manufacture of gas; distribution of gaseous fuels through mains	66	3,345	54	2,937	52	2,657
Steam and air conditioning supply	8	18	19	18	17	13
E. Water supply; sewerage, waste management and remediation activities	38	3,907	22	4,113	25	7,179
36 - Water collection, treatment and supply	5	237	2	115	1	84
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	30	3,497	17	3,994	21	7,092
services	3	174	3	4	3	4
F. Construction	959	60,892	866	58,424	825	52,709
41 - Construction of buildings	622	47,417	585	46,797	556	42,730
42 - Civil engineering	230	11,316	253	10,049	242	8,410
43 - Specialized construction activities	107	2,158	28	1,577	27	1,569

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	9,976	116,681	11,842	112,490	9,703	114,994
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	769	6,063	565	2,730	570	2,723
46 - Wholesale trade, except of motor vehicles and motorcycles	4,856	66,366	7,369	67,871	5,439	64,801
47 - Retail trade, except of motor vehicles and motorcycles	4,351	44,252	3,908	41,889	3,694	47,469
H. Transportation and storage	3,864	29,917	2,899	30,644	2,587	30,267
49 - Land transport and transport via pipelines	2,127	13,659	1,556	11,403	1,306	10,890
50 - Water transport	27	582	25	332	25	786
51 - Air transport	106	278	68	366	59	334
52 - Warehousing and support activities for transportation	1,380	13,855	1,036	16,016	985	15,718
53 - Courier activities other than national post activities	224	1,543	214	2,526	212	2,539
I. Accommodation and food service activities	343	10,348	449	10,079	379	10,198
55 - Accommodation	86	4,297	81	3,683	81	3,621
56 - Food and beverage service activities	257	6,051	368	6,396	298	6,577
J. Information and communication	1,047	74,632	955	88,998	1,004	94,781
58 - Publishing activities	371	954	354	765	274	700
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	9	290	7	671	6	643
61 - Telecommunications	226	66,117	253	80,871	350	87,162
62 - Computer programming, consultancy and related activities	325	4,441	252	3,415	284	3,553
63 - Information service activities	116	2,830	89	3,276	90	2,721
K. Real estate activities	271	15,081	249	14,548	272	9,957
L. Professional, scientific and technical activities	1,018	8,814	915	9,098	895	9,832
69 - Legal and accounting activities	112	506	88	412	83	402
71 - Architectural and engineering activities; technical testing and analysis	73	654	71	795	72	776
72 - Scientific research and development	272	1,274	193	567	191	532
73 - Advertising and market research	144	1,271	155	2,290	153	3,215
74 - Other professional, scientific and technical activities	233	1,387	214	1,263	202	2,741
75 - Veterinary activities	174	3,687	185	3,699	185	2,095
76 - Veterinary activities	10	34	9	73	9	71
M. Administrative and support service activities	1,445	6,937	1,102	7,422	1,078	8,101
77 - Rental and leasing activities	326	623	230	573	207	501
78 - Employment activities	24	235	15	119	16	117
79 - Travel agency, tour operator, reservation service and related activities	223	1,360	179	1,416	163	2,052
80 - Security and investigation activities	619	634	488	765	494	788
81 - Services to buildings and landscape activities	5	4	3	26	3	23
82 - Office administrative, office support and other business support activities	248	4,082	187	4,522	195	4,619
N. Education	782	12,024	695	11,935	706	11,137
O. Human health and social work activities	288	6,874	268	6,821	292	6,724
86 - Human health activities	288	6,874	267	6,804	291	6,708
87 - Residential care activities	-	-	1	17	1	15
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	38	1,315	23	1,445	12	987
Q. Other service activities	1,267	7,979	1,670	9,996	1,674	10,200
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	70	3,681	161	3,390	139	3,867
A. Government Trusts and Non-profit Organizations	28	196	23	76	21	31
B. Private Trusts and Non-profit Organizations	41	3,476	92	3,217	65	3,614
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	9	46	97	53	223
VI. PERSONAL	363,487	376,269	403,888	356,257	407,126	350,405
A. Bank Employees	18,685	43,789	20,970	53,526	21,611	57,641
1) For house building	7,927	34,350	8,856	42,817	9,272	46,699
2) For transport i.e. purchase of car etc.	7,977	8,969	8,466	10,004	8,495	10,161
3) Other purposes	2,781	470	3,648	704	3,844	781
B. Consumer Financing	344,784	332,478	382,898	302,729	385,495	292,761
1) For house building	19,779	128,422	19,108	125,388	18,952	125,062
2) For transport i.e. purchase of car etc	152,571	187,115	131,576	153,116	136,065	142,345
3) Credit cards	141,973	6,354	197,935	12,234	195,109	12,955
4) Consumers durable	4,723	596	3,201	580	2,820	631
5) Personal loans	25,738	9,992	31,078	11,411	32,549	11,768
C) Other	18	2	20	2	20	2
VII. OTHER	118	1,039	84	630	91	654
Total	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832

* Commodity Operations would be available in Table 3.11 from December,2023 onward

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	14	1	14
1) Official	-	-	-	-	-	-	1	14	1	14
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,509,955	2,003,611	340,245	150,868	12,684	41,371	140,610	9,781,606	4,002,904	11,972,455
I. GOVERNMENT	-	-	-	-	-	-	300	1,464,477	300	1,464,477
A. Federal Government	-	-	-	-	-	-	163	845,289	163	845,289
B. Provincial Governments	-	-	-	-	-	-	137	619,187	137	619,187
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	685	1,813,841	685	1,813,841
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	10	799	10	799
Utilities	-	-	-	-	-	-	403	572,345	403	572,345
Transport, storage and communications	-	-	-	-	-	-	120	598,411	120	598,411
Manufacturing	-	-	-	-	-	-	65	105,881	65	105,881
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	14	7,613	14	7,613
Commerce and Trade	-	-	-	-	-	-	54	438,590	54	438,590
Others	-	-	-	-	-	-	18	5,303	18	5,303
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,214	298,647	1,214	298,647
Mutual Funds and AMCs	-	-	-	-	-	-	94	3,505	94	3,505
Insurance & Pension Funds	-	-	-	-	-	-	455	3,958	455	3,958
MFIs and DFIs	-	-	-	-	-	-	132	196,574	132	196,574
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	219	19,724	219	19,724
Madarakas	-	-	-	-	-	-	92	5,964	92	5,964
Other NBFIs	-	-	-	-	-	-	222	68,921	222	68,921
IV. PRIVATE SECTOR (BUSINESS)	877,206	1,022,719	40,514	30,278	9,764	21,684	131,877	6,187,875	1,059,361	7,262,556
A. Agriculture, forestry and fishing	672,775	328,801	27,851	13,976	8,768	7,224	5,368	66,841	714,762	416,842
I. Crop and animal production, hunting and related service activities	672,002	328,130	27,830	13,966	8,756	7,215	5,351	65,828	713,939	415,140
Growing of Wheat, Rice, Sugar Cane & Cotton	296,742	167,123	5,126	3,925	6,049	6,240	2,512	3,459	310,429	180,748
Growing of tropical, subtropical, pome- and stone fruits & vegetables	22,244	9,265	700	324	27	88	153	363	23,124	10,041
Growing of other fruits, vegetables and crops	20,919	14,975	385	323	17	23	444	1,297	21,765	16,617
Raising of livestock and other related activities	238,564	92,886	18,666	6,341	2,176	84	1,511	33,403	260,917	132,714
Other agricultural support activities	93,528	43,874	2,953	3,052	487	780	731	27,306	97,699	75,013
Hunting, trapping and related service activities	5	8	-	-	-	-	-	-	5	8
02 - Forestry and logging	122	20	-	-	-	-	-	-	122	20
03 - Fishing and aquaculture	651	650	21	10	12	9	17	1,013	701	1,682
B. Mining and quarrying	215	5,702	-	-	3	7	710	77,609	928	78,318
05 - Mining of coal and lignite	15	4,976	-	-	1	-	48	49,801	84	54,778
06 - Extraction of crude petroleum and natural gas	78	353	-	-	-	-	571	18,658	649	19,011
07 - Mining of metal ores	11	81	-	-	-	-	15	562	26	643
08-Other mining and quarrying	85	279	-	-	2	7	76	4,588	163	4,873
09 - Mining support service activities	6	13	-	-	-	-	-	-	6	13
C. Manufacturing	49,484	390,872	3,489	3,602	366	7,568	78,755	4,350,526	132,094	4,752,567
10 - Manufacture of food products	39,217	112,455	2,708	1,387	109	2,771	17,284	970,742	59,318	1,087,355
11 - Manufacture of beverages	129	2,017	-	-	4	24	1,032	58,986	1,165	61,027
12 - Manufacture of tobacco products	163	37	4	1	-	-	443	1,470	610	1,508
13 - Manufacture of textiles	2,369	113,465	136	499	43	1,097	23,463	1,522,048	26,011	1,637,109
Preparation and spinning of textile fibres	994	63,813	6	7	-	-	7,922	514,383	8,922	578,202
Weaving of textiles	446	11,876	39	107	7	53	5,162	332,145	5,654	344,182
Finishing of textiles	294	29,411	15	75	3	9	3,594	265,830	3,906	295,325
Manufacture of knitted and crocheted fabrics	77	595	8	34	3	38	610	56,063	698	57,249
Manufacture of made-up textile articles, except apparel	166	4,512	21	217	3	966	2,915	188,741	3,185	194,435
Manufacture of carpets and rugs	46	82	10	1	2	0	68	1,109	126	1,193
Manufacture of other textiles n.e.c.	346	3,176	37	58	25	31	3,192	163,157	3,600	166,423
14 - Manufacture of wearing apparel	1,266	29,705	310	195	46	15	2,871	191,675	4,493	221,991
15 - Manufacture of leather and related products	438	1,277	66	508	7	22	1,572	46,984	2,083	48,792

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	38	89	14	462	3	22	332	6,315	387	6,887
Manufacture of luggage, handbags and the like, saddlery and harness	23	143	2	8	-	-	71	2,619	96	2,770
Manufacture of footwear	377	1,046	50	38	4	0	1,169	38,051	1,600	39,135
a. Leather wear	349	627	46	16	4	0	817	30,175	1,216	30,818
b. Rubber and Plastic wear	28	419	4	22	-	-	352	7,876	384	8,317
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	138	345	8	8	4	1	340	8,912	490	9,266
17 - Manufacture of paper and paper products	180	2,427	3	21	5	24	1,533	109,320	1,721	111,791
18 - Printing and reproduction of recorded media	239	1,100	15	275	1	12	666	19,844	921	21,231
Printing and other service activities related to printing	236	1,094	15	275	-	-	648	17,615	899	18,983
Reproduction of recorded media	3	7	-	-	1	12	18	2,229	22	2,248
19 - Manufacture of coke and refined petroleum products	85	59,684	-	-	-	-	1,474	96,269	1,559	155,953
20 - Manufacture of chemicals and chemical products	821	8,355	50	154	22	24	7,299	306,314	8,102	314,847
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	178	817	8	44	6	1,885	5,009	110,608	5,201	113,445
22 - Manufacture of rubber and plastic products	489	2,844	17	72	13	10	2,323	85,064	2,842	87,990
23 - Manufacture of other non-metallic mineral products	291	7,199	4	9	24	791	1,623	277,760	1,942	285,759
24 - Manufacture of basic metals	701	25,112	4	34	25	813	4,221	210,383	4,951	236,343
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,474	3	1	1	1	729	28,784	936	31,260
26 - Manufacture of computer, electronic and optical products	61	228	-	-	-	-	247	14,663	308	14,981
27 - Manufacture of electrical equipment	243	10,872	11	86	18	31	1,950	131,050	2,222	142,039
28 - Manufacture of machinery and equipment	227	582	8	35	1	6	661	19,450	897	20,073
29 - Manufacture of motor vehicles, trailers and semi-trailers	172	2,275	4	48	1	1	1,666	79,432	1,843	81,757
30 - Manufacture of other transport equipment	65	272	1	0	-	-	499	13,146	565	13,418
31 - Manufacture of furniture	458	535	15	64	11	11	305	5,153	789	5,763
32 - Other manufacturing	1,296	7,716	114	159	25	29	1,602	40,493	3,037	48,396
Manufacture of jewellery and related articles	250	209	6	3	2	0	21	206	279	419
Manufacture of imitation jewellery and related articles	4	30	1	0	1	-	1	5	7	36
Manufacture of musical instruments	1	1	-	-	1	-	50	974	52	974
Manufacture of sports goods	106	2,152	1	7	1	-	218	4,066	326	6,225
Manufacture of games and toys	2	-	-	-	1	-	2	1	5	1
Manufacture of medical and dental instruments and supplies	124	637	7	43	-	-	211	4,453	342	5,133
Manufacture of Handicrafts	73	22	68	10	1	0	2	6	144	38
Other manufacturing n.e.c.	736	4,665	31	95	18	28	1,097	30,782	1,882	35,570
33 - Repair and installation of machinery and equipment	55	79	-	-	-	-	33	884	88	964
D. Electricity, gas, steam and air conditioning supply	3	52	-	-	-	-	2,268	515,284	2,271	515,336
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,090	505,562	2,090	505,562
a) Hydel	-	-	-	-	-	-	461	23,151	461	23,151
b) Thermal	-	-	-	-	-	-	430	135,298	430	135,298
c) Coal Based	-	-	-	-	-	-	85	116,187	85	116,187
d) Wind	-	-	-	-	-	-	162	57,082	162	57,082
e) Solar	-	-	-	-	-	-	76	12,127	76	12,127
f) Other	-	-	-	-	-	-	876	161,748	876	161,748
Manufacture of gas, distribution of gaseous fuels through mains	3	52	-	-	-	-	149	9,681	152	9,733
Steam and air conditioning supply	-	-	-	-	-	-	29	41	29	41
E. Water supply; sewerage, waste management and remediation activities	55	8,470	1	1,266	-	-	72	10,322	128	20,058
36 - Water collection, treatment and supply	13	24	-	-	-	-	16	104	29	128
37 - Sewerage	6	5	-	-	-	-	-	-	6	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	8,437	1	1,266	-	-	55	10,218	90	19,921
39 - Remediation activities and other waste management services	2	3	-	-	-	-	1	0	3	4
F. Construction	1,541	18,705	41	399	17	3,137	2,093	177,918	3,692	200,159
41 - Construction of buildings	988	15,794	33	327	17	3,137	1,320	127,527	2,358	146,785
42 - Civil engineering	471	2,407	4	65	-	-	703	47,892	1,178	50,364
43 - Specialized construction activities	82	504	4	6	-	-	70	2,500	156	3,010

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	109,444	170,259	5,293	5,049	515	929	25,905	341,838	140,757	518,095
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,401	10,489	78	80	20	20	1,344	16,681	4,843	27,269
46 - Wholesale trade, except of motor vehicles and motorcycles	25,051	103,741	498	2,095	63	679	7,404	190,951	33,016	297,466
47 - Retail trade, except of motor vehicles and motorcycles	80,992	56,029	4,717	2,874	432	230	16,757	134,227	102,888	193,360
H. Transportation and storage	17,899	33,670	1,036	1,154	7	50	4,457	89,281	23,399	124,155
49 - Land transport and transport via pipelines	5,264	15,768	127	292	4	8	2,401	44,583	7,896	66,571
50 - Water transport	5	69	1	1	-	-	64	853	70	953
51 - Air transport	10	17	-	-	-	-	89	901	99	918
52 - Warehousing and support activities for transportation	12,493	15,778	908	861	3	42	1,563	37,909	14,967	54,591
53 - Courier activities other than national post activities	27	2,039	-	-	-	-	340	5,084	367	7,123
I. Accommodation and food service activities	1,150	5,875	77	199	23	71	701	33,800	1,951	39,945
55 - Accommodation	254	2,969	10	12	17	70	217	22,107	498	25,158
56 - Food and beverage service activities	896	2,905	67	187	6	1	484	11,693	1,453	14,766
J. Information and communication	546	1,281	43	45	4	1	2,292	341,915	2,885	343,243
58 - Publishing activities	231	376	11	3	4	1	442	2,228	688	2,607
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	12	4	2	-	-	42	2,244	74	2,258
60 - Programming and broadcasting activities	4	5	-	-	-	-	50	1,641	54	1,646
61 - Telecommunications	69	171	8	10	-	-	967	318,586	1,044	318,767
62 - Computer programming, consultancy and related activities	172	534	15	19	-	-	651	12,563	838	13,116
63 - Information service activities	42	183	5	12	-	-	140	4,653	187	4,848
K. Real estate activities	220	1,849	14	121	5	1,501	554	28,056	793	31,528
L. Professional, scientific and technical activities	6,626	13,112	270	479	8	1,007	2,630	48,199	9,534	62,797
69 - Legal and accounting activities	50	115	1	6	-	-	100	869	151	969
70 - Activities of head offices; management consultancy activities	8	56	-	-	-	-	78	1,331	86	1,387
71 - Architectural and engineering activities; technical testing and analysis	89	401	12	27	6	1,006	302	3,945	409	5,379
72 - Scientific research and development	10	75	1	2	2	1	181	5,837	194	5,914
73 - Advertising and market research	118	317	6	22	-	-	1,023	5,505	1,147	5,845
74 - Other professional, scientific and technical activities	6,335	12,072	250	423	-	-	933	30,647	7,518	43,142
75 - Veterinary activities	16	77	-	-	-	-	13	64	29	141
M. Administrative and support service activities	2,673	6,128	88	182	15	4	3,290	43,160	5,976	49,474
77 - Rental and leasing activities	136	269	4	13	-	-	428	1,970	568	2,253
78 - Employment activities	7	44	-	-	-	-	31	191	38	234
79 - Travel agency, tour operator, reservation service and related activities	234	1,078	5	28	1	0	611	13,443	851	14,549
80 - Security and investigation activities	19	420	3	2	-	-	628	2,372	650	2,795
81 - Services to buildings and landscape activities	12	114	2	5	13	3	110	67	37	169
82 - Office administrative, office support and other business support activities	2,265	4,203	74	134	1	0	1,492	25,136	3,832	29,474
N. Education	520	1,707	230	811	12	12	1,273	29,745	2,035	32,274
O. Human health and social work activities	684	2,223	110	113	10	27	603	15,650	1,407	18,013
86 - Human health activities	676	2,220	106	111	9	27	593	15,432	1,384	17,790
87 - Residential care activities	1	1	-	-	-	-	1	15	2	17
88 - Social work activities with and without accommodation	7	2	4	2	1	0	9	203	21	207
P. Arts, entertainment and recreation	38	111	21	29	-	-	45	1,660	104	1,800
Q. Other service activities	13,333	33,903	1,950	2,853	11	146	1,351	20,050	16,645	56,952
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,918	16,124	5,918	16,124
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	61	1,067	61	1,067
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	149	13,977	149	13,977
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,708	1,080	5,708	1,080
VI. PERSONAL	2,632,670	980,203	299,826	120,564	2,920	19,687	-	2,935,416	1,120,454	4,055,870
A. Bank Employees	135,388	250,089	32,914	51,542	-	-	-	168,302	301,631	469,941
1) For house building	65,986	208,026	13,207	31,641	-	-	-	79,193	238,667	347,859
2) For transport i.e. purchase of car etc.	36,163	34,979	15,986	19,178	-	-	-	52,149	54,158	106,307
3) Other purposes	33,239	7,083	3,721	723	-	-	-	36,960	7,806	44,766
B. Consumer Financing	2,492,826	729,516	266,880	69,003	2,920	19,687	-	2,762,626	818,206	3,580,832
1) For house building	26,787	161,139	4,819	20,633	2,707	19,335	-	243,313	208,148	451,461
2) For transport i.e. purchase of car etc	258,920	230,488	23,142	20,441	192	318	-	282,254	251,246	533,500
3) Credit cards	1,516,663	98,199	157,164	9,587	-	-	-	1,673,827	107,786	2,381,614
4) Consumers durable	23,014	5,261	12,852	1,360	3	5	-	35,869	6,626	42,495
5) Personal loans	667,442	227,388	68,903	16,983	18	29	-	736,363	244,400	980,763
C) Other	4,456	599	32	20	-	-	-	4,488	618	5,106
VII. OTHER	79	688	5	25	-	-	16	643	100	1,356
Total	3,509,955	2,683,611	340,345	150,868	12,684	41,371	140,811	9,781,629	4,082,995	11,972,624

* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Sep-23		Dec-23							Total
	Total	Total	Securities, Shares & Other		Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
			Precious Metals	Financial Instruments								
00.00	553,797	858,241	28,740	7,180	265,845	123,179	232,955	39,801	169,397	12,516	879,613	
01.00*	7,622	9,942	-	206	2,386	1,799	3,086	1,144	2,583	-	11,204	
02.00*	163,233	194,231	-	1,247	78,469	57,663	16,185	14,862	6,066	150	174,642	
03.00*	263,131	331,640	122	1,065	137,031	68,705	89,434	23,548	28,807	436	349,149	
04.00*	237,394	206,218	286	703	57,697	54,001	56,664	14,049	17,199	10	200,608	
05.00*	412,262	364,812	135	454	69,060	73,088	189,802	15,133	19,979	4,589	372,241	
06.00*	54,260	71,162	1,813	487	32,457	13,431	6,345	6,790	7,024	474	68,821	
07.00*	44,941	117,152	-	594	15,234	12,911	51,747	372	15,112	3	95,972	
08.00*	46,604	132,757	-	293	14,804	6,038	1,709	5,209	10,818	1	38,872	
08.25	7,128	396,610	-	-	1,536	4	58	1	366,819	0	368,418	
08.50	4,642	1,987	-	-	1,173	37	241	37	214	-	2,234	
08.75	5,777	488	-	-	-	58	26	7	229	-	299	
09.00	23,696	12,577	-	-	5,183	2,541	1,744	2,331	12,901	1,183	25,883	
09.25	53,934	2,623	-	-	222	266	137	2	0	2	629	
09.50	76,035	1,692	-	50	132	154	196	20	2,079	0	2,632	
09.75	50,029	719	-	-	627	521	249	469	27	5	1,897	
10.00	414,224	56,822	-	41	5,340	3,308	3,210	1,535	13,146	0	26,580	
10.25	8,530	886	-	-	-	13,143	375	22	-	1	13,541	
10.50	8,029	1,205	-	-	10,247	152	127	383	16	-	10,925	
10.75	55,151	41,659	-	-	207	283	503	3	37,978	3	38,977	
11.00	128,494	16,029	-	-	427	13,185	3,560	149	32,137	75	49,533	
11.25	28,517	1,099	-	-	-	1,956	121	3	143	38	2,260	
11.50	33,069	116,157	-	-	11,199	1,394	1,165	6	136,921	1	150,686	
11.75	13,258	2,618	-	-	17	9,855	153	28	4	1	10,057	
12.00	36,827	21,721	-	-	3,929	1,447	21,347	224	1,044	208	28,199	
12.25	9,185	2,291	-	-	0	482	350	60	10,596	1	11,488	
12.50	8,983	2,841	-	2	334	7,953	1,363	35	9,332	-	19,020	
12.75	11,683	3,558	-	-	169	2,089	582	921	21,063	0	24,824	
13.00	88,469	21,729	543	-	4,890	2,195	16,082	14	260	123	24,107	
13.25	77,515	67,762	-	70	159	66,911	662	23	1	4	67,830	
13.50	14,674	5,432	-	-	11,590	10,532	1,693	340	927	0	25,082	
13.75	29,399	53,858	-	-	63,937	3,103	458	58	50	0	67,607	
14.00	71,015	22,385	8,866	0	6,807	14,397	3,014	1	43,120	43	76,250	
14.25	11,657	1,668	-	-	584	913	349	1	2	-	1,850	
14.50	147,955	3,736	4	-	91	2,426	1,068	1,447	12	181	5,230	
14.75	169,273	7,623	-	-	6,357	1,004	2,019	241	189	2	9,812	
15.00	52,227	15,261	5,060	7	3,081	2,134	6,488	685	1,816	252	19,522	
15.25	126,666	81,491	-	-	8,275	509	2,578	-	19,500	3	30,865	
15.50	102,929	9,176	5,140	-	1	1,942	2,213	323	414	4	10,037	
15.75	761,941	46,647	-	0	35,001	2,315	7,877	43	34,105	4	79,346	
16.00	640,736	36,710	-	3	1,410	3,063	8,963	2,888	30,405	1,424	48,155	
16.25	557,146	54,874	-	940	4,759	22,241	19,994	22,653	145	9	70,742	
16.50	714,399	103,332	388	0	36,175	10,984	21,678	8,735	24,164	25	102,150	
16.75	582,266	14,761	-	-	603	5,499	3,487	1,509	3,134	0	14,231	
17.00	522,836	31,136	108	-	2,316	5,418	4,280	59	6,254	1,051	19,487	
17.25	562,609	52,656	-	1,888	13,519	466	7,352	121	22,153	0	45,499	
17.50	725,359	202,223	8,037	0	90,223	32,708	20,689	2,085	68,702	2	222,446	
17.75	390,584	39,639	20,325	-	3,359	5,362	5,554	1,909	4,762	0	41,271	
18.00	626,402	157,661	2,115	139	27,961	7,521	14,588	1,774	60,188	875	115,162	
18.25	229,116	50,721	-	301	31,791	5,474	10,260	4,387	3,959	3	56,175	
18.50	143,218	65,340	-	400	45,709	4,178	8,859	2,846	9,591	6	71,588	
18.75	199,867	43,338	-	4	22,512	5,825	5,771	729	10,013	-	44,853	
19.00	142,145	442,776	5,519	1,671	231,945	56,191	67,456	30,376	128,492	400	522,050	
19.25	130,666	31,286	-	-	15,417	2,675	3,611	50	1,231	1,367	24,350	
19.50	41,926	7,369	-	0	178	2,144	1,619	11	459	28	4,440	
19.75	63,856	16,193	12	5	1,148	3,721	1,658	540	529	3	7,615	
20.00	57,631	44,764	634	1,581	7,404	13,241	11,856	286	3,138	5,903	44,043	
20.25	44,279	21,304	376	-	1,517	2,870	3,600	6	359	48	8,776	
20.50	47,429	10,477	-	-	6,263	779	3,718	166	1,464	14	12,403	
20.75	45,784	17,387	-	-	729	6,147	3,179	25	5,623	21	15,723	
21.00	61,766	34,228	5,292	9	17,296	4,802	2,804	345	6,486	1,354	38,388	
21.25	63,177	26,879	416	-	20,183	23,699	6,528	2,575	42,094	29	95,524	
21.50	25,658	11,811	1,365	8,303	57,645	77,606	8,987	2,891	96,574	16	253,388	
21.75	24,267	24,381	-	2,646	95,555	92,831	20,616	5,937	53,631	14	271,231	
22.00	56,975	107,442	4,593	2,529	57,497	134,721	35,833	8,094	114,649	5,333	363,250	
22.25	48,615	191,479	174	20,197	124,130	95,600	31,980	15,610	106,279	54	394,024	
22.50	8,205	293,320	4,034	10,927	156,741	66,190	51,581	27,885	240,151	182	557,692	
22.75	6,822	407,709	-	12,672	228,288	65,803	32,714	27,728	141,517	517	509,239	
23.00	6,103	885,131	-	5,279	236,686	88,631	57,977	19,858	433,694	3,524	845,650	
23.25	11,279	640,789	1,350	33,811	146,444	123,087	62,157	15,976	428,204	142	811,171	
23.50	130,019	923,690	2	8,691	109,125	71,591	46,848	18,352	323,552	152	578,313	
23.75	18,735	536,190	-	11,227	115,413	53,766	41,467	29,398	217,102	163	468,536	
24.00	24,082	582,583	5	1,293	109,458	60,899	41,105	30,041	34,020	3,381	280,201	
24.25	2,182	252,774	-	2,840	62,936	32,983	39,101	32,459	61,543	264	232,126	
24.50	742	306,344	-	1,537	34,347	26,765	26,131	15,092	24,605	149	128,627	
24.75	4,032	166,041	18	3,663	41,650	18,925	32,446	10,444	15,765	458	123,370	
25.00 & above	188,957	1,300,962	7,293	8,472	164,901	219,470	276,859	39,039	248,003	174,801	1,138,839	
Total	11,564,031	11,442,207	112,764	153,428	3,177,729	2,032,409	1,771,243	513,198	3,994,670	222,029	11,977,469	
Weighted Average	14.66	18.01	13.98	21.17	17.40	17.81	15.29	17.53	18.95	32.11	17.97	

*01.00 stands for 00.25 to 01.24
 : : : : :
 *08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Sep-23		Dec-23							Total	
	Total		Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	428,792		561,055		1,225	4,826	199,014	82,913	166,585	39,746	101,422	11,722	607,453
01.00*	7,053		9,644		-	206	2,287	1,799	3,074	703	2,583	-	10,651
02.00*	153,255		184,815		-	997	73,715	55,420	15,386	13,453	5,976	150	165,096
03.00*	238,171		308,538		3	1,041	126,684	65,519	83,723	23,548	25,406	436	326,362
04.00*	222,103		191,344		2	204	53,740	48,369	54,380	14,049	15,455	8	186,208
05.00*	281,873		217,439		60	452	47,431	53,248	83,405	14,940	15,793	2,142	217,472
06.00*	38,326		62,422		-	330	28,315	12,463	4,120	6,765	5,569	474	58,037
07.00*	37,315		101,090		-	594	13,584	4,959	39,334	372	14,687	3	73,532
08.00*	34,993		122,590		-	282	12,730	5,033	1,688	5,203	1,065	1	26,002
08.25	6,958		22,444		-	-	1,432	4	58	1	400	0	1,895
08.50	4,300		1,708		-	-	1,086	378	241	33	214	-	1,952
08.75	5,774		488		-	-	-	37	26	7	229	-	299
09.00	18,749		8,640		-	-	4,985	594	1,740	1,981	6,940	1,183	17,422
09.25	47,987		2,623		-	-	222	266	130	2	0	2	622
09.50	73,243		1,638		-	50	132	154	195	20	2,079	0	2,631
09.75	48,182		719		-	-	627	521	246	469	27	5	1,894
10.00	393,209		56,531		-	-	5,017	3,128	3,206	1,535	13,146	0	26,033
10.25	8,414		866		-	-	-	13,143	375	14	-	1	13,533
10.50	7,003		1,204		-	-	10,247	149	117	383	16	-	10,912
10.75	20,425		978		-	-	1	283	429	3	38	3	758
11.00	125,193		15,591		-	-	366	13,096	3,292	149	32,137	75	49,116
11.25	28,471		1,058		-	-	-	1,956	121	3	143	38	2,260
11.50	11,783		13,424		-	-	11,199	1,393	1,120	6	219	1	13,937
11.75	13,247		2,616		-	-	17	9,855	152	23	4	1	10,051
12.00	10,679		2,918		-	-	2,693	1,127	1,509	224	146	208	5,906
12.25	6,983		2,210		-	-	-	481	283	9	10,588	1	11,362
12.50	7,332		2,719		-	2	334	7,952	1,296	9	9,327	-	18,920
12.75	10,713		3,529		-	-	169	2,088	579	5	21,063	0	23,904
13.00	77,236		10,954		-	-	4,890	1,298	5,296	14	260	123	11,881
13.25	12,464		2,782		-	-	154	2,011	662	23	1	4	2,856
13.50	14,523		5,412		-	-	11,590	10,532	1,678	340	927	0	25,067
13.75	26,144		6,445		-	-	35	3,103	457	58	50	0	3,703
14.00	42,469		13,437		-	-	6,807	14,395	2,803	1	43,120	43	67,171
14.25	10,454		1,587		-	-	584	913	297	1	2	-	1,796
14.50	147,830		3,728		-	-	91	2,426	992	1,447	12	181	5,149
14.75	161,458		1,986		-	-	3	1,003	428	241	189	2	1,866
15.00	50,696		9,704		-	7	3,081	2,124	2,561	685	678	252	9,387
15.25	46,704		33,159		-	-	138	508	2,576	-	5	3	3,230
15.50	94,425		3,283		-	-	1	1,940	1,915	323	5	4	4,189
15.75	692,118		39,396		-	0	35,001	2,315	1,256	39	34,105	4	72,721
16.00	564,123		7,374		-	3	709	1,767	1,960	2,888	10,188	1,424	18,939
16.25	508,424		51,527		-	940	4,759	19,162	19,124	22,653	45	9	66,694
16.50	615,270		64,527		-	0	33,457	9,478	11,273	8,735	275	25	63,243
16.75	526,152		10,035		-	-	603	5,498	1,236	1,509	1,430	0	10,276
17.00	476,141		21,912		-	-	2,178	3,511	3,654	30	993	1,051	11,417
17.25	472,686		10,078		-	-	195	423	1,462	121	2,071	0	4,272
17.50	358,989		13,623		-	-	1,005	1,532	3,406	2,079	213	2	8,238
17.75	326,469		17,331		-	-	451	5,350	2,894	1,909	770	0	11,374
18.00	444,784		71,303		-	9	4,482	3,322	4,438	924	19,525	875	33,574
18.25	200,970		36,730		-	-	26,578	3,970	4,544	4,387	1,077	3	40,559
18.50	118,137		45,889		-	400	33,902	2,830	4,262	2,846	4,860	6	49,105
18.75	163,441		41,261		-	4	21,668	5,810	5,745	729	9,822	-	43,778
19.00	95,034		361,876		-	1,251	214,602	51,003	57,310	30,157	79,985	392	434,699
19.25	100,194		17,647		-	-	130	2,169	3,589	31	1,231	1,367	8,516
19.50	37,339		6,866		-	0	178	2,119	1,412	11	251	28	3,999
19.75	53,021		14,802		-	5	1,127	3,111	1,570	540	529	3	6,884
20.00	44,764		38,981		361	1,581	5,734	11,479	8,851	254	2,864	5,903	37,026
20.25	32,106		16,686		-	-	834	2,157	2,099	5	359	48	5,501
20.50	41,863		8,647		-	-	6,258	763	2,670	156	640	14	10,502
20.75	32,803		16,872		-	-	726	5,835	3,079	25	5,623	21	15,310
21.00	15,084		15,841		-	9	4,623	4,759	4,759	53	2,621	955	14,943
21.25	56,110		18,743		-	-	19,083	23,139	5,958	2,553	21,393	29	72,154
21.50	24,699		11,186		-	2,303	56,125	67,917	8,496	2,891	95,070	16	232,819
21.75	21,611		24,293		-	1,500	90,566	89,804	19,928	5,928	53,631	14	261,371
22.00	21,244		84,444		50	2,529	43,452	133,766	20,305	8,055	78,921	2,647	289,723
22.25	20,768		170,176		-	15,823	111,139	86,800	29,068	13,355	98,384	54	354,623
22.50	2,462		243,426		-	1,169	148,944	59,506	50,510	27,278	228,991	180	516,579
22.75	5,741		384,915		-	10,515	217,465	56,434	31,962	27,415	125,639	17	469,447
23.00	5,872		528,020		-	3,728	227,037	81,330	55,328	19,580	327,498	3,524	718,025
23.25	6,656		581,786		-	17,760	134,170	111,464	58,208	15,501	328,507	142	665,752
23.50	4,156		755,519		2	3,045	98,340	63,596	41,174	17,860	138,841	152	633,009
23.75	4,048		441,457		-	4,375	102,077	51,136	37,880	28,648	198,656	163	422,935
24.00	7,773		531,854		5	1,035	101,200	56,659	37,361	29,923	30,475	3,381	260,040
24.25	2,128		236,882		-	2,037	57,029	28,783	36,023	13,823	59,741	264	197,702
24.50	536		286,089		-	1,457	29,695	24,440	20,596	13,628	24,040	119	113,975
24.75	4,017		151,738		18	3,647	34,166	15,338	27,792	7,857	11,807	458	101,084
25.00 & above	160,840		1,084,325		7,292	8,076	107,225	183,872	147,405	37,764	226,087	162,530	880,251
Total	9,243,500		8,457,378		9,017	92,194	2,600,316	1,708,923	1,262,226	478,926	2,557,082	202,887	8,911,571
Weighted Average	14.45		18.86		26.15	20.96	17.68	18.30	15.37	17.21	20.90	32.69	18.75

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Sep-23		Dec-23							Total	
	Total		Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	1,897		766		-	-	424	28	114	1	99	4	671
01.00*	-		-		-	-	-	-	-	-	-	-	-
02.00*	-		-		-	-	-	-	-	-	-	-	-
03.00*	352		360		-	-	-	123	216	-	-	-	339
04.00*	48		55		-	-	-	3	31	-	15	2	50
05.00*	33		33		-	-	-	6	25	-	-	1	33
06.00*	8		17		-	-	-	-	16	-	-	-	16
07.00*	-		-		-	-	-	-	-	-	-	-	-
08.00*	-		-		-	-	-	-	-	-	-	-	-
08.25	-		374,060		-	-	-	-	-	-	366,419	-	366,419
08.50	-		-		-	-	-	-	-	-	-	-	-
08.75	-		-		-	-	-	-	-	-	-	-	-
09.00	-		-		-	-	-	-	-	-	-	-	-
09.25	-		-		-	-	-	-	-	-	-	-	-
09.50	-		-		-	-	-	-	-	-	-	-	-
09.75	-		-		-	-	-	-	-	-	-	-	-
10.00	-		-		-	-	-	-	-	-	-	-	-
10.25	-		-		-	-	-	-	-	-	-	-	-
10.50	-		-		-	-	-	-	-	-	-	-	-
10.75	-		-		-	-	-	-	-	-	-	-	-
11.00	-		-		-	-	-	-	-	-	-	-	-
11.25	3		-		-	-	-	-	-	-	-	-	-
11.50	-		-		-	-	-	-	-	-	-	-	-
11.75	-		-		-	-	-	-	-	-	-	-	-
12.00	-		-		-	-	-	-	-	-	-	-	-
12.25	2,000		-		-	-	-	-	-	-	-	-	-
12.50	-		-		-	-	-	-	-	-	-	-	-
12.75	845		-		-	-	-	-	-	-	-	-	-
13.00	-		-		-	-	-	-	-	-	-	-	-
13.25	-		-		-	-	-	-	-	-	-	-	-
13.50	-		-		-	-	-	-	-	-	-	-	-
13.75	3,000		-		-	-	-	-	-	-	-	-	-
14.00	-		-		-	-	-	-	-	-	-	-	-
14.25	-		-		-	-	-	-	-	-	-	-	-
14.50	-		-		-	-	-	-	-	-	-	-	-
14.75	-		-		-	-	-	-	-	-	-	-	-
15.00	-		-		-	-	-	-	-	-	-	-	-
15.25	-		-		-	-	-	-	-	-	-	-	-
15.50	1,500		-		-	-	-	-	-	-	-	-	-
15.75	17,951		-		-	-	-	-	-	-	-	-	-
16.00	2,958		-		-	-	-	-	-	-	-	-	-
16.25	4,900		-		-	-	-	-	-	-	-	-	-
16.50	10,286		-		-	-	-	-	-	-	-	-	-
16.75	10,686		-		-	-	-	-	-	-	-	-	-
17.00	6,873		-		-	-	-	-	-	-	-	-	-
17.25	5,608		-		-	-	-	-	-	-	-	-	-
17.50	12,802		-		-	-	-	-	-	-	-	-	-
17.75	166		-		-	-	-	-	-	-	-	-	-
18.00	11,256		5,400		-	-	-	-	-	-	-	-	-
18.25	400		-		-	-	-	-	-	-	-	-	-
18.50	281		-		-	-	-	-	-	-	-	-	-
18.75	1,558		-		-	-	-	-	-	-	-	-	-
19.00	-		-		-	-	-	-	-	-	-	-	-
19.25	1,066		-		-	-	-	-	-	-	-	-	-
19.50	-		-		-	-	-	-	-	-	-	-	-
19.75	-		-		-	-	-	-	-	-	-	-	-
20.00	-		-		-	-	-	-	-	-	-	-	-
20.25	-		-		-	-	-	-	-	-	-	-	-
20.50	-		59		-	-	-	-	-	-	-	-	-
20.75	-		-		-	-	-	-	-	-	-	-	-
21.00	-		-		-	-	-	-	-	-	1,500	-	1,500
21.25	-		3,304		-	-	-	-	-	-	5,611	-	5,611
21.50	-		-		-	-	-	-	-	-	1,500	-	1,500
21.75	-		-		-	-	-	-	-	-	-	-	-
22.00	-		-		-	-	-	-	-	-	-	-	-
22.25	-		3,047		-	-	1	1,759	1,637	-	4,426	-	7,822
22.50	-		5,233		-	-	-	-	-	369	5,600	-	5,969
22.75	-		6,531		-	-	706	-	-	-	12,577	-	13,283
23.00	-		14,480		-	-	-	-	-	-	950	-	950
23.25	-		0		-	-	-	-	-	-	9,692	-	9,692
23.50	-		13,824		-	-	-	-	-	-	34	-	34
23.75	-		6,330		-	-	-	-	-	-	5,446	-	5,446
24.00	-		2,693		-	-	-	-	-	-	1,081	-	1,081
24.25	-		-		-	-	-	-	-	-	-	-	-
24.50	-		150		-	-	-	-	-	-	150	-	150
24.75	-		3,680		-	-	-	-	800	-	3,500	-	4,300
25.00 & above	-		3,480		-	-	-	-	-	-	200	-	200
Total	96,478		443,502		-	-	1,132	1,919	2,840	371	418,799	6	425,067
Weighted Average	16.22		10.48		-	-	14.22	20.61	20.14	22.42	10.06	1.57	10.20

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Sep-23		Dec-23							Sub Total	Total
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others			
00.00	553,797	858,241	14	274	53,016	15,395	766,826	1,380	42,700	7	879,599	879,613	
01.00*	7,622	9,942	-	166	-	206	7,757	850	2,224	-	11,204	11,204	
02.00*	163,233	194,231	-	19	-	1,140	163,525	463	9,495	2	174,642	174,642	
03.00*	263,131	331,640	-	-	-	-	286,609	367	62,171	1	349,149	349,149	
04.00*	237,394	206,218	-	-	51	5	147,250	135	53,166	2	200,608	200,608	
05.00*	412,262	364,812	-	645	197	-	190,490	454	180,415	41	372,241	372,241	
06.00*	54,260	71,162	-	25	38	144	58,942	158	9,514	-	68,821	68,821	
07.00*	44,941	117,152	-	-	-	-	60,531	-	35,441	-	95,972	95,972	
08.00*	46,604	132,757	-	-	-	9,275	28,802	-	795	-	38,872	38,872	
08.25	7,128	396,610	-	366,552	-	-	1,865	-	1	-	368,418	368,418	
08.50	4,642	1,987	-	-	-	-	2,198	-	36	-	2,234	2,234	
08.75	5,777	488	-	-	-	-	282	-	17	-	299	299	
09.00	23,696	12,577	-	-	-	-	25,495	-	388	-	25,883	25,883	
09.25	53,934	2,623	-	-	-	-	552	-	77	-	629	629	
09.50	76,035	1,692	-	-	-	-	2,420	-	180	33	2,632	2,632	
09.75	50,029	719	-	-	-	-	1,523	-	374	-	1,897	1,897	
10.00	414,224	56,822	-	-	12,810	14	11,551	-	2,204	-	26,580	26,580	
10.25	8,530	886	-	-	13,064	-	69	-	408	-	13,541	13,541	
10.50	8,029	1,205	-	-	10,220	-	462	-	243	-	10,925	10,925	
10.75	55,151	41,659	-	-	37,940	-	337	-	700	-	38,977	38,977	
11.00	128,494	16,029	-	-	31,705	-	6,568	-	11,260	-	49,533	49,533	
11.25	28,517	1,099	-	-	-	-	1,716	-	544	-	2,260	2,260	
11.50	33,069	116,157	-	-	147,800	-	1,414	-	1,472	-	150,686	150,686	
11.75	13,258	2,618	-	-	8,354	-	1,404	-	299	-	10,057	10,057	
12.00	36,827	21,721	-	-	-	-	26,241	-	1,958	-	28,199	28,199	
12.25	9,185	2,291	-	51	10,588	-	250	-	599	-	11,488	11,488	
12.50	8,983	2,841	-	-	16,359	-	1,008	-	1,652	-	19,020	19,020	
12.75	11,683	3,558	-	-	20,806	-	1,662	450	1,906	-	24,824	24,824	
13.00	88,469	21,729	-	-	-	-	17,853	-	6,173	82	24,107	24,107	
13.25	77,515	67,762	-	70	64,899	-	671	-	2,189	-	67,830	67,830	
13.50	14,674	5,432	-	-	8,501	399	13,009	-	3,173	-	25,082	25,082	
13.75	29,399	53,858	-	-	63,902	20	217	28	3,439	-	67,607	67,607	
14.00	71,015	22,385	-	-	41,429	-	25,980	-	8,841	-	76,250	76,250	
14.25	11,657	1,668	-	-	-	-	758	-	1,091	-	1,850	1,850	
14.50	147,955	3,736	-	-	-	-	1,849	-	3,381	-	5,230	5,230	
14.75	169,273	7,623	-	-	-	0	8,674	-	1,138	-	9,812	9,812	
15.00	52,227	15,261	-	-	706	3,924	11,180	-	3,676	36	19,522	19,522	
15.25	126,666	81,491	-	-	27,633	-	380	-	2,852	-	30,865	30,865	
15.50	102,929	9,176	-	-	-	-	7,403	-	2,634	-	10,037	10,037	
15.75	761,941	46,647	-	35,000	-	34,037	8,107	-	2,203	-	79,346	79,346	
16.00	640,736	36,710	-	-	29,018	-	15,067	0	3,924	146	48,155	48,155	
16.25	557,146	54,874	-	-	9,132	10	42,375	-	19,224	-	70,742	70,742	
16.50	714,399	103,332	-	30,005	16,013	370	53,222	-	2,540	-	102,150	102,150	
16.75	582,266	14,761	-	53	998	-	11,475	-	1,705	-	14,231	14,231	
17.00	522,836	31,136	-	-	4,501	317	9,436	-	4,692	541	19,487	19,487	
17.25	562,609	52,656	-	25	1,704	208	42,459	-	1,103	-	45,499	45,499	
17.50	725,359	202,223	-	51,464	24,178	3	143,690	-	3,111	-	222,446	222,446	
17.75	390,584	39,639	-	-	-	166	38,915	-	2,190	-	41,271	41,271	
18.00	626,402	157,661	-	7,431	48,830	-	55,315	-	3,586	-	115,162	115,162	
18.25	229,116	50,721	-	-	-	318	52,631	-	3,225	-	56,175	56,175	
18.50	143,218	65,340	-	-	-	111	67,665	-	3,812	-	71,588	71,588	
18.75	199,867	43,338	-	-	-	162	38,445	-	6,090	157	44,853	44,853	
19.00	142,145	442,776	-	-	73,012	4,556	436,871	-	7,611	-	522,050	522,050	
19.25	130,666	31,286	-	200	-	9	18,184	15	5,943	-	24,350	24,350	
19.50	41,926	7,369	-	-	-	-	860	212	3,368	-	4,440	4,440	
19.75	63,856	16,193	-	-	-	4	3,142	-	4,468	-	7,615	7,615	
20.00	57,631	44,764	-	250	-	1,038	30,708	-	12,046	-	44,043	44,043	
20.25	44,279	21,304	-	-	-	1	4,575	-	4,199	1	8,776	8,776	
20.50	47,429	10,477	-	-	-	10	10,588	-	1,805	-	12,403	12,403	
20.75	45,784	17,387	-	58	5,000	-	4,723	-	5,942	-	15,723	15,723	
21.00	61,766	34,228	-	-	-	0	34,813	399	3,175	-	38,388	38,388	
21.25	63,177	26,879	-	15,000	21,127	2,990	50,574	180	5,653	-	95,524	95,524	
21.50	25,658	11,811	-	50,384	11,859	36,983	150,668	-	3,494	-	253,388	253,388	
21.75	24,267	24,381	-	656	67,775	50,520	146,144	313	5,823	-	271,231	271,231	
22.00	56,975	107,442	-	222	157,218	17,440	183,107	69	5,144	49	363,250	363,250	
22.25	48,615	191,479	-	202	93,014	19,039	271,272	2,002	8,496	-	394,024	394,024	
22.50	8,205	293,320	-	94,770	49,986	10,643	393,871	1,011	7,412	-	557,692	557,692	
22.75	6,822	407,709	-	144,331	15,964	24,709	320,712	166	3,357	-	509,239	509,239	
23.00	6,103	885,131	-	372,905	59,331	17,795	384,621	2,475	8,485	39	845,650	845,650	
23.25	11,279	640,789	-	176,921	190,115	10,327	429,013	652	4,104	39	811,171	811,171	
23.50	130,019	923,690	-	17,271	120,364	8,430	302,938	1,616	127,666	28	578,313	578,313	
23.75	18,735	536,190	-	64,257	94,334	8,183	298,557	150	3,021	32	468,536	468,536	
24.00	24,082	582,583	-	5,675	2,411	2,454	252,107	92	17,362	100	280,201	280,201	
24.25	2,182	252,774	-	1,314	54,540	2,287	165,579	903	7,502	1	232,126	232,126	
24.50	742	306,344	-	766	7,290	1,023	112,065	257	7,223	4	128,627	128,627	
24.75	4,032	166,041	-	2,481	3,235	3,168	106,299	1,241	6,942	3	123,370	123,370	
25.00 & above	188,957	1,300,962	-	25,033	82,875	10,812	686,039	87	333,979	13	1,138,839	1,138,839	
Total	11,564,031	11,442,207	14	1,464,477	1,813,841	298,647	7,262,556	16,124	1,120,454	1,356	11,977,455	11,977,460	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Dec-22		Sep-23		Dec-23							Total
	Total	Total	Non-Residents	Government	Domestic Constituents			Trust Funds and Non-profit Organizations			Sub Total	
					Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others			
00.00	123,108	296,419	-	-	39,456	2,312	227,391	-	2,330	-	271,490	271,490
01.00*	569	298	-	-	-	-	553	-	-	-	553	553
02.00*	9,978	9,416	-	-	-	250	9,205	-	91	-	9,546	9,546
03.00*	24,608	22,743	-	-	-	-	17,825	-	4,623	-	22,448	22,448
04.00*	15,243	14,820	-	-	-	-	12,983	-	1,367	-	14,350	14,350
05.00*	130,356	147,340	-	645	-	-	51,385	-	102,707	-	154,736	154,736
06.00*	15,925	8,724	-	-	-	-	10,349	-	419	-	10,768	10,768
07.00*	7,626	16,062	-	-	-	-	14,825	-	7,614	-	22,440	22,440
08.00*	11,610	10,167	-	-	-	-	9,275	-	3,397	-	198	12,870
08.25	171	105	-	-	-	-	-	-	104	-	104	104
08.50	342	279	-	-	-	-	-	-	281	-	281	281
08.75	4	-	-	-	-	-	-	-	-	-	-	-
09.00	4,947	3,937	-	-	-	-	8,461	-	-	-	8,461	8,461
09.25	5,947	-	-	-	-	-	-	-	-	-	7	7
09.50	2,792	54	-	-	-	-	-	-	1	-	1	1
09.75	1,847	-	-	-	-	-	-	-	-	-	3	3
10.00	21,015	291	-	-	-	14	531	-	2	-	547	547
10.25	116	20	-	-	-	-	8	-	0	-	8	8
10.50	1,026	1	-	-	-	-	1	-	11	-	12	12
10.75	34,727	40,681	-	-	37,940	-	279	-	-	-	38,219	38,219
11.00	3,301	437	-	-	-	-	415	-	2	-	418	418
11.25	43	41	-	-	-	-	-	-	-	-	-	-
11.50	21,286	102,733	-	-	136,701	-	46	-	1	-	136,749	136,749
11.75	11	1	-	-	-	-	6	-	0	-	6	6
12.00	26,148	18,803	-	-	-	-	22,292	-	1	-	22,293	22,293
12.25	203	81	-	51	-	-	75	-	-	-	126	126
12.50	1,652	122	-	-	-	-	99	-	1	-	100	100
12.75	125	29	-	-	-	-	919	-	0	-	920	920
13.00	11,233	10,775	-	-	-	-	12,202	-	24	-	12,226	12,226
13.25	65,051	64,980	-	70	64,899	-	5	-	0	-	64,974	64,974
13.50	152	21	-	-	-	-	5	-	9	-	15	15
13.75	255	47,413	-	-	63,902	-	1	-	0	-	63,904	63,904
14.00	28,546	8,948	-	-	-	-	9,073	-	7	-	9,079	9,079
14.25	1,203	81	-	-	-	-	43	-	11	-	53	53
14.50	125	8	-	-	-	-	81	-	-	-	81	81
14.75	7,815	5,637	-	-	-	-	7,945	-	1	-	7,946	7,946
15.00	1,531	5,557	-	-	706	3,920	5,509	-	1	-	10,135	10,135
15.25	79,962	48,332	-	-	27,633	-	0	-	3	-	27,635	27,635
15.50	7,004	5,893	-	-	-	-	5,846	-	3	-	5,848	5,848
15.75	51,872	7,251	-	-	-	-	6,625	-	0	-	6,626	6,626
16.00	73,656	29,336	-	-	18,871	-	10,252	-	93	-	29,216	29,216
16.25	43,822	3,347	-	-	-	-	4,045	-	3	-	4,048	4,048
16.50	88,844	38,805	-	-	10,000	86	28,814	-	6	-	38,906	38,906
16.75	45,427	4,726	-	-	998	-	2,952	-	5	-	3,955	3,955
17.00	39,822	9,225	-	-	798	317	6,300	-	113	541	8,069	8,069
17.25	84,315	42,578	-	-	-	-	41,204	-	23	-	41,227	41,227
17.50	353,568	188,600	-	51,318	24,178	-	138,678	-	34	-	214,208	214,208
17.75	63,949	22,308	-	-	-	-	29,885	-	12	-	29,898	29,898
18.00	170,363	80,958	-	7,431	30,278	-	43,773	-	106	-	81,588	81,588
18.25	27,746	13,990	-	-	-	318	14,558	-	740	-	15,616	15,616
18.50	24,799	19,451	-	-	-	-	22,309	-	173	-	22,483	22,483
18.75	34,867	2,077	-	-	-	-	875	-	43	157	1,076	1,076
19.00	47,111	80,900	-	-	43,373	4,556	39,188	-	234	-	87,351	87,351
19.25	29,406	13,640	-	-	-	-	15,780	-	54	-	15,834	15,834
19.50	4,587	503	-	-	-	-	266	-	175	-	441	441
19.75	10,835	1,391	-	-	-	-	71	-	660	-	731	731
20.00	12,867	5,783	-	-	-	-	6,827	-	190	-	7,017	7,017
20.25	12,173	4,618	-	-	-	-	2,818	-	457	-	3,275	3,275
20.50	5,566	1,771	-	-	-	-	1,853	-	49	-	1,902	1,902
20.75	12,981	516	-	-	-	-	100	-	313	-	413	413
21.00	46,683	18,387	-	-	-	-	21,186	399	359	-	21,945	21,945
21.25	7,067	4,832	-	15,000	-	-	2,026	-	733	-	17,759	17,759
21.50	960	625	-	-	-	-	19,034	-	35	-	19,069	19,069
21.75	2,656	88	-	-	-	-	9,844	-	16	-	9,860	9,860
22.00	35,730	22,998	-	-	35,496	5,880	31,755	69	326	-	73,526	73,526
22.25	27,847	18,256	-	-	8,755	195	21,779	-	851	-	31,579	31,579
22.50	5,743	44,661	-	200	3,800	787	25,327	-	5,030	-	35,144	35,144
22.75	1,081	16,263	-	2,701	-	1,400	22,353	-	55	-	26,509	26,509
23.00	230	342,632	-	102,746	1,917	572	20,686	351	403	-	126,675	126,675
23.25	4,623	59,002	-	80,000	10,000	-	44,067	583	1,078	-	135,728	135,728
23.50	125,864	154,348	-	-	61,866	1,739	27,655	-	124,011	-	215,270	215,270
23.75	14,687	88,403	-	10,431	-	3,003	26,630	-	91	-	40,155	40,155
24.00	16,309	48,036	-	1,292	-	1,553	16,195	-	39	-	19,080	19,080
24.25	55	15,891	-	1,294	18,555	200	12,887	210	1,277	-	34,424	34,424
24.50	207	20,105	-	660	138	750	12,106	251	598	-	14,502	14,502
24.75	15	10,623	-	2,481	428	286	13,284	74	1,433	-	17,986	17,986
25.00 & above	28,118	213,156	-	-	12,697	1,105	217,937	-	26,650	-	258,388	258,388
Total	2,224,053	2,541,326	-	276,321	653,383	38,518	1,384,078	1,938	285,895	699	2,640,832	2,640,832

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Dec-22	Sep-23	Dec-23								Sub Total	Total
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others		
00.00	428,792	561,055	-	274	13,560	13,083	538,910	1,380	40,241	4	607,453	607,453
01.00*	7,053	9,644	-	166	-	206	7,205	850	2,224	-	10,651	10,651
02.00*	153,255	184,815	-	19	-	890	154,319	463	9,404	2	165,096	165,096
03.00*	238,171	308,538	-	-	-	-	268,784	367	57,209	1	326,362	326,362
04.00*	222,103	191,344	-	-	51	5	134,267	135	51,749	2	186,208	186,208
05.00*	281,873	217,439	-	-	197	-	139,105	454	77,676	41	217,472	217,472
06.00*	38,326	62,422	-	25	38	144	48,592	158	9,079	-	58,037	58,037
07.00*	37,315	101,090	-	-	-	-	45,706	-	27,827	-	73,532	73,532
08.00*	34,993	122,590	-	-	-	-	25,405	-	597	-	26,002	26,002
08.25	6,958	22,444	-	133	-	-	1,761	-	1	-	1,895	1,895
08.50	4,300	1,708	-	-	-	-	1,916	-	36	-	1,952	1,952
08.75	5,774	488	-	-	-	-	282	-	17	-	299	299
09.00	18,749	8,640	-	-	-	-	17,034	-	388	-	17,422	17,422
09.25	47,987	2,623	-	-	-	-	545	-	77	-	622	622
09.50	73,243	1,638	-	-	-	-	2,420	-	178	33	2,631	2,631
09.75	48,182	719	-	-	-	-	1,520	-	374	-	1,894	1,894
10.00	393,209	56,531	-	-	12,810	-	11,020	-	2,203	-	26,033	26,033
10.25	8,414	866	-	-	13,064	-	61	-	407	-	13,533	13,533
10.50	7,003	1,204	-	-	10,220	-	461	-	232	-	10,912	10,912
10.75	20,425	978	-	-	-	-	58	-	700	-	758	758
11.00	125,193	15,591	-	-	31,705	-	6,153	-	11,258	-	49,116	49,116
11.25	28,471	1,058	-	-	-	-	1,716	-	544	-	2,260	2,260
11.50	11,783	13,424	-	-	11,099	-	1,368	-	1,471	-	13,937	13,937
11.75	13,247	2,616	-	-	8,354	-	1,399	-	299	-	10,051	10,051
12.00	10,679	2,918	-	-	-	-	3,949	-	1,958	-	5,906	5,906
12.25	6,983	2,210	-	-	10,588	-	175	-	599	-	11,362	11,362
12.50	7,332	2,719	-	-	16,359	-	910	-	1,651	-	18,920	18,920
12.75	10,713	3,529	-	-	20,806	-	743	450	1,906	-	23,904	23,904
13.00	77,236	10,954	-	-	-	-	5,651	-	6,149	82	11,881	11,881
13.25	12,464	2,782	-	-	-	-	666	-	2,189	-	2,856	2,856
13.50	14,523	5,412	-	-	8,501	399	13,003	-	3,163	-	25,067	25,067
13.75	26,144	6,445	-	-	-	20	216	28	3,439	-	3,703	3,703
14.00	42,469	13,437	-	-	41,429	-	16,907	-	8,834	-	67,171	67,171
14.25	10,454	1,587	-	-	-	-	716	-	1,081	-	1,796	1,796
14.50	147,830	3,728	-	-	-	-	1,768	-	3,381	-	5,149	5,149
14.75	161,458	1,986	-	-	-	0	729	-	1,137	-	1,866	1,866
15.00	50,696	9,704	-	-	-	4	5,671	-	3,676	36	9,387	9,387
15.25	46,704	33,159	-	-	-	-	380	-	2,850	-	3,230	3,230
15.50	94,425	3,283	-	-	-	-	1,557	-	2,631	-	4,189	4,189
15.75	692,118	39,396	-	35,000	-	34,037	1,482	-	2,202	-	72,721	72,721
16.00	564,123	7,374	-	-	10,147	-	4,815	0	3,831	146	18,939	18,939
16.25	508,424	51,527	-	-	9,132	10	38,330	-	19,222	-	66,694	66,694
16.50	615,270	64,527	-	30,005	6,013	285	24,407	-	2,534	-	63,243	63,243
16.75	526,152	10,035	-	53	-	-	8,523	-	1,700	-	10,276	10,276
17.00	476,141	21,912	-	-	3,703	-	3,135	-	4,579	-	11,417	11,417
17.25	472,686	10,078	-	25	1,704	208	1,255	-	1,080	-	4,272	4,272
17.50	358,989	13,623	-	146	-	3	5,013	-	3,077	-	8,238	8,238
17.75	326,469	17,331	-	-	166	9,030	-	-	2,178	-	11,374	11,374
18.00	444,784	71,303	-	-	18,552	-	11,542	-	3,480	-	33,574	33,574
18.25	200,970	36,730	-	-	-	-	38,073	-	2,486	-	40,559	40,559
18.50	118,137	45,889	-	-	-	111	45,355	-	3,639	-	49,105	49,105
18.75	163,441	41,261	-	-	-	162	37,570	-	6,046	-	43,778	43,778
19.00	95,034	361,876	-	-	29,639	0	397,683	-	7,377	-	434,699	434,699
19.25	100,194	17,647	-	200	-	9	2,404	15	5,889	-	8,516	8,516
19.50	37,339	6,866	-	-	-	-	594	212	3,193	-	3,999	3,999
19.75	53,021	14,802	-	-	-	4	3,072	-	3,808	-	6,884	6,884
20.00	44,764	38,981	-	250	-	1,038	23,881	-	11,857	-	37,026	37,026
20.25	32,106	16,686	-	-	-	1	1,757	-	3,743	1	5,501	5,501
20.50	41,863	8,647	-	-	-	10	8,736	-	1,756	-	10,502	10,502
20.75	32,803	16,872	-	58	5,000	-	4,623	-	5,629	-	15,310	15,310
21.00	15,084	15,841	-	-	-	0	12,127	-	2,816	-	14,943	14,943
21.25	56,110	18,743	-	-	21,127	2,990	42,937	180	4,920	-	72,154	72,154
21.50	24,699	11,186	-	50,384	11,859	36,983	130,133	-	3,459	-	232,819	232,819
21.75	21,611	24,293	-	656	67,775	50,520	136,300	313	5,807	-	261,371	261,371
22.00	21,244	84,444	-	222	121,722	11,560	151,351	-	4,818	49	289,723	289,723
22.25	20,768	170,176	-	202	84,259	18,844	241,671	2,002	7,645	-	354,623	354,623
22.50	2,462	243,426	-	94,570	46,186	9,856	362,575	1,011	2,382	-	516,579	516,579
22.75	5,741	384,915	-	141,630	15,964	23,309	285,076	166	3,303	-	469,447	469,447
23.00	5,872	528,020	-	270,160	57,414	17,223	362,985	2,123	8,082	39	718,025	718,025
23.25	6,656	581,786	-	96,921	180,115	10,327	375,255	68	3,026	39	665,752	665,752
23.50	4,156	755,519	-	17,271	58,498	6,692	275,249	1,616	3,655	28	363,009	363,009
23.75	4,048	441,457	-	53,826	94,334	5,180	266,482	150	2,931	32	422,935	422,935
24.00	7,773	531,854	-	4,382	2,411	901	234,831	92	17,323	100	260,040	260,040
24.25	2,128	236,882	-	20	35,986	2,086	152,692	693	6,225	1	197,702	197,702
24.50	536	286,089	-	106	7,152	273	99,809	6	6,625	4	113,975	113,975
24.75	4,017	151,738	-	-	2,807	2,882	88,715	1,167	5,510	3	101,084	101,084
25.00 & above	160,840	1,084,325	-	25,033	70,179	9,708	467,903	87	307,328	13	880,251	880,251
Total	9,243,500	8,457,378	-	821,737	1,160,458	260,128	5,820,416	14,187	833,992	654	8,911,571	8,911,571

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Dec-22	Sep-23	Dec-23									Total	
	Total	Total	Non-Residents	Domestic Constituents						Sub Total			
				Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal		Others		
00.00	1,897	766	14	-	-	-	525	-	-	129	3	656	671
01.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	352	360	-	-	-	-	-	-	-	339	-	339	339
04.00*	48	55	-	-	-	-	-	-	-	50	-	50	50
05.00*	33	33	-	-	-	-	-	-	-	33	-	33	33
06.00*	8	17	-	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
08.25	-	374,060	-	366,419	-	-	-	-	-	-	-	366,419	366,419
08.50	-	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-	-
11.25	3	-	-	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-	-	-
12.25	2,000	-	-	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-	-	-
12.75	845	-	-	-	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-	-
13.75	3,000	-	-	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-	-
14.25	-	-	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-	-	-
15.50	1,500	-	-	-	-	-	-	-	-	-	-	-	-
15.75	17,951	-	-	-	-	-	-	-	-	-	-	-	-
16.00	2,958	-	-	-	-	-	-	-	-	-	-	-	-
16.25	4,900	-	-	-	-	-	-	-	-	-	-	-	-
16.50	10,286	-	-	-	-	-	-	-	-	-	-	-	-
16.75	10,686	-	-	-	-	-	-	-	-	-	-	-	-
17.00	6,873	-	-	-	-	-	-	-	-	-	-	-	-
17.25	5,608	-	-	-	-	-	-	-	-	-	-	-	-
17.50	12,802	-	-	-	-	-	-	-	-	-	-	-	-
17.75	166	-	-	-	-	-	-	-	-	-	-	-	-
18.00	11,256	5,400	-	-	-	-	-	-	-	-	-	-	-
18.25	400	-	-	-	-	-	-	-	-	-	-	-	-
18.50	281	-	-	-	-	-	-	-	-	-	-	-	-
18.75	1,558	-	-	-	-	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-	-	-	-	-	-
19.25	1,066	-	-	-	-	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-	-	-	-	-	-
20.50	-	59	-	-	-	-	-	-	-	-	-	-	-
20.75	-	-	-	-	-	-	-	-	-	-	-	-	-
21.00	-	-	-	-	-	-	1,500	-	-	-	-	1,500	1,500
21.25	-	3,304	-	-	-	-	5,611	-	-	-	-	5,611	5,611
21.50	-	-	-	-	-	-	1,500	-	-	-	-	1,500	1,500
21.75	-	-	-	-	-	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-	-	-	-	-	-
22.25	-	3,047	-	-	-	-	7,822	-	-	-	-	7,822	7,822
22.50	-	5,233	-	-	-	-	5,969	-	-	-	-	5,969	5,969
22.75	-	6,531	-	-	-	-	13,283	-	-	-	-	13,283	13,283
23.00	-	14,480	-	-	-	-	950	-	-	-	-	950	950
23.25	-	0	-	-	-	-	9,692	-	-	-	-	9,692	9,692
23.50	-	13,824	-	-	-	-	34	-	-	-	-	34	34
23.75	-	6,330	-	-	-	-	5,446	-	-	-	-	5,446	5,446
24.00	-	2,693	-	-	-	-	1,081	-	-	-	-	1,081	1,081
24.25	-	-	-	-	-	-	-	-	-	-	-	-	-
24.50	-	150	-	-	-	-	150	-	-	-	-	150	150
24.75	-	3,680	-	-	-	-	4,300	-	-	-	-	4,300	4,300
25.00 & above	-	3,480	-	-	-	-	200	-	-	-	-	200	200
Total	96,478	443,502	14	366,419	-	-	58,063	-	567	3	425,052	425,067	

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

Rate of Return	Dec-22	Sep-23	Dec-23									Total		
	Total	Total	Domestic Constituents											
			Non-Residents	Government	Non-financial Public Sector Enterprises			Private Sector (Business)	Trust Funds and Non-profit Organizations		Personal		Others	Sub Total
					NBFIs									
00.00	216,595	250,949	-	50	10,684	8,972	223,309	1,371	14,254	4	258,645	258,645		
01.00*	1,292	1,031	-	-	-	-	3,373	-	300	-	3,674	3,674		
02.00*	51,648	61,255	-	-	-	-	63,787	-	1,037	2	64,826	64,826		
03.00*	69,287	79,187	-	-	-	-	66,975	263	13,632	1	80,871	80,871		
04.00*	75,793	55,341	-	-	-	-	45,793	2	9,390	2	55,187	55,187		
05.00*	95,486	101,079	-	-	-	-	57,203	450	40,797	41	98,491	98,491		
06.00*	10,114	11,058	-	-	-	-	12,320	-	3,704	-	16,024	16,024		
07.00*	22,033	24,132	-	-	-	-	2,928	-	19,200	-	22,128	22,128		
08.00*	12,978	11,048	-	-	-	-	9,581	-	284	-	9,864	9,864		
08.25	2,874	1,065	-	47	-	-	3	-	0	-	49	49		
08.50	2,030	671	-	-	-	-	455	-	12	-	467	467		
08.75	4,944	162	-	-	-	-	48	-	6	-	54	54		
09.00	5,922	1,103	-	-	-	-	3,698	-	34	-	3,732	3,732		
09.25	6,069	336	-	-	-	-	225	-	71	-	296	296		
09.50	18,628	1,432	-	-	-	-	2,209	-	176	33	2,418	2,418		
09.75	15,439	366	-	-	-	-	1,266	-	300	-	1,566	1,566		
10.00	139,699	51,245	-	-	-	14	3,010	-	1,350	-	4,374	4,374		
10.25	2,027	445	-	-	-	-	35	-	265	-	300	300		
10.50	1,239	951	-	-	-	-	42	-	230	-	272	272		
10.75	5,392	514	-	-	935	-	45	-	272	-	1,251	1,251		
11.00	52,780	2,865	-	-	17,625	-	3,793	-	1,605	-	23,023	23,023		
11.25	3,016	681	-	-	-	-	1,426	-	214	-	1,640	1,640		
11.50	2,392	1,435	-	-	-	-	1,258	-	1,225	-	2,483	2,483		
11.75	3,490	1,736	-	-	-	-	1,231	-	241	-	1,472	1,472		
12.00	4,646	1,317	-	-	-	-	1,420	-	737	-	2,157	2,157		
12.25	4,581	1,843	-	51	-	-	193	-	500	-	744	744		
12.50	5,226	2,006	-	-	-	-	580	-	1,329	-	1,909	1,909		
12.75	8,603	3,478	-	-	-	-	744	450	1,888	-	3,082	3,082		
13.00	14,840	3,261	-	-	-	-	547	-	2,648	82	3,277	3,277		
13.25	6,721	2,546	-	-	-	-	494	-	2,142	-	2,636	2,636		
13.50	10,190	2,975	-	-	-	-	1,085	-	1,290	-	2,375	2,375		
13.75	12,051	6,352	-	-	-	20	90	-	3,374	-	3,483	3,483		
14.00	10,360	6,759	-	-	-	-	15,348	-	3,504	-	18,851	18,851		
14.25	5,668	1,422	-	-	-	-	114	-	948	-	1,063	1,063		
14.50	39,448	1,510	-	-	-	-	830	-	1,425	-	2,255	2,255		
14.75	133,771	1,680	-	-	-	0	720	-	931	-	1,651	1,651		
15.00	46,952	7,449	-	-	-	3,924	4,691	-	2,080	36	10,731	10,731		
15.25	27,460	30,741	-	-	-	-	134	-	518	-	652	652		
15.50	48,940	2,811	-	-	-	-	1,569	-	2,295	-	3,863	3,863		
15.75	321,990	38,272	-	35,000	-	34,037	1,361	-	1,503	-	71,901	71,901		
16.00	160,789	4,850	-	-	-	-	2,605	-	1,990	146	4,741	4,741		
16.25	124,891	50,630	-	-	9,132	-	37,999	-	19,201	-	66,332	66,332		
16.50	169,787	69,370	-	30,005	14,513	285	23,583	-	1,528	-	69,913	69,913		
16.75	189,995	8,903	-	-	-	-	8,086	-	1,206	-	9,293	9,293		
17.00	162,095	11,327	-	-	2,731	-	2,747	-	1,759	-	7,237	7,237		
17.25	140,488	7,363	-	-	1,704	150	1,050	-	865	-	3,768	3,768		
17.50	99,272	13,990	-	0	-	3	6,970	-	2,552	-	9,525	9,525		
17.75	98,636	14,708	-	-	-	166	8,386	-	2,086	-	10,638	10,638		
18.00	138,390	34,812	-	-	-	-	9,390	-	1,841	-	11,231	11,231		
18.25	57,347	18,191	-	-	-	-	14,896	-	1,853	-	16,749	16,749		
18.50	36,952	12,681	-	-	-	-	8,179	-	2,581	-	10,760	10,760		
18.75	43,182	18,130	-	-	-	162	13,141	-	3,848	-	17,150	17,150		
19.00	33,657	110,219	-	-	29,639	0	133,778	-	3,871	-	167,288	167,288		
19.25	33,383	11,012	-	-	-	-	1,872	-	2,411	-	4,284	4,284		
19.50	15,573	4,327	-	-	-	-	368	-	2,796	-	3,164	3,164		
19.75	18,635	9,122	-	-	-	4	1,986	-	2,887	-	4,877	4,877		
20.00	17,238	27,696	-	-	-	508	19,366	-	4,238	-	24,113	24,113		
20.25	13,223	10,100	-	-	-	-	1,246	-	2,307	1	3,554	3,554		
20.50	13,824	5,987	-	-	-	-	6,599	-	1,485	-	8,084	8,084		
20.75	12,035	11,867	-	-	5,000	-	1,268	-	4,148	-	10,416	10,416		
21.00	6,641	7,396	-	-	-	0	9,371	-	1,565	-	10,937	10,937		
21.25	6,124	12,742	-	15,000	21,127	2,990	13,693	-	2,874	-	55,684	55,684		
21.50	3,037	3,124	-	50,265	11,859	9	51,782	-	1,399	-	115,314	115,314		
21.75	4,628	9,669	-	11	10,353	2	59,465	-	3,510	-	73,341	73,341		
22.00	3,883	30,120	-	64	20,654	6,474	67,733	-	1,891	49	96,864	96,864		
22.25	5,387	33,750	-	13	30,726	71	96,878	-	2,545	-	130,233	130,233		
22.50	1,650	107,997	-	54,000	17,448	585	187,284	11	1,171	-	260,498	260,498		
22.75	2,766	145,291	-	59,217	4,667	993	125,283	27	2,101	-	192,287	192,287		
23.00	1,828	277,551	-	106,101	42,531	3,803	128,974	560	1,768	39	283,776	283,776		
23.25	2,822	202,813	-	5,012	55,238	837	111,636	9	2,036	39	174,807	174,807		
23.50	1,996	227,732	-	49	33,512	1,103	93,949	475	2,075	28	131,190	131,190		
23.75	1,209	151,708	-	25,002	28,069	3,102	71,707	99	1,332	32	129,343	129,343		
24.00	1,757	185,423	-	264	595	1,586	100,242	92	11,590	100	114,470	114,470		
24.25	1,093	88,159	-	-	1,500	124	46,519	-	3,436	1	51,580	51,580		
24.50	384	58,142	-	-	-	141	38,207	6	3,474	4	41,833	41,833		
24.75	460	41,148	-	-	350	148	20,709	-	2,930	3	24,139	24,139		
25.00 & above	13,581	285,294	-	25,008	12,626	2,301	87,139	51	103,541	13	230,679	230,679		
Total	3,161,243	3,097,853	-	405,157	383,216	72,515	2,148,018	3,867	350,405	654	3,363,832	3,363,832		

*01.00 stands for 00.25 to 01.24

: : : : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	233,721	6,827	3,100	635,965	879,613
01.00*	2,272	138	-	8,794	11,204
02.00*	11,234	771	-	162,637	174,642
03.00*	57,805	13,900	-	277,443	349,149
04.00*	54,858	11,335	10	134,406	200,608
05.00*	183,047	30,828	173	158,193	372,241
06.00*	17,117	1,532	55	50,118	68,821
07.00*	62,849	6,907	220	25,996	95,972
08.00*	2,476	178	-	36,218	38,872
08.25	1	3	-	368,415	368,418
08.50	42	2	-	2,189	2,234
08.75	14	3	-	282	299
09.00	12,030	343	23	13,487	25,883
09.25	85	1	-	544	629
09.50	106	66	49	2,411	2,632
09.75	371	24	54	1,448	1,897
10.00	2,255	296	16	24,013	26,580
10.25	336	80	-	13,124	13,541
10.50	228	14	6	10,676	10,925
10.75	975	5	-	37,997	38,977
11.00	10,366	1,313	18	37,836	49,533
11.25	546	34	-	1,680	2,260
11.50	1,334	139	6	149,208	150,686
11.75	298	8	-	9,751	10,057
12.00	23,036	264	80	4,820	28,199
12.25	574	42	5	10,867	11,488
12.50	1,872	166	53	16,929	19,020
12.75	1,835	100	-	22,889	24,824
13.00	6,055	797	45	17,211	24,107
13.25	2,004	175	22	65,630	67,830
13.50	2,824	457	17	21,784	25,082
13.75	3,188	270	37	64,112	67,607
14.00	16,316	1,782	126	58,027	76,250
14.25	1,000	75	65	709	1,850
14.50	2,795	517	110	1,809	5,230
14.75	8,974	133	7	698	9,812
15.00	8,868	298	67	10,289	19,522
15.25	2,233	341	297	27,994	30,865
15.50	7,796	150	556	1,535	10,037
15.75	8,577	180	111	70,479	79,346
16.00	8,876	451	3,839	34,989	48,155
16.25	5,740	576	14,510	49,916	70,742
16.50	7,570	513	67	94,000	102,150
16.75	2,850	277	73	11,031	14,231
17.00	4,329	692	24	14,441	19,487
17.25	8,671	82	-	36,746	45,499
17.50	56,702	854	12,837	152,053	222,446
17.75	22,521	1,865	71	16,814	41,271
18.00	20,602	538	89	93,934	115,162
18.25	9,018	203	13	46,941	56,175
18.50	21,171	328	24	50,065	71,588
18.75	5,847	485	343	38,178	44,853
19.00	25,043	1,247	632	495,128	522,050
19.25	20,814	412	138	2,986	24,350
19.50	3,288	223	19	910	4,440
19.75	3,958	475	298	2,884	7,615
20.00	18,923	1,084	131	23,906	44,043
20.25	6,261	376	118	2,022	8,776
20.50	2,952	113	66	9,272	12,403
20.75	5,836	372	55	9,461	15,723
21.00	22,583	1,964	16	13,825	38,388
21.25	6,575	499	2	88,448	95,524
21.50	5,129	187	0	248,071	253,388
21.75	5,803	451	14	264,963	271,231
22.00	31,676	740	26	330,809	363,250
22.25	12,802	931	5	380,287	394,024
22.50	14,402	1,448	32	541,810	557,692
22.75	12,634	318	87	496,200	509,239
23.00	13,587	710	358	830,994	845,650
23.25	11,741	704	9	798,717	811,171
23.50	132,913	2,845	6	442,549	578,313
23.75	18,321	706	994	448,515	468,536
24.00	30,408	1,717	8	248,067	280,201
24.25	18,046	1,115	281	212,684	232,126
24.50	18,006	978	4	109,639	128,627
24.75	20,791	704	26	101,849	123,370
25.00 & above	614,910	43,193	830	479,906	1,138,839
Total	2,003,611	150,868	41,371	9,781,620	11,977,469

*01.00 stands for 00.25 to 01.00

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size All As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	20	0	31	-	48	-	33,519	17
5,000 to 10,000	-	-	-	-	-	-	1	0	17,042	113
10,000 to 20,000	-	-	-	-	-	-	-	-	45,778	671
20,000 to 25,000	-	-	1	0	-	-	-	-	8,416	184
25,000 to 50,000	-	-	3	0	-	-	1	0	92,779	3,530
50,000 to 100,000	-	-	1	0	4	0	6	0	90,348	6,510
100,000 to 150,000	-	-	1	0	-	-	-	-	84,487	11,007
150,000 to 200,000	-	-	1	0	3	1	7	1	50,369	8,668
200,000 to 300,000	-	-	-	-	5	1	7	2	98,005	23,913
300,000 to 400,000	-	-	1	0	3	1	15	5	152,465	49,224
400,000 to 500,000	-	-	-	-	1	0	15	6	48,803	21,771
500,000 to 750,000	-	-	1	1	5	3	32	21	70,899	42,749
750,000 to 1,000,000	-	-	1	1	4	4	65	54	41,364	36,661
1,000,000 to 2,000,000	-	-	15	25	13	19	316	466	70,934	99,609
2,000,000 to 3,000,000	-	-	17	40	17	43	92	234	40,599	100,151
3,000,000 to 4,000,000	-	-	12	44	7	25	44	150	17,284	58,311
4,000,000 to 5,000,000	-	-	12	54	8	38	52	224	11,092	50,096
5,000,000 to 6,000,000	-	-	35	182	12	68	15	78	7,221	38,807
6,000,000 to 7,000,000	-	-	8	50	8	52	41	186	5,885	38,379
7,000,000 to 8,000,000	-	-	14	103	7	52	4	30	8,339	62,513
8,000,000 to 9,000,000	-	-	2	17	5	61	10	133	4,428	41,662
9,000,000 to 10,000,000	-	-	1	10	7	66	5	48	4,043	38,940
10,000,000 to 100,000,000	1	14	34	1,729	132	5,399	208	9,702	42,944	1,396,104
100,000,000 to 500,000,000	-	-	45	11,108	130	36,180	118	28,252	9,833	2,068,045
500,000,000 to 1,000,000,000	-	-	15	9,775	73	55,191	43	29,604	1,533	1,041,652
1,000,000,000 to 5,000,000,000	-	-	16	35,865	112	272,246	57	116,297	903	1,692,144
5,000,000,000 to 10,000,000,000	-	-	9	55,841	48	320,291	9	53,155	42	247,663
10,000,000,000 & Over	-	-	35	1,349,632	50	1,124,100	3	59,997	7	83,462
Total	1	14	300	1,464,477	685	1,813,841	1,214	298,647	1,059,361	7,262,556

*The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

**of Accounts and Borrowers
Banks
31st Dec, 2023**

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations										Size of Account * (Rs.)
Personal		Other		Sub Total		Total				
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
5	0	243,756	142	-	-	277,379	158	277,379	158	Less Than 5000
-	-	47,740	375	-	-	64,783	489	64,783	489	5,000 to 10,000
-	-	122,404	1,787	-	-	168,182	2,458	168,182	2,458	10,000 to 20,000
515	9	25,751	569	-	-	34,683	762	34,683	762	20,000 to 25,000
822	149	552,115	20,788	-	-	645,720	24,468	645,720	24,468	25,000 to 50,000
1,761	15	865,443	54,741	-	-	957,563	61,266	957,563	61,266	50,000 to 100,000
1,412	5	149,428	18,152	-	-	235,328	29,164	235,328	29,164	100,000 to 150,000
205	23	102,062	17,673	-	-	152,647	26,366	152,647	26,366	150,000 to 200,000
461	93	151,247	36,605	8	2	249,733	60,617	249,733	60,617	200,000 to 300,000
129	51	78,681	27,117	26	9	231,320	76,408	231,320	76,408	300,000 to 400,000
166	56	51,948	23,205	19	8	100,952	45,047	100,952	45,047	400,000 to 500,000
77	39	220,215	141,291	6	4	291,235	184,108	291,235	184,108	500,000 to 750,000
16	12	72,286	62,765	5	4	113,741	99,500	113,741	99,500	750,000 to 1,000,000
186	173	160,550	227,518	2	3	232,016	327,814	232,016	327,814	1,000,000 to 2,000,000
22	43	37,511	91,247	-	-	78,258	191,758	78,258	191,758	2,000,000 to 3,000,000
13	34	14,377	49,923	2	6	31,739	108,493	31,739	108,493	3,000,000 to 4,000,000
18	67	9,814	44,055	3	15	20,999	94,549	20,999	94,549	4,000,000 to 5,000,000
10	51	8,175	44,956	1	5	15,469	84,148	15,469	84,148	5,000,000 to 6,000,000
-	-	4,119	26,774	1	7	10,062	65,448	10,062	65,448	6,000,000 to 7,000,000
5	37	3,291	24,670	-	-	11,660	87,405	11,660	87,405	7,000,000 to 8,000,000
5	42	3,431	24,147	1	8	7,882	66,069	7,882	66,069	8,000,000 to 9,000,000
1	10	3,924	37,248	2	19	7,983	76,341	7,983	76,341	9,000,000 to 10,000,000
56	2,328	7,072	128,106	19	724	50,465	1,544,090	50,466	1,544,105	10,000,000 to 100,000,000
25	5,834	73	11,036	5	541	10,229	2,160,996	10,229	2,160,996	100,000,000 to 500,000,000
6	4,183	1	670	-	-	1,671	1,141,075	1,671	1,141,075	500,000,000 to 1,000,000,000
2	2,871	2	4,894	-	-	1,092	2,124,317	1,092	2,124,317	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	108	676,951	108	676,951	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	95	2,617,191	95	2,617,191	10,000,000,000 & Over
5,918	16,124	2,935,416	1,120,454	100	1,356	4,002,994	11,977,455	4,002,995	11,977,469	Total

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st December, 2023

Size of Account (Rs.)	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	242,855	132	25,559	26	65	0	8,900	1	277,379	158
5,000 to 10,000	58,644	449	3,838	27	2,116	12	185	1	64,783	489
10,000 to 20,000	142,417	2,074	25,163	376	13	0	589	8	168,182	2,458
20,000 to 25,000	30,795	679	3,115	69	14	0	759	14	34,683	762
25,000 to 50,000	561,053	21,060	82,625	3,214	52	2	1,990	192	645,720	24,468
50,000 to 100,000	902,604	57,724	51,769	3,424	109	8	3,081	110	957,563	61,266
100,000 to 150,000	204,857	25,818	27,945	3,204	92	12	2,434	131	235,328	29,164
150,000 to 200,000	136,901	23,655	14,447	2,495	108	19	1,191	197	152,647	26,366
200,000 to 300,000	226,507	54,989	19,835	4,774	176	41	3,215	813	249,733	60,617
300,000 to 400,000	216,355	71,297	12,553	4,264	117	40	2,295	807	231,320	76,408
400,000 to 500,000	90,093	40,119	8,341	3,808	128	55	2,390	1,066	100,952	45,047
500,000 to 750,000	272,147	172,406	14,690	9,002	136	89	4,262	2,611	291,235	184,108
750,000 to 1,000,000	93,462	82,339	16,112	13,464	219	202	3,948	3,496	113,741	99,500
1,000,000 to 2,000,000	190,344	271,914	20,822	28,007	6,518	6,968	14,332	20,925	232,016	327,814
2,000,000 to 3,000,000	61,672	150,370	5,209	12,853	514	1,296	10,863	27,239	78,258	191,758
3,000,000 to 4,000,000	21,476	72,811	2,527	8,720	357	1,277	7,379	25,684	31,739	108,493
4,000,000 to 5,000,000	12,821	57,697	1,514	6,771	390	1,740	6,274	28,341	20,999	94,549
5,000,000 to 6,000,000	9,638	52,433	1,258	6,908	292	1,633	4,281	23,174	15,469	84,148
6,000,000 to 7,000,000	5,507	35,975	597	3,919	205	1,349	3,753	24,205	10,062	65,448
7,000,000 to 8,000,000	6,864	51,499	529	3,942	253	1,898	4,014	30,067	11,660	87,405
8,000,000 to 9,000,000	4,202	31,570	338	2,829	203	1,734	3,139	29,935	7,882	66,069
9,000,000 to 10,000,000	4,358	41,224	795	7,668	189	1,798	2,641	25,651	7,983	76,341
10,000,000 to 100,000,000	13,187	280,251	739	15,632	396	11,383	36,144	1,236,839	50,466	1,544,105
100,000,000 to 500,000,000	995	187,952	23	3,536	17	4,716	9,194	1,964,791	10,229	2,160,996
500,000,000 to 1,000,000,000	155	101,556	1	670	1	500	1,514	1,038,349	1,671	1,141,075
1,000,000,000 to 5,000,000,000	46	115,618	1	1,266	4	4,599	1,041	2,002,833	1,092	2,124,317
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	-	676,951	108	676,951
10,000,000,000 & Over	-	-	-	-	-	-	95	2,617,191	95	2,617,191
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

*The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

Number of accounts with zero liability includes overdraft facility/credit card related accounts

3.6 Advances Classified by Tenure/Maturity

All Banks

(Million Rupees)

Loan Tenure	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. Short Term	2,608,145	6,173,170	2,864,271	5,849,536	2,492,126	6,305,208
1.1. Overnight	17,766	235,900	309,183	427,549	430,630	452,840
1.2. 2 days to 7 days	2,275	123,654	2,212	44,107	2,202	48,485
1.3. For 8 days & above but < 1 month	24,277	251,301	28,913	498,012	32,989	447,303
1.4. For 1 month & above but < 3 month	610,025	657,451	599,119	325,271	449,922	441,577
1.5. For 3 months & over but < 6 months	86,074	1,303,497	75,391	1,002,185	69,802	1,219,462
1.6. For 6 months & over but < one year	1,867,728	3,601,366	1,849,453	3,552,413	1,506,581	3,695,540
2. Medium Term	407,367	1,219,552	335,165	1,092,975	321,045	1,001,306
2.1. For one year & over but < 2 years	165,726	830,712	120,914	514,177	118,471	451,068
2.2. For 2 years & over but < 3 years	241,641	388,840	214,251	578,798	202,574	550,239
3. Long Term	1,323,474	4,171,309	1,165,839	4,499,697	1,189,824	4,670,955
3.1. For 3 years & over but < 4 years	301,195	617,450	338,010	936,887	325,722	968,697
3.2. For 4 years & over but < 5 years	249,399	772,910	227,025	630,428	244,401	632,123
3.3. For 5 years & over but < 7 years	583,086	1,240,624	438,077	1,155,472	451,338	1,183,961
3.4. For 7 years & over but < 10 years	93,750	732,243	66,229	820,252	73,607	892,671
3.5. For 10 years & over but < 15 years	24,804	518,150	21,862	616,269	20,729	664,232
3.6. For 15 years & over but < 20 years	20,227	115,929	24,818	167,348	23,956	147,581
3.7. For 20 years & over but < 25 years	47,952	152,186	47,539	158,231	47,669	162,278
3.8. For 25 years & over but < 30 years	2,872	12,147	2,012	11,462	2,082	13,512
3.9. For 30 years and over	189	9,671	267	3,347	320	5,900
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,308,528	4,557,950	2,640,511	4,414,984	2,269,436	4,552,928
1.1. Overnight	173,089	176,458	300,632	363,912	420,658	418,642
1.2. 2 days to 7 days	2,177	109,715	2,083	29,614	2,014	22,162
1.3. For 8 days & above but < 1 month	23,574	176,415	26,193	123,551	31,085	135,498
1.4. For 1 month & above but < 3 month	319,269	315,748	597,263	232,720	447,947	279,407
1.5. For 3 months & over but < 6 months	74,077	849,773	65,561	677,120	59,490	693,371
1.6. For 6 months & over but < one year	17,163,422	2,929,840	1,648,779	2,988,068	1,308,242	3,003,848
2. Medium Term	488,253	918,547	304,308	805,982	294,109	861,104
2.1. For one year & over but < 2 years	145,714	658,519	112,515	322,876	111,339	394,599
2.2. For 2 years & over but < 3 years	342,539	260,028	191,793	483,106	182,770	466,505
3. Long Term	1,118,528	2,926,291	957,973	3,123,387	972,769	3,199,605
3.1. For 3 years & over but < 4 years	238,494	399,414	272,464	672,109	269,662	695,423
3.2. For 4 years & over but < 5 years	211,509	582,936	188,751	401,656	204,083	406,925
3.3. For 5 years & over but < 7 years	513,237	889,446	372,175	878,221	370,304	878,958
3.4. For 7 years & over but < 10 years	79,269	499,394	54,658	589,750	59,073	630,875
3.5. For 10 years & over but < 15 years	20,397	375,656	13,420	373,799	13,177	380,859
3.6. For 15 years & over but < 20 years	12,316	61,730	14,048	90,952	13,729	85,071
3.7. For 20 years & over but < 25 years	41,145	109,841	40,911	110,579	41,196	115,000
3.8. For 25 years & over but < 30 years	2,109	7,587	1,299	5,286	1,314	5,513
3.9. For 30 years and over	52	286	247	1,035	231	980
Total	3,915,310	8,402,788	3,902,792	8,344,354	3,536,314	8,613,637

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking

(Million Rupees)

Loan Tenure	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	175,061	1,612,427	223,760	1,434,551	222,690	1,752,280
1.1. Overnight	8,371	71,310	8,551	63,637	9,972	34,198
1.2. 2 days to 7 days	98	13,939	129	14,492	188	26,323
1.3. For 8 days & above but < 1 month	703	74,887	2,720	374,461	1,904	311,805
1.4. For 1 month & above but < 3 month	2,507	327,042	1,856	92,551	1,975	162,170
1.5. For 3 months & over but < 6 months	11,997	453,724	9,830	325,064	10,312	526,091
1.6. For 6 months & over but < one year	151,385	671,526	200,674	564,346	198,339	691,692
2. Medium Term	43,666	303,793	30,857	286,992	26,936	140,202
2.1. For one year & over but < 2 years	20,012	172,193	8,399	191,301	7,132	56,468
2.2. For 2 years & over but < 3 years	23,654	131,600	22,458	95,692	19,804	83,734
3. Long Term	204,949	1,245,023	207,866	1,376,309	217,055	1,471,350
3.1. For 3 years & over but < 4 years	63,285	218,067	65,546	264,778	56,060	273,274
3.2. For 4 years & over but < 5 years	37,890	189,974	38,274	228,772	40,318	225,197
3.3. For 5 years & over but < 7 years	69,265	351,147	65,902	277,250	81,034	305,003
3.4. For 7 years & over but < 10 years	14,484	232,854	11,571	230,503	14,534	261,797
3.5. For 10 years & over but < 15 years	4,407	142,494	8,442	242,470	7,552	283,373
3.6. For 15 years & over but < 20 years	7,911	54,199	10,770	76,396	10,227	62,510
3.7. For 20 years & over but < 25 years	6,807	42,344	6,628	47,652	6,473	47,278
3.8. For 25 years & over but < 30 years	763	4,560	713	6,176	768	7,999
3.9. For 30 years and over	137	9,385	20	2,312	89	4,920
Total	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of		No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
1. Short Term	2,203,880	671,244	206,124	26,014	8,484	19,096	73,638	5,588,854	2,492,126	6,305,208
1.1. Overnight	383,610	60,506	44,376	3,186	35	31	2,609	389,116	430,630	452,840
1.2. 2 days to 7 days	1,748	668	152	44	-	-	302	47,773	2,202	48,485
1.3. For 8 days & above but < 1 month	27,799	23,045	2,759	758	9	1	2,422	423,500	32,989	447,303
1.4. For 1 month & above but < 3 month	406,984	60,775	38,863	4,610	13	3	4,062	376,189	449,922	441,577
1.5. For 3 months & over but < 6 months	50,708	43,138	2,748	1,314	40	104	16,306	1,174,905	69,802	1,219,462
1.6. For 6 months & over but < one year	1,333,031	483,112	117,226	16,100	8,387	18,957	47,937	3,177,371	1,506,581	3,695,540
2. Medium Term	291,317	237,855	24,111	8,257	24	41	5,593	755,153	321,045	1,001,306
2.1. For one year & over but < 2 years	99,795	167,564	15,826	5,136	15	30	2,835	278,338	118,471	451,068
2.2. For 2 years & over but < 3 years	191,522	70,290	8,285	3,121	9	12	2,758	476,816	202,574	550,239
3. Long Term	1,014,758	1,094,512	110,110	116,597	4,176	22,234	60,780	3,437,612	1,189,824	4,670,955
3.1. For 3 years & over but < 4 years	252,678	212,241	47,535	52,004	381	2,402	25,128	702,050	325,722	968,697
3.2. For 4 years & over but < 5 years	208,501	161,021	25,847	12,420	680	3,716	9,373	454,966	244,401	632,123
3.3. For 5 years & over but < 7 years	412,422	349,262	22,872	18,007	1,695	6,780	14,349	809,912	451,338	1,183,961
3.4. For 7 years & over but < 10 years	59,753	74,777	7,666	8,467	349	3,042	5,839	806,385	73,607	892,671
3.5. For 10 years & over but < 15 years	13,203	56,375	1,480	5,874	378	2,754	5,668	599,228	20,729	664,232
3.6. For 15 years & over but < 20 years	20,777	92,749	2,344	9,450	585	2,663	250	42,719	23,956	147,581
3.7. For 20 years & over but < 25 years	45,445	139,591	2,088	9,253	93	670	43	12,764	47,669	162,278
3.8. For 25 years & over but < 30 years	1,769	7,796	274	1,119	15	207	24	4,390	2,082	13,512
3.9. For 30 years and over	210	700	4	2	-	-	106	5,198	320	5,900
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1. CONVENTIONAL	3,915,303	8,402,224	3,902,792	8,344,354	3,536,314
2. ISLAMIC	423,683	3,161,808	462,483	3,097,853	466,681	3,363,832
A. Ijara Finance	77,878	131,679	67,065	124,261	75,634	103,862
B. Diminishing Musharaka	83,094	857,516	74,617	849,711	72,032	868,243
C. Istisna	5,929	324,911	5,023	294,912	5,560	374,550
D. Mudaraba	74	1,634	76	1,907	76	2,388
E. Murabaha	12,570	135,486	12,008	214,671	13,056	140,698
F. Musawamah finance	25,565	129,245	26,015	79,926	25,999	104,703
G. Musharaka Finance	22,897	335,563	19,392	403,359	18,258	345,060
H. Salam Finance	1,596	40,805	1,335	31,675	1,839	70,639
I. Commodity Murabahah / Tawwaruq	142,314	12,574	202,360	18,810	199,401	20,200
J. Advance against financing	1,093	8,519	1,101	17,211	1,095	14,523
K. Other Islamic Modes of Financing	50,673	1,183,878	53,491	1,061,409	53,731	1,318,966
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,128,830	1,625,597	302,541	120,154	9,581	18,362	95,362	6,849,523	3,536,314	8,613,637
2. ISLAMIC	381,125	378,013	37,804	30,713	3,103	23,008	44,649	2,932,097	466,681	3,363,832
A. Ijara Finance	59,672	60,880	4,864	4,686	8	10	11,090	38,287	75,634	103,862
B. Diminishing Musharaka	57,201	78,925	4,904	5,862	655	1,184	9,272	782,272	72,032	868,243
C. Istisna	455	9,792	16	273	-	-	5,089	364,485	5,560	374,550
D. Mudaraba	76	2,388	-	-	-	-	-	-	76	2,388
E. Murabaha	6,241	12,879	288	551	5	2	6,522	127,266	13,056	140,698
F. Musawamah finance	20,441	13,074	3,180	763	-	-	2,378	90,866	25,999	104,703
G. Musharaka Finance	15,194	17,899	1,878	1,673	-	-	1,186	325,488	18,258	345,060
H. Salam Finance	236	807	2	3	-	-	1,601	69,830	1,839	70,639
I. Commodity Murabahah / Tawwaruq	182,417	18,833	16,983	1,366	-	-	1	1	199,401	20,200
J. Advance against financing	996	704	86	24	-	-	13	13,795	1,095	14,533
K. Other Islamic Modes of Financing	38,196	161,833	5,603	15,513	2,435	21,813	7,497	1,119,807	53,731	1,318,966
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

3.8 Advances Classified by Rate of
All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	291,814	6,240	46,950	24,608	131,767	216,211	24,604	204	8,145	15,467	14,767
01.00*	3,951	455	1,037	129	2,435	673	550	41	280	293	61
02.00*	19,020	572	28,844	11,601	36,858	45,491	13,419	535	2,315	6,598	1,279
03.00*	102,239	3,328	58,407	23,599	37,718	78,551	19,499	1,190	5,937	8,476	818
04.00*	55,538	1,747	35,395	7,907	27,343	46,257	7,088	1,847	5,367	4,014	1,019
05.00*	105,639	3,918	26,726	33,477	32,982	81,545	16,680	165	4,922	3,761	2,670
06.00*	15,845	3,039	10,259	1,840	6,972	15,432	6,101	64	2,183	1,761	179
07.00*	34,433	1,068	2,727	4,869	15,219	12,931	8,270	108	2,317	1,840	923
08.00*	22,350	53	1,430	83	4,901	5,787	1,865	12	812	187	2
09.00*	384,002	25	1,430	2,067	2,184	2,312	1,172	-	797	1,197	25
10.00*	17,242	90	2,417	3,199	2,717	2,431	528	-	191	421	865
10.25	3	-	144	212	21	13,084	29	-	2	1	2
10.50	83	11	10	75	353	35	28	-	-	8	21
10.75	38,014	-	18	28	8	315	447	-	39	51	14
11.00	24,048	-	22,633	1,529	218	687	19	-	16	168	11
11.25	288	1,373	55	19	168	71	13	-	29	11	145
11.50	148,263	-	68	726	306	12	24	-	10	11	1,077
11.75	102	-	16	22	11	9,639	10	-	36	7	101
12.00	3,804	39	207	637	173	20,449	137	-	102	212	159
12.25	10,723	3	17	22	129	113	147	-	45	89	17
12.50	10,204	11	426	489	94	7,297	59	-	40	75	63
12.75	21,086	1	936	34	105	977	393	-	250	297	169
13.00	2,561	8	2,848	5,369	270	12,022	162	-	118	157	65
13.25	65,020	-	15	37	153	704	512	-	503	293	187
13.50	12,675	532	269	263	130	8,765	378	-	546	178	98
13.75	63,982	6	102	56	349	416	908	-	525	476	141
14.00	61,833	7	1,037	61	364	1,650	1,579	-	146	388	262
14.25	373	2	19	49	104	130	168	-	170	79	53
14.50	1,903	-	322	41	141	1,209	968	-	184	132	58
14.75	472	1	270	25	1,715	6,877	118	-	84	100	23
15.00	11,335	33	792	56	1,459	4,690	211	-	162	342	101
15.25	19,575	19	136	524	514	420	304	-	241	173	151
15.50	5,001	-	830	84	1,126	410	88	-	36	1,140	122
15.75	4,104	4	890	30,179	1,028	408	6,843	-	206	178	108
16.00	35,743	-	1,518	29	1,073	7,791	449	-	187	80	123
16.25	3,110	-	22,033	1,968	27,378	6,032	1,357	138	3,988	817	2,311
16.50	24,839	-	48,001	567	13,424	5,454	880	168	717	939	6,179
16.75	2,378	6	6,767	195	259	2,345	187	81	252	105	76
17.00	9,756	4	4,174	34	439	3,525	186	74	113	177	64
17.25	3,089	2	128	142	809	40,484	584	-	6	115	51
17.50	61,313	12	1,182	6,279	21,827	69,717	419	-	1,277	6,320	369
17.75	4,657	-	5,720	292	1,469	26,327	259	-	1,149	103	108
18.00	64,907	-	1,649	857	4,201	37,449	1,298	19	3,116	870	190
18.25	9,814	2,611	8,602	491	15,081	12,727	2,205	-	379	2,037	261
18.50	9,714	-	3,363	2,397	10,699	21,399	8,817	494	702	2,380	1,778
18.75	10,007	23	2,017	7,607	10,053	8,290	802	-	673	944	1,281
19.00	154,773	2,788	70,280	40,087	57,084	109,450	19,775	20	14,077	14,390	5,515
19.25	2,116	38	884	758	1,186	16,670	548	124	1,005	420	105
19.50	1,128	15	349	216	511	366	470	-	136	345	162
19.75	968	24	752	460	1,377	1,081	855	120	270	281	224
20.00	18,030	60	4,477	6,618	4,343	3,403	3,220	-	179	2,569	85
20.25	1,027	30	1,013	457	1,329	2,612	398	21	140	861	140
20.50	3,663	145	220	96	2,771	2,946	131	11	452	156	608
20.75	614	61	6,162	434	3,039	2,437	851	-	300	381	313
21.00	10,463	176	3,333	1,818	2,989	766	2,056	-	193	301	128
21.25	28,524	138	21,759	1,329	10,358	28,032	3,664	74	254	178	82
21.50	110,941	2,062	12,297	1,600	35,570	72,138	9,144	-	1,013	569	64
21.75	58,605	72	6,778	11,531	20,974	160,648	3,651	-	3,180	2,740	151
22.00	154,447	401	9,733	13,396	31,311	128,692	12,782	-	5,158	1,566	929
22.25	127,228	131	22,613	11,002	45,572	147,993	11,709	1,415	9,877	4,008	3,146
22.50	274,091	1,297	17,401	26,302	48,352	141,468	17,046	2,067	10,886	6,506	2,947
22.75	167,706	1,164	40,012	15,361	66,325	153,802	24,924	1,079	7,525	12,175	2,237
23.00	491,105	2,280	19,456	24,244	46,929	216,763	13,415	670	6,698	8,209	1,851
23.25	464,375	1,434	15,463	28,642	57,698	145,631	28,353	5	23,715	14,402	5,086
23.50	366,147	187	15,407	11,079	37,612	102,760	16,455	531	8,422	7,656	2,385
23.75	272,894	2,246	11,936	14,946	37,589	75,481	14,447	178	7,481	10,883	4,389
24.00	98,347	3,342	16,027	12,900	43,438	60,574	8,568	131	11,182	11,098	1,207
24.25	90,062	2,078	7,563	7,110	21,001	62,330	11,804	902	6,247	8,814	4,208
24.50	48,062	791	3,507	3,344	15,845	31,329	5,420	430	3,588	5,853	1,919
24.75	37,887	3,309	6,015	4,633	12,110	30,747	8,816	13	2,539	5,849	1,579
25.00 & over	400,345	104,207	49,214	18,815	190,925	185,996	55,473	1,461	24,544	24,026	9,180
Total	5,180,397	153,720	715,386	431,952	1,212,985	2,723,651	404,736	14,394	198,375	207,707	87,188

*01.00 stands for 00.25 to 01.24

*10.00 stands for 09.25 to 10.24

**of Interest/Return and Rate of Margin
Banks
31st Dec, 2023**

												(Million Rupees)	
Rate of Margin												Rate of Int./Return	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total		
66,566	3,651	6,494	4,260	3,587	3,033	6,330	1,759	1,565	854	737	879,613	00.00	
52	41	14	22	905	33	9	7	132	83	0	11,204	01.00*	
276	3,520	410	483	1,315	1,115	-	717	276	1	0	174,642	02.00*	
2,458	1,096	764	3,330	95	175	297	219	240	355	358	349,149	03.00*	
3,720	819	114	193	132	484	89	118	708	200	509	200,608	04.00*	
55,176	598	1,060	518	1,013	218	188	142	171	228	443	372,241	05.00*	
2,747	9	1,164	6	18	528	46	55	21	497	54	68,821	06.00*	
8,916	389	397	599	224	230	132	167	33	107	73	95,972	07.00*	
64	201	806	318	-	-	-	-	-	-	-	38,872	08.00*	
897	-	-	140	110	-	141	62	-	257	16	396,834	09.00*	
57	4	4	913	46	598	2	-	1	4	7	31,738	10.00*	
8	11	3	4	2	10	5	-	-	-	0	13,541	10.25	
10,231	6	16	20	9	13	1	-	0	2	1	10,925	10.50	
29	4	1	1	2	2	0	1	3	1	-	38,977	10.75	
26	31	34	59	20	14	8	7	2	4	-	49,533	11.00	
49	1	20	0	-	-	17	-	1	0	-	2,260	11.25	
15	6	18	42	4	20	3	5	16	38	23	150,686	11.50	
26	3	1	-	-	34	1	43	2	3	0	10,057	11.75	
1,893	75	52	33	32	45	10	12	5	84	38	28,199	12.00	
91	2	11	4	3	1	-	16	0	53	2	11,488	12.25	
88	22	43	42	10	24	17	2	10	2	1	19,020	12.50	
460	67	11	2	15	13	7	-	1	1	-	24,824	12.75	
120	30	2	173	125	23	19	0	5	4	25	24,107	13.00	
357	-	12	-	1	18	11	-	6	-	-	67,830	13.25	
239	54	-	37	9	0	5	-	2	-	904	25,082	13.50	
485	45	52	19	10	14	9	11	3	0	-	67,607	13.75	
8,677	66	55	30	22	20	17	25	11	1	-	76,250	14.00	
648	2	9	20	7	12	-	5	-	0	-	1,850	14.25	
163	2	1	25	3	1	0	1	74	0	2	5,230	14.50	
102	-	6	2	-	0	-	-	18	-	-	9,812	14.75	
199	10	54	9	5	14	6	13	0	-	32	19,522	15.00	
8,345	73	119	71	51	117	22	4	1	4	-	30,865	15.25	
113	34	1	7	11	8	1,024	0	1	1	-	10,037	15.50	
35,296	54	12	4	9	14	7	1	1	-	0	79,346	15.75	
250	138	127	19	17	311	36	2	101	1	160	48,155	16.00	
746	161	331	54	208	55	9	-	32	15	-	70,742	16.25	
163	0	8	755	3	43	6	3	-	-	0	102,150	16.50	
1,486	12	58	8	2	5	8	-	-	-	-	14,231	16.75	
705	11	14	27	9	7	5	1	1	136	24	19,487	17.00	
26	27	1	2	-	21	-	13	-	-	0	45,499	17.25	
53,530	24	33	38	47	54	0	3	1	0	-	222,446	17.50	
434	241	103	174	1	0	-	24	-	180	30	41,271	17.75	
181	41	62	164	9	29	49	70	0	0	0	115,162	18.00	
111	20	51	1,620	48	1	5	47	62	-	0	56,175	18.25	
2,811	3,077	3,650	81	25	-	39	9	51	102	0	71,588	18.50	
869	727	918	216	396	17	9	-	0	5	-	44,853	18.75	
5,230	4,097	6,598	6,465	1,880	1,467	1,256	1,919	1,900	2,743	255	522,050	19.00	
241	70	55	30	15	37	22	3	23	1	0	24,350	19.25	
291	67	162	37	13	35	23	13	94	6	1	4,440	19.50	
721	20	24	13	40	378	3	0	1	2	0	7,615	19.75	
581	171	66	34	17	86	29	3	39	32	0	44,043	20.00	
380	40	74	35	27	6	23	156	4	2	1	8,776	20.25	
990	17	169	6	3	1	6	1	11	-	0	12,403	20.50	
863	74	100	29	26	9	12	1	1	16	1	15,723	20.75	
16,068	19	23	16	16	8	4	3	0	2	5	38,388	21.00	
619	110	51	90	96	85	16	54	7	3	2	95,524	21.25	
2,363	82	909	2,189	1,931	17	474	-	1	22	0	253,388	21.50	
663	101	1,131	80	12	23	457	192	6	334	1	271,231	21.75	
3,139	363	15	392	195	113	3	168	349	73	25	363,250	22.00	
3,986	504	960	911	61	237	9	223	491	1,922	26	394,024	22.25	
1,784	2,876	986	312	230	83	735	206	958	694	466	557,692	22.50	
5,638	3,311	3,576	398	166	520	653	1,243	870	156	399	509,239	22.75	
5,671	3,047	1,300	1,061	62	161	698	615	873	462	80	845,650	23.00	
12,457	1,058	7,491	1,647	917	346	454	551	435	403	608	811,171	23.25	
3,388	339	903	997	349	562	1,121	191	1,140	624	56	578,313	23.50	
5,489	1,406	3,652	1,213	513	1,123	1,433	154	385	290	409	468,536	23.75	
4,973	317	829	1,865	492	499	1,213	657	1,497	240	806	280,201	24.00	
3,695	453	588	621	768	848	544	160	1,098	403	829	232,126	24.25	
2,103	629	1,886	593	733	421	521	676	378	336	263	128,627	24.50	
3,378	381	1,242	1,133	326	806	772	654	773	272	134	123,370	24.75	
33,060	6,155	9,506	5,585	4,345	3,664	3,372	3,758	2,559	2,097	555	1,138,839	25.00 & over	
387,671	41,116	59,414	40,299	21,793	18,907	22,445	15,165	17,450	14,357	8,361	11,977,469	Total	

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	00.00	2,612,413	683,165	267,177	69,221	8,800	7,490	46,073	4,420,522	2,934,463
05.00	44,656	53,487	1,978	3,430	8	446	9,125	96,358	55,767	153,720
10.00	85,433	126,924	7,133	10,061	444	2,381	11,278	576,019	104,288	715,386
15.00	16,451	52,301	17,616	20,216	84	890	5,926	358,545	40,077	431,952
20.00	395,289	249,732	29,670	16,516	503	3,266	15,982	943,470	441,444	1,212,985
25.00	89,020	407,197	5,816	13,578	1,022	11,663	29,033	2,291,213	124,891	2,723,651
30.00	50,890	89,261	3,738	5,816	153	1,354	6,737	308,305	61,518	404,736
33.33	419	2,775	50	318	-	-	49	11,301	518	14,394
35.00	11,807	32,359	715	1,435	660	3,266	2,564	161,316	15,746	198,375
40.00	33,801	43,808	947	1,978	190	6,672	4,695	155,249	39,633	207,707
45.00	6,470	25,764	636	1,397	385	2,261	966	57,766	8,457	87,188
50.00	137,176	188,887	2,251	3,384	259	833	2,007	194,568	141,693	387,671
55.00	4,233	8,924	423	695	24	156	371	31,342	5,051	41,116
60.00	4,262	12,371	441	841	30	169	609	46,033	5,342	59,414
65.00	3,340	6,180	325	451	17	95	435	33,573	4,117	40,299
70.00	2,704	5,082	302	658	30	254	386	15,799	3,422	21,793
75.00	2,253	4,374	232	275	24	101	607	14,157	3,116	18,907
80.00	2,030	3,874	216	224	8	23	876	18,324	3,130	22,445
85.00	1,879	2,458	181	132	7	15	506	12,561	2,573	15,165
90.00	2,241	2,467	164	104	7	11	718	14,869	3,130	17,450
95.00	2,437	1,988	263	136	11	25	344	12,208	3,055	14,357
99.99	751	233	71	3	18	1	724	8,124	1,564	8,361
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st Dec, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	114,125	34,121	268	255	-	-	114,393	34,376
05.00	-	-	14	6	-	-	14	6
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,505	5,980	190	396	-	-	16,695	6,376
25.00	11,704	24,521	1,762	1,846	-	-	13,466	26,367
35.00	2,315	1,815	9,751	5,870	-	-	12,066	7,684
45.00	13,787	1,042	1	0	-	-	13,788	1,042
55.00	71,909	36,269	-	-	-	-	71,909	36,269
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	955	640	-	-	955	640
99.99	-	-	-	-	-	-	-	-
Total	230,345	103,746.9	12,942	9,017.2	-	-	243,287	112,764.1
Weighted Average		25.47		32.28				26.01
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	124	9,259	-	-	124	9,259
05.00	-	-	97	2,215	-	-	97	2,215
10.00	-	-	61	4,543	-	-	61	4,543
15.00	-	-	4	1,369	-	-	4	1,369
20.00	-	-	29	8,178	-	-	29	8,178
25.00	2	1,888	6	16,311	-	-	8	18,200
35.00	6	947	23	2,495	-	-	29	3,442
45.00	3	461	33	6,236	-	-	36	6,696
55.00	-	-	9	2,501	-	-	9	2,501
65.00	-	-	5	4,355	-	-	5	4,355
75.00	2	450	1	20	-	-	3	470
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	1	72	-	-	-	-	1	72
Total	14	3,819.3	392	57,482.0	-	-	406	61,301.3
Weighted Average		35.62		23.92				24.65
Securities Shares and Other Financial Instruments - To Others								
00.00	4	207	14	2,183	-	-	18	2,390
05.00	-	-	22	16	-	-	22	16
10.00	48	1,243	32	1,863	-	-	80	3,106
15.00	1	70	5	449	-	-	6	519
20.00	7	4,102	28	6,814	-	-	35	10,916
25.00	82	48,762	21	3,618	-	-	103	52,380
35.00	10	2,243	72	9,957	-	-	82	12,199
45.00	4	765	21	1,534	-	-	25	2,299
55.00	3	22	12	982	-	-	15	1,004
65.00	-	-	6	7,295	-	-	6	7,295
75.00	-	-	-	-	-	-	-	-
85.00	-	-	1	1	-	-	1	1
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	159	57,414.2	234	34,711.8	-	-	393	92,126.0
Weighted Average		24.62		31.82				27.33
Merchandise - Food Items								
00.00	24	65,675	6,264	190,577	-	-	6,288	256,252
05.00	-	-	1,215	10,694	-	-	1,215	10,694
10.00	9	984	476	87,565	-	-	485	88,549
15.00	39	2,917	1,240	29,563	-	-	1,279	32,480
20.00	288	11,081	1,565	113,746	-	-	1,853	124,826
25.00	462	42,065	3,071	278,485	-	-	3,533	320,550
35.00	117	3,921	2,632	43,658	-	-	2,749	47,580
45.00	47	652	590	21,798	-	-	637	22,450
55.00	170	72,835	202	45,916	-	-	372	118,750
65.00	1	600	175	8,042	-	-	176	8,642
75.00	-	-	38	1,467	-	-	38	1,467
85.00	2	76	78	908	-	-	80	984
95.00	4	105	43	1,538	-	-	47	1,643
99.99	5	57	44	30	-	-	49	87
Total	1,168	200,968.5	17,633	833,986.5	-	-	18,801	1,034,955.0
Weighted Average		25.77		19.29				20.55

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st Dec, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	105	11,044	2,761	208,622	1	706	2,867	220,372
05.00	-	-	987	8,395	-	-	987	8,395
10.00	39	3,280	549	33,853	-	-	588	37,133
15.00	23	44	404	26,805	-	-	427	26,849
20.00	224	9,216	717	48,219	-	-	941	57,435
25.00	12,034	129,785	1,610	131,711	-	-	13,644	261,496
35.00	103	6,350	848	53,913	-	-	951	60,262
45.00	38	387	358	25,193	-	-	396	25,580
55.00	532	8,378	195	21,059	-	-	727	29,437
65.00	1	100	83	3,781	-	-	84	3,881
75.00	1	200	9	2,290	-	-	10	2,490
85.00	-	-	28	1,703	-	-	28	1,703
95.00	8	898	47	1,332	-	-	55	2,231
99.99	3	46	5	24	-	-	8	70
Total	13,111	169,728.6	8,601	566,899.3	1	706.4	21,713	737,334.2
Weighted Average		24.81		16.84		-		18.66
Merchandise - Finished/Manufactured Goods								
00.00	56	1,998	3,889	246,589	6	424	3,951	249,011
05.00	-	-	461	10,295	-	-	461	10,295
10.00	51	3,635	1,205	67,076	-	-	1,256	70,712
15.00	46	7,528	1,358	103,423	-	-	1,404	110,951
20.00	548	16,187	3,728	166,147	-	-	4,276	182,334
25.00	982	140,405	7,320	326,629	-	-	8,302	467,034
35.00	93	7,236	2,765	152,890	-	-	2,858	160,126
45.00	72	3,243	1,836	59,138	-	-	1,908	62,382
55.00	408	17,761	530	28,450	-	-	938	46,210
65.00	7	3,125	122	21,881	-	-	129	25,006
75.00	5	752	164	7,106	-	-	169	7,858
85.00	8	1,899	210	3,736	-	-	218	5,634
95.00	15	1,228	227	4,658	-	-	242	5,886
99.99	49	578	31	1,411	1	1	81	1,990
Total	2,340	205,575.1	23,846	1,199,430.3	7	425.3	26,193	1,405,430.6
Weighted Average		28.19		21.15		0.20		22.17
Fixed Assets Including Machinery								
00.00	8,149	84,450	79,552	218,944	80	152	87,781	303,545
05.00	1	2	3,431	8,475	-	-	3,432	8,476
10.00	447	2,719	52,808	131,996	5	5	53,260	134,720
15.00	11,323	16,749	5,631	58,394	-	-	16,954	75,143
20.00	8,576	35,961	36,157	282,004	4	4	44,737	317,969
25.00	5,905	128,543	48,264	714,536	3	1,759	54,172	844,837
35.00	24,196	20,570	19,920	119,023	-	-	44,116	139,593
45.00	9,026	6,759	14,484	68,166	-	-	23,510	74,925
55.00	575	16,241	24,713	53,672	-	-	25,288	69,914
65.00	66	1,468	6,971	25,970	-	-	7,037	27,439
75.00	45	2,155	4,654	9,173	-	-	4,699	11,329
85.00	47	1,985	3,625	13,531	-	-	3,672	15,516
95.00	76	2,166	2,971	4,956	-	-	3,047	7,122
99.99	87	1,043	438	82	-	-	525	1,125
Total	68,519	320,811.0	303,619	1,708,923.4	92	1,918.9	372,230	2,031,653.2
Weighted Average		20.71		22.78		22.98		22.45
Real Estate - Land								
00.00	1,809	16,326	1,427	20,300	-	-	3,236	36,627
05.00	-	-	330	2,011	-	-	330	2,011
10.00	33	616	3,261	22,858	-	-	3,294	23,474
15.00	509	967	1,305	22,616	-	-	1,814	23,583
20.00	124	12,016	6,104	43,392	-	-	6,228	55,407
25.00	4,219	81,972	7,459	116,413	2	680	11,680	199,066
35.00	695	9,753	5,003	62,723	2	120	5,700	72,595
45.00	825	5,980	2,349	19,987	-	-	3,174	25,966
55.00	244	3,491	13,394	23,381	-	-	13,638	26,872
65.00	53	135	529	2,652	-	-	582	2,787
75.00	42	88	294	4,257	-	-	336	4,346
85.00	44	156	207	1,717	-	-	251	1,873
95.00	49	117	551	1,461	-	-	600	1,578
99.99	14	6	299	1,295	-	-	313	1,302
Total	8,660	131,621.1	42,512	345,065.1	4	800.0	51,176	477,486.2
Weighted Average		23.37		26.70		26.50		25.78

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st Dec, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	5,815	49,942	21,436	169,919	124	330	27,375	220,191
05.00	20	142	1,627	18,492	-	-	1,647	18,633
10.00	487	2,623	12,212	88,822	-	-	12,699	91,445
15.00	8,136	7,484	7,789	88,332	3	23	15,928	95,839
20.00	1,072	18,565	10,069	159,997	8	49	11,149	178,612
25.00	996	63,764	12,357	201,381	2	1,637	13,355	266,783
35.00	179	14,492	7,997	85,076	-	-	8,176	99,568
45.00	274	7,629	3,104	53,532	-	-	3,378	61,161
55.00	30,637	65,334	1,452	17,382	-	-	32,089	82,716
65.00	226	3,171	964	15,441	-	-	1,190	18,612
75.00	195	2,181	841	8,862	-	-	1,036	11,043
85.00	198	5,280	671	5,783	-	-	869	11,063
95.00	237	5,134	640	3,244	-	-	877	8,378
99.99	136	863	127	898	-	-	263	1,761
Total	48,608	246,604.4	81,286	917,160.7	137	2,039.6	130,031	1,165,804.7
Weighted Average		30.27		20.51		20.72		22.57
Against Fixed Deposits								
00.00	12	9	9,234	244,828	2	370	9,248	245,206
05.00	-	-	178	3,550	1	1	179	3,551
10.00	35	4,375	7,076	153,767	-	-	7,111	158,142
15.00	47	3,226	135	5,070	-	-	182	8,295
20.00	13	987	698	33,788	-	-	711	34,775
25.00	59	24,718	2,314	18,326	-	-	2,373	43,044
35.00	7	435	302	7,220	-	-	309	7,656
45.00	4	21	279	6,219	-	-	283	6,240
55.00	6	13	213	1,066	-	-	219	1,079
65.00	3	2	117	432	-	-	120	434
75.00	1	0	66	138	-	-	67	138
85.00	1	0	96	289	-	-	97	290
95.00	-	-	98	3,690	-	-	98	3,690
99.99	20	2	39	100	-	-	59	102
Total	208	33,789.1	20,845	478,482.8	3	370.6	21,056	512,642.5
Weighted Average		22.09		7.78		0.01		8.71
Against Insurance Policies								
00.00	-	-	7	6	-	-	7	6
05.00	-	-	2	1	-	-	2	1
10.00	4	9	1	3	-	-	5	12
15.00	-	-	-	-	-	-	-	-
20.00	1	3	3	7	-	-	4	10
25.00	10	17	32	278	-	-	42	295
35.00	7	27	2	1	-	-	9	28
45.00	1	0	1	1	-	-	2	1
55.00	15	57	10	147	-	-	25	204
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	38	112.3	58	443.7	-	-	96	556.0
Weighted Average		37.87		34.45		-		35.14
Other Secured Advances								
00.00	2,261	47,383	55,655	644,085	35	366,999	57,951	1,058,468
05.00	-	-	44,501	89,421	-	-	44,501	89,421
10.00	758	842	6,163	100,227	2	2,480	6,923	103,548
15.00	141	715	491	56,203	-	-	632	56,918
20.00	4,803	7,752	1,227	108,465	-	-	6,030	116,217
25.00	338	50,086	2,057	172,208	2	1,143	2,397	223,437
35.00	19	2,106	382	4,652	-	-	401	6,759
45.00	252	3,075	203	3,057	-	-	455	6,132
55.00	742	7,861	373	5,931	-	-	1,115	13,792
65.00	2	1	45	1,160	-	-	47	1,161
75.00	-	-	49	1,389	-	-	49	1,389
85.00	2	8	38	305	-	-	40	313
95.00	-	-	38	400	-	-	38	400
99.99	1	2	18	1,838	-	-	19	1,840
Total	9,319	119,831.4	111,240	1,189,341.1	39	370,621.4	120,598	1,679,793.9
Weighted Average		16.83		8.20		0.14		7.04

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st Dec, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	231,510	894,327	53,014	1,367,741	65	48,178	284,589	2,310,246
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	231,510	894,326.7	53,014	1,367,740.9	65	48,178.1	284,589	2,310,245.6
Weighted Average								
Unsecured Advances								
00.00	80,176	15,813	2,037,333	202,887	18	6	2,117,527	218,706
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	80,176	15,813.3	2,037,333	202,886.6	18	6.4	2,117,527	218,706.3
Weighted Average								
Grand Total	694,175	2,504,162	2,713,555	8,911,571	366	425,067	3,408,096	11,840,800
Weighted Average		15.71		15.06		0.38		14.67

3.10 Security and Nature* wise Weighted Average Lending/Financing Rates All Banks

(Percent)

As at the End of	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**
<u>Conventional Banking</u>									
2022	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
	(17.72)	(15.38)	(13.90)	(13.32)	(12.90)	(13.97)	(16.74)	(31.49)	(14.70)
2023	13.77	21.60	16.92	17.82	15.40	18.10	18.52	32.73	17.89
	(13.77)	(21.30)	(16.32)	(17.47)	(15.39)	(17.79)	(19.87)	(32.73)	(17.68)
2023	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
	(13.98)	(20.86)	(17.10)	(16.93)	(14.99)	(17.89)	(19.92)	(32.13)	(17.69)
<u>Islamic Banking</u>									
2022	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
	-	(14.58)	(12.73)	(13.89)	(12.63)	(11.04)	(13.25)	(27.70)	(13.17)
2023	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
	-	(21.42)	(17.00)	(17.61)	(15.32)	(11.55)	(19.05)	(31.40)	(17.15)
2023	-	21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33
	-	(21.51)	(17.20)	(18.24)	(15.70)	(12.81)	(18.25)	(31.93)	(17.39)
<u>Overall Banking</u>									
2022	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
	(17.72)	(15.32)	(13.58)	(13.52)	(12.81)	(13.66)	(15.87)	(31.24)	(14.28)
2023	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	(13.77)	(21.31)	(16.54)	(17.52)	(15.37)	(16.98)	(19.65)	(32.58)	(17.53)
2023	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
	(13.98)	(20.92)	(17.13)	(17.42)	(15.20)	(17.15)	(19.42)	(32.11)	(17.60)

* Nature refers to Conventional/Islamic financing.

** Weighted average rates shown in parentheses represent Private Sector.

3.11 Advances Classified by Category of Financing All Banks

(Million Rupees)

Category of Financing	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,862	864,756	8,856	861,885	8,804	910,255
1.1. Export finance schemes	5,800	712,889	4,782	652,790	4,868	661,858
1.2. Others	4,062	151,867	4,074	209,095	3,936	248,397
2. Import financing	10,937	519,946	8,696	594,418	8,965	691,328
3. Government self employment schemes	40,644	37,583	45,395	43,368	47,596	51,876
4. Working capital/short term	2,852,052	5,293,470	2,905,117	4,772,132	2,551,011	5,091,442
4.1. Small Loans	1,150,856	371,531	1,117,239	381,508	861,946	407,348
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	1,727	25,056	577	17,953	588	17,284
4.4. Others	1,699,469	4,896,883	1,787,301	4,372,671	1,688,161	3,634,333
4.5. Commodity Operations Financing	-	-	-	-	316	1,032,476
5. Fixed investment/long term	1,425,491	4,848,276	1,397,211	5,170,404	1,386,619	5,232,569
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,509	653,041	22,738	627,766	22,131	610,390
5.2. Financing Power Plants Using Renewable Energy	2,164	91,048	2,355	88,402	2,402	88,478
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	45	1,267	44	1,009	61	1,029
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,207	3,524	1,222	3,481	817	3,253
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	140	3,420	136	3,428	137	3,060
5.6. Small Loans	302,302	248,753	345,536	247,100	362,704	255,141
5.7. Others	984,817	3,152,101	910,994	3,470,645	878,470	3,531,409
5.8. Financing for Construction Purposes	111,631	643,714	113,553	669,884	115,417	659,530
5.9. SME Asaan Finance (SAAF) Scheme	-	-	-	-	4,480	80,279
5.10 Machinery	676	51,409	633	58,690	-	-
Total	4,338,986	11,564,031	4,365,275	11,442,207	4,002,995	11,977,469

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	7,544	612,840	6,636	618,800	6,617	658,087
1.1. Export finance schemes	3,743	477,620	2,867	426,909	2,939	429,309
1.2. Others	3,801	135,219	3,769	191,891	3,678	228,778
2. Import financing	9,775	469,895	8,009	542,183	8,060	639,402
3. Government self employment schemes	40,483	36,392	45,247	42,455	47,419	50,963
4. Working capital/short term	2,695,141	3,875,877	2,690,714	3,511,593	2,340,252	3,557,120
4.1. Small Loans	1,013,173	285,756	924,169	282,839	673,046	309,109
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA			-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	1,336	19,380	502	13,800	518	13,454
4.4. Others	1,680,632	3,570,741	1,766,043	3,214,954	1,666,518	2,556,612
4.5. Commodity Operations Financing					170	677,944
5. Fixed investment/long term	1,162,367	3,407,784	1,152,186	3,629,324	1,133,966	3,708,065
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	19,569	470,840	19,759	449,740	19,196	437,520
5.2. Financing Power Plants Using Renewable Energy	1,666	57,692	1,830	56,276	1,841	55,794
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	34	699	34	644	27	596
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,199	3,351	1,210	3,318	803	3,071
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	121	1,770	115	1,528	116	1,583
5.6. Small Loans	232,062	161,874	278,331	162,440	284,510	168,862
5.7. Others	823,936	2,279,337	765,496	2,519,434	736,844	2,568,654
5.8. Financing for Construction Purposes	83,350	397,920	84,920	395,689	86,731	412,827
5.9. SME Asaan Finance (SAAF) Scheme					3,898	59,158
5.10. Machinery	430	34,300	491	40,255		
Total	3,915,310	8,402,788	3,902,792	8,344,354	3,536,314	8,613,637

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,318	251,917	2,220	243,086	2,187	252,168
1.1. Export finance schemes	2,057	235,269	1,915	225,881	1,929	232,549
1.2. Others	261	16,648	305	17,205	258	19,619
2. Import financing	1,162	50,050	687	52,236	905	51,926
3. Government self employment schemes	161	1,192	148	913	177	913
4. Working capital/short term	156,911	1,417,593	214,403	1,260,539	210,759	1,534,322
4.1. Small Loans	137,683	85,775	193,070	98,668	188,900	98,239
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA			-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	391	5,676	75	4,154	70	3,830
4.4. Others	18,837	1,326,142	21,258	1,157,717	21,643	1,077,721
4.5. Commodity Operations Financing					146	354,532
5. Fixed investment/long term	263,124	1,440,492	245,025	1,541,080	252,653	1,524,504
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,940	182,201	2,979	178,026	2,935	172,870
5.2. Financing Power Plants Using Renewable Energy	498	33,356	525	32,126	561	32,684
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	11	567	10	365	34	433
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	8	173	12	162	14	182
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	19	1,650	21	1,900	21	1,478
5.6. Small Loans	70,240	86,879	67,205	84,660	78,194	86,279
5.7. Others	160,881	872,764	145,498	951,210	141,626	962,754
5.8. Financing for Construction Purposes	28,281	245,793	28,633	274,195	28,686	246,703
5.9. SME Asaan Finance (SAAF) Scheme					582	21,120
5.10 Machinery	246	17,108	142	18,435		
Total	423,676	3,161,243	462,483	3,097,853	466,681	3,363,832

3.11.3 Advances Classified by Category of Financing and Gender
All Banks
As on 31st December, 2023

Category of Financing	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	953	41,763	86	927	-	-	7,765	867,564	8,804	910,255
1.1. Export finance schemes	703	26,874	62	420	-	-	4,103	634,563	4,868	661,858
1.2. Others	250	14,889	24	507	-	-	3,662	233,001	3,936	248,397
2. Import financing	601	8,061	67	501	4	20	8,293	682,746	8,965	691,328
3. Government self employment schemes	44,160	39,572	2,543	2,491	3	16	890	9,798	47,596	51,876
4. Working capital/short term	2,307,748	875,805	177,879	28,790	6,981	13,695	58,403	4,173,152	2,551,011	5,091,442
4.1. Small Loans	776,899	201,578	69,207	9,926	6,694	12,032	9,146	183,813	861,946	407,348
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	74	99	-	-	-	-	514	17,185	588	17,284
4.4. Others	1,530,733	672,513	108,672	18,864	286	1,647	48,470	2,941,310	1,688,161	3,634,333
4.5. Commodity Operations Financing	42	1,615	-	-	1	16	273	1,030,845	316	1,032,476
5. Fixed investment/long term	1,156,493	1,038,410	159,770	118,159	5,696	27,640	64,660	4,048,359	1,386,619	5,232,569
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,024	10,870	184	623	-	-	10,923	598,897	22,331	610,390
5.2. Financing Power Plants Using Renewable Energy	541	1,518	25	32	4	10	1,832	86,919	2,402	88,478
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	144	-	-	-	-	56	885	61	1,029
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	63	630	607	319	1	11	146	2,293	817	3,253
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	35	290	-	-	1	34	101	2,736	137	3,060
5.6. Small Loans	306,021	148,270	47,899	20,993	578	1,084	8,206	84,793	362,704	255,141
5.7. Others	742,922	472,763	92,936	42,919	2,386	1,574	40,226	3,014,152	878,470	3,531,409
5.8. Financing for Construction Purposes	93,192	392,818	18,046	52,924	2,725	24,922	1,454	188,866	115,417	659,530
5.9. SME Asaan Finance (SAAF) Scheme	2,690	11,106	73	350	1	5	1,716	68,817	4,480	80,279
5.10 Machinery										
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	148,011	9,781,620	4,002,995	11,977,469