

# **Scheduled Banks**

## **Advances**

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	237,112	91,797	236,271	84,434	237,421	98,199
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	1,324	133,831	1,165	116,680	1,133	148,520
<b>A. Quoted on the Stock Exchange:</b>	765	60,962	704	50,816	642	60,858
1. To Stock Brokers and Dealers:	398	25,706	384	28,816	357	40,821
(a) Government and Other Trustee Securities	191	795	186	983	158	10,763
(b) Shares and Debentures	200	24,809	192	27,739	193	26,965
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	7	102	6	94	6	3,094
2. To Others:	367	35,256	320	22,000	285	20,037
(a) Government and Other Trustee Securities	106	1,528	78	991	81	1,109
(b) Shares and Debentures	221	22,585	180	19,753	166	17,870
(c) Participation Term Certificates	4	8	4	9	5	9
(d) Others	36	11,135	58	1,247	33	1,049
<b>B. Unquoted on the Stock Exchange:</b>	559	72,869	461	65,864	491	87,662
1. To Stock Brokers and Dealers:	157	13,946	107	10,883	128	12,942
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	148	13,286	97	10,528	119	12,556
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	660	9	355	8	385
2. To Others:	402	58,923	354	54,981	363	74,720
(a) Government and Other Trustee Securities	199	8,158	143	7,877	124	29,164
(b) Shares and Debentures	66	6,712	53	3,953	50	3,533
(c) Participation Term Certificates	3	6	2	0	3	1
(d) Others	134	44,047	156	43,151	186	42,022
<b>III. Merchandise</b>	65,293	2,633,835	67,512	2,866,679	68,953	2,900,848
<b>A. Food Items:</b>	19,549	905,102	18,712	858,738	20,646	840,853
1. Wheat	9,647	452,584	9,399	442,043	9,579	322,418
2. Rice and Paddy	2,611	89,364	2,431	85,599	3,408	170,331
3. Other Grains & Pulses:	549	11,333	563	9,299	543	9,651
(a) Indigenous	498	9,965	524	8,899	421	8,175
(b) Imported	51	1,367	39	400	122	1,475
4. Edible Oils:	1,369	77,484	1,569	93,944	1,563	89,349
(a) Indigenous	1,289	74,946	1,479	88,279	1,488	86,736
(b) Imported	80	2,538	90	5,665	75	2,614
5. Sugar:	1,285	192,357	1,329	143,056	1,433	154,023
(a) Indigenous	1,276	190,259	1,320	140,048	1,426	151,412
(b) Imported	9	2,098	9	3,008	7	2,610
6. Kariana And Spices	223	4,007	210	2,758	229	3,827
7. Fish And Fish Preparations	25	360	39	1,373	47	2,502
8. Other Food Items:	3,840	77,614	3,172	80,665	3,844	88,753
(a) Indigenous	3,797	76,125	3,111	79,301	3,799	87,751
(b) Imported	43	1,489	61	1,364	45	1,002
<b>B. Raw Materials:</b>	23,008	645,898	24,628	794,498	23,791	761,440
1. Cotton Raw:	14,807	160,912	15,499	198,964	14,756	194,266
(a) Indigenous	3,316	142,246	4,130	182,370	3,378	177,840
(b) Imported	11,491	18,666	11,369	16,594	11,378	16,427
2. Synthetic Fibers:	159	17,005	203	17,516	151	17,340
(a) Indigenous	136	16,216	174	16,674	123	14,714
(b) Imported	23	789	29	842	28	2,626
3. Fertilizers:	1,455	58,351	1,397	77,974	1,566	80,297
(a) Indigenous	1,425	50,444	1,379	71,246	1,551	73,633
(b) Imported	30	7,907	18	6,728	15	6,664
4. Petroleum Crude:	1,021	121,877	1,185	168,537	1,225	162,393
(a) Indigenous	939	96,837	1,091	142,659	1,150	120,313
(b) Imported	82	25,040	94	25,878	75	42,081
5. Iron and Steel:	2,206	125,636	2,800	156,619	2,776	143,211
(a) Indigenous	1,404	82,539	1,986	112,065	1,916	98,788
(b) Imported	802	43,097	814	44,554	860	44,423
6. Wool & Goat Hair	1	15	30	1,072	24	1,035
7. Hides & Skins	95	2,791	117	2,882	166	6,545
8. Oil Seeds	236	11,760	301	22,651	221	10,802
9. Pesticides & Insecticides:	402	2,983	538	6,209	534	5,103
(a) Indigenous	402	2,983	534	6,189	528	4,896
(b) Imported	-	-	4	19	6	207
10. Other Raw Materials:	2,626	144,569	2,558	142,075	2,372	140,446
(a) Indigenous	2,432	127,328	2,240	123,309	2,089	126,212
(b) Imported	194	17,241	318	18,766	283	14,234

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>C. Finished/Manufactured Goods:</b>	22,736	1,082,835	24,172	1,213,442	24,516	1,298,555
1. Cotton Textiles:	3,077	192,935	3,480	217,674	3,886	259,661
(a) Indigenous	2,843	181,519	3,256	204,575	3,656	248,511
(b) Imported	234	11,417	224	13,098	230	11,151
2. Cotton Yarn:	1,878	97,972	1,769	99,579	2,416	94,882
(a) Indigenous	1,831	96,711	1,727	97,608	2,375	93,218
(b) Imported	47	1,261	42	1,971	41	1,664
3. Other Textiles:	2,480	177,708	2,591	210,336	3,000	201,139
(a) Indigenous	2,456	176,055	2,568	209,059	2,975	199,430
(b) Imported	24	1,653	23	1,277	25	1,709
4. Machinery:	1,245	53,332	1,271	58,006	1,205	60,969
(a) Indigenous	766	30,443	710	32,990	649	37,066
(b) Imported	479	22,888	561	25,016	556	23,903
5. Handloom Products	2	269	1	24	1	16
6. Carpets & Rugs	72	1,685	69	1,659	35	1,116
7. Readymade Garments	1,289	60,551	1,865	85,558	1,526	102,679
8. Cement and Cement Products:	607	126,659	701	146,961	672	140,112
(a) Indigenous	579	122,514	686	142,845	648	136,459
(b) Imported	28	4,145	15	4,115	24	3,653
9. Sports Goods	123	1,916	133	3,007	115	2,313
10. Surgical Instruments	317	16,527	353	13,956	189	10,783
11. Chemicals & Dyes	1,735	62,257	2,135	69,844	1,802	70,995
12. Other Finished Goods:	9,911	291,023	9,804	306,837	9,669	353,889
(a) Indigenous	9,279	272,864	9,065	287,578	9,054	319,826
(b) Imported	632	18,159	739	19,260	615	34,063
<b>IV. Fixed Assets Including Machinery</b>	497,080	2,181,325	460,511	2,127,489	455,708	2,373,806
A. Transport Equipments	470,589	901,893	439,618	847,882	433,971	856,627
B. Furniture & Fixtures	4,421	16,578	283	17,056	346	16,295
C. Office Equipments	406	63,113	394	54,622	381	59,659
D. Other Machinery & Equipments	21,664	1,199,741	20,216	1,207,929	21,010	1,441,226
<b>V. Real Estate</b>	688,642	1,660,715	679,735	1,681,244	670,285	1,777,657
A. Land	564,807	653,100	550,926	590,428	538,798	630,357
1. Residential	11,938	267,028	9,801	206,592	13,552	240,226
(a) House	11,005	264,100	9,350	204,961	13,131	238,493
(b) Flat	933	2,927	451	1,631	421	1,733
2. Non-Residential	552,869	386,072	541,125	383,836	525,246	390,131
(a) Commercial	17,888	194,185	16,874	187,328	16,554	195,557
(b) Industrial	1,347	28,853	912	27,306	1,037	32,960
(c) Agriculture					507,039	141,865
(c) Others	533,634	163,034	523,339	169,202	616	19,749
B. Buildings:	123,835	1,007,615	128,809	1,090,816	131,487	1,147,300
1. Residential	109,367	542,029	114,599	633,912	117,510	651,040
(a) House	101,446	500,970	102,962	551,639	106,022	584,092
(b) Flat	7,921	41,058	11,637	82,274	11,488	66,948
2. Non-Residential	14,468	465,586	14,210	456,904	13,977	496,260
(a) Commercial	6,518	231,283	6,570	228,288	6,250	237,869
(b) Industrial	3,489	170,158	3,349	162,130	3,322	177,957
(c) Agriculture					2,887	48,551
(c) Others	4,461	64,145	4,291	66,486	1,518	31,884
<b>VI. Fixed Deposits and Insurance Policies</b>	35,754	491,361	30,577	483,303	31,225	533,840
A. Bank Deposits	35,538	487,626	30,350	479,941	31,013	530,883
1. Security Deposits	3,245	77,677	2,866	69,150	2,280	31,506
2. Term Deposits (TDRs)	28,138	362,934	18,500	363,992	20,089	428,250
3. Other Deposits	4,155	47,014	8,984	46,799	8,644	71,127
B. Insurance Policies	216	3,735	227	3,362	212	2,957
<b>VII. Others</b>	377,333	3,072,678	535,386	3,122,022	566,138	3,532,437
A. Other Secured Advances	111,185	1,147,666	130,970	1,118,346	136,779	1,302,221
1. Receivables	89,037	588,568	92,205	544,948	95,852	616,044
2. Employees Benefits	3,714	609	3,596	633	3,138	553
3. Others	18,434	558,488	35,169	572,765	37,789	685,625
B. Advances Secured by Guarantee(s)	266,148	1,925,012	404,416	2,003,676	429,359	2,230,216
1. Institutional Guarantee(s)	6,142	1,723,495	6,908	1,795,468	7,001	2,015,430
2. Individual Guarantee(s)	260,006	201,517	397,508	208,208	422,358	214,786
<b>VIII. Unsecured Advances</b>	2,058,399	198,327	1,955,968	194,151	2,016,549	198,724
1. Credit Cards	1,565,004	72,703	1,480,715	76,036	1,579,034	70,349
2. Personal Loan	462,597	111,502	445,398	106,035	220,572	51,434
3. Others	30,798	14,122	29,855	12,080	216,943	76,941
<b>Total</b>	<b>3,960,937</b>	<b>10,463,867</b>	<b>3,967,125</b>	<b>10,676,004</b>	<b>4,047,412</b>	<b>11,564,031</b>

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	222,302	82,079	221,895	76,390	222,817	89,802
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	261	30,567	274	40,901	291	44,890
<b>A. Quoted on the Stock Exchange:</b>	117	4,492	104	4,144	105	3,686
1. To Stock Brokers and Dealers:	15	2,780	12	2,538	13	2,204
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	15	2,780	12	2,538	13	2,204
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	102	1,712	92	1,606	92	1,482
(a) Government and Other Trustee Securities	84	1,190	73	970	73	1,060
(b) Shares and Debentures	17	517	18	631	18	417
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
<b>B. Unquoted on the Stock Exchange:</b>	144	26,075	170	36,757	186	41,205
1. To Stock Brokers and Dealers:	6	791	5	779	5	779
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	791	5	779	5	779
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	138	25,284	165	35,978	181	40,426
(a) Government and Other Trustee Securities	47	5,877	43	6,170	33	6,806
(b) Shares and Debentures	4	822	4	809	3	798
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	87	18,585	118	28,999	145	32,822
<b>III. Merchandise</b>	17,547	448,504	17,583	463,915	17,809	519,480
<b>A. Food Items:</b>	1,157	152,616	1,212	154,561	1,279	174,725
1. Wheat	75	76,224	87	81,802	84	63,567
2. Rice and Paddy	369	18,421	386	19,376	424	53,018
3. Other Grains & Pulses:	20	178	27	389	26	332
(a) Indigenous	20	178	20	386	23	329
(b) Imported	-	-	7	3	3	3
4. Edible Oils:	160	4,930	170	7,153	164	7,987
(a) Indigenous	160	4,930	170	7,153	164	7,987
(b) Imported	-	-	-	-	-	-
5. Sugar:	175	45,053	163	37,973	187	41,298
(a) Indigenous	175	45,053	163	37,973	187	41,298
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	17	68	17	70	17	69
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	341	7,742	362	7,800	377	8,454
(a) Indigenous	341	7,742	362	7,800	377	8,454
(b) Imported	-	-	-	-	-	-
<b>B. Raw Materials:</b>	13,015	142,263	13,011	150,782	13,044	157,603
1. Cotton Raw:	11,596	19,042	11,558	22,316	11,608	27,385
(a) Indigenous	434	14,092	475	18,084	508	21,930
(b) Imported	11,162	4,950	11,083	4,232	11,100	5,456
2. Synthetic Fibers:	-	-	1	200	2	210
(a) Indigenous	-	-	-	-	1	10
(b) Imported	-	-	1	200	1	200
3. Fertilizers:	516	8,852	532	9,087	517	9,321
(a) Indigenous	516	8,852	532	9,087	517	9,321
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	33	49,098	32	53,471	30	54,648
(a) Indigenous	19	44,442	18	49,675	16	50,852
(b) Imported	14	4,656	14	3,796	14	3,796
5. Iron and Steel:	156	10,435	166	11,263	184	10,507
(a) Indigenous	128	6,612	140	7,286	155	6,574
(b) Imported	28	3,823	26	3,977	29	3,933
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	4	27	3	8	3	12
8. Oil Seeds	2	9	3	9	2	9
9. Pesticides & Insecticides:	43	576	41	725	39	244
(a) Indigenous	43	576	41	725	39	244
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	665	54,224	675	53,703	659	55,266
(a) Indigenous	663	54,221	673	53,701	656	55,262
(b) Imported	2	3	2	3	3	4

### 3.1.1 Advances Classified by Securities

#### Public Sector Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	3,375	153,625	3,360	158,572	3,486	187,152
1. Cotton Textiles:	991	42,515	994	39,114	981	49,383
(a) Indigenous	907	36,208	907	30,976	904	43,071
(b) Imported	84	6,307	87	8,138	77	6,312
2. Cotton Yarn:	593	27,239	512	26,048	536	28,282
(a) Indigenous	565	27,051	484	25,860	508	28,094
(b) Imported	28	188	28	188	28	188
3. Other Textiles:	178	23,408	191	24,105	216	26,317
(a) Indigenous	160	22,931	174	23,651	197	25,544
(b) Imported	18	477	17	454	19	774
4. Machinery:	14	2,093	16	2,128	18	1,955
(a) Indigenous	8	7	10	9	13	16
(b) Imported	6	2,086	6	2,119	5	1,939
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	16	502	17	502	13	439
7. Readymade Garments	149	6,463	167	9,209	195	20,938
8. Cement and Cement Products:	82	18,293	90	21,235	81	19,877
(a) Indigenous	82	18,293	90	21,235	81	19,877
(b) Imported	-	-	-	-	-	-
9. Sports Goods	9	113	5	98	8	133
10. Surgical Instruments	6	56	5	47	6	62
11. Chemicals & Dyes	211	5,596	230	7,375	203	7,209
12. Other Finished Goods:	1,126	27,348	1,133	28,710	1,229	32,555
(a) Indigenous	1,085	26,050	1,084	27,337	1,182	31,106
(b) Imported	41	1,298	49	1,373	47	1,449
<b>IV. Fixed Assets Including Machinery</b>	73,546	296,893	72,876	309,945	73,378	312,028
A. Transport Equipments	67,629	95,848	66,854	98,148	67,260	98,882
B. Furniture & Fixtures	28	7,834	28	8,103	28	8,008
C. Office Equipments	74	5,931	77	5,931	74	5,949
D. Other Machinery & Equipments	5,815	187,281	5,917	197,763	6,016	199,189
<b>V. Real Estate</b>	571,949	425,352	560,288	435,857	545,328	454,629
A. Land	522,659	218,953	510,921	220,691	495,880	227,698
1. Residential	1,082	65,472	1,079	66,119	2,742	70,553
(a) House	1,082	65,472	1,079	66,119	2,741	70,548
(b) Flat	-	-	-	-	1	5
2. Non-Residential	521,577	153,481	509,842	154,572	493,138	157,144
(a) Commercial	3,162	33,193	3,723	34,954	4,342	37,728
(b) Industrial	48	844	47	854	55	1,266
(c) Agriculture	-	-	-	-	488,726	115,050
(c) Others	518,367	119,444	506,072	118,764	15	3,100
B. Buildings:	49,290	206,398	49,367	215,166	49,448	226,931
1. Residential	44,965	93,990	45,069	98,681	45,413	104,173
(a) House	44,929	93,902	45,032	98,580	45,376	103,986
(b) Flat	36	88	37	101	37	187
2. Non-Residential	4,325	112,409	4,298	116,486	4,035	122,758
(a) Commercial	2,360	87,226	2,331	90,672	2,251	95,346
(b) Industrial	307	15,313	323	15,823	285	15,616
(c) Agriculture	-	-	-	-	1,451	9,179
(c) Others	1,658	9,870	1,644	9,991	48	2,616
VI. Fixed Deposits and Insurance Policies	518	16,073	430	15,949	409	17,122
A. Bank Deposits	418	15,021	336	15,010	316	16,067
1. Security Deposits	236	12,819	196	11,501	213	14,653
2. Term Deposits (TDRs)	134	1,071	94	2,413	56	870
3. Other Deposits	48	1,131	46	1,097	47	543
B. Insurance Policies	100	1,053	94	939	93	1,055
VII. Others	267,017	780,999	267,550	784,219	268,726	770,566
A. Other Secured Advances	10,587	132,441	10,697	133,201	10,796	139,122
1. Receivables	2	179	2	173	2	26
2. Employees Benefits	-	-	-	-	-	-
3. Others	10,585	132,262	10,695	133,028	10,794	139,096
B. Advances Secured by Guarantee(s)	256,430	648,558	256,853	651,018	257,930	631,444
1. Institutional Guarantee(s)	4,048	486,898	4,233	494,041	3,961	475,448
2. Individual Guarantee(s)	252,382	161,660	252,620	156,977	253,969	155,996
VIII. Unsecured Advances	71,003	11,884	73,567	12,374	74,928	15,536
1. Credit Cards	41	1	964	30	3,027	124
2. Personal Loan	59,323	10,178	60,780	10,567	60,087	11,557
3. Others	11,639	1,705	11,823	1,777	11,814	3,855
<b>Total</b>	<b>1,224,143</b>	<b>2,092,351</b>	<b>1,214,463</b>	<b>2,139,551</b>	<b>1,203,686</b>	<b>2,224,053</b>

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	14,810	9,718	14,376	8,044	14,604	8,397
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	1,063	103,264	891	75,780	842	103,630
<b>A. Quoted on the Stock Exchange:</b>	648	56,470	600	46,672	537	57,172
1. To Stock Brokers and Dealers:	383	22,925	372	26,278	344	38,617
(a) Government and Other Trustee Securities	191	795	186	983	158	10,763
(b) Shares and Debentures	185	22,029	180	25,201	180	24,761
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	7	102	6	94	6	3,094
2. To Others:	265	33,544	228	20,394	193	18,555
(a) Government and Other Trustee Securities	22	337	5	22	8	49
(b) Shares and Debentures	204	22,069	162	19,122	148	17,453
(c) Participation Term Certificates	3	3	3	4	4	4
(d) Others	36	11,135	58	1,247	33	1,049
<b>B. Unquoted on the Stock Exchange:</b>	415	46,794	291	29,107	305	46,457
1. To Stock Brokers and Dealers:	151	13,155	102	10,104	123	12,163
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	142	12,495	92	9,749	114	11,777
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	660	9	355	8	385
2. To Others:	264	33,639	189	19,003	182	34,295
(a) Government and Other Trustee Securities	152	2,281	100	1,707	91	22,358
(b) Shares and Debentures	62	5,890	49	3,144	47	2,736
(c) Participation Term Certificates	3	6	2	0	3	1
(d) Others	47	25,463	38	14,151	41	9,199
<b>III. Merchandise</b>	47,724	2,183,655	49,908	2,400,805	51,122	2,379,168
<b>A. Food Items:</b>	18,392	752,487	17,500	704,177	19,367	666,128
1. Wheat	9,572	376,360	9,312	360,242	9,495	258,851
2. Rice and Paddy	2,242	70,943	2,045	66,223	2,984	117,313
3. Other Grains & Pulses:	529	11,155	536	8,911	517	9,318
(a) Indigenous	478	9,787	504	8,513	398	7,846
(b) Imported	51	1,367	32	397	119	1,472
4. Edible Oils:	1,209	72,554	1,399	86,791	1,399	81,363
(a) Indigenous	1,129	70,016	1,309	81,126	1,324	78,749
(b) Imported	80	2,538	90	5,665	75	2,614
5. Sugar:	1,110	147,304	1,166	105,084	1,246	112,725
(a) Indigenous	1,101	145,207	1,157	102,076	1,239	110,114
(b) Imported	9	2,098	9	3,008	7	2,610
6. Kariana And Spices	206	3,939	193	2,688	212	3,758
7. Fish And Fish Preparations	25	360	39	1,373	47	2,502
8. Other Food Items:	3,499	69,872	2,810	72,865	3,467	80,298
(a) Indigenous	3,456	68,383	2,749	71,502	3,422	79,297
(b) Imported	43	1,489	61	1,364	45	1,002
<b>B. Raw Materials:</b>	9,991	502,994	11,614	642,799	10,744	602,968
1. Cotton Raw:	3,211	141,870	3,941	176,649	3,148	166,881
(a) Indigenous	2,882	128,154	3,655	164,287	2,870	155,910
(b) Imported	329	13,716	286	12,362	278	10,971
2. Synthetic Fibers:	159	17,005	202	17,316	149	17,130
(a) Indigenous	136	16,216	174	16,674	122	14,704
(b) Imported	23	789	28	642	27	2,427
3. Fertilizers:	939	49,499	865	68,887	1,049	70,976
(a) Indigenous	909	41,592	847	62,158	1,034	64,312
(b) Imported	30	7,907	18	6,728	15	6,664
4. Petroleum Crude:	987	72,739	1,152	115,027	1,194	107,705
(a) Indigenous	920	52,394	1,073	92,985	1,134	69,461
(b) Imported	67	20,344	79	22,042	60	38,245
5. Iron and Steel:	2,050	115,201	2,634	145,356	2,592	132,704
(a) Indigenous	1,276	75,927	1,846	104,779	1,761	92,214
(b) Imported	774	39,274	788	40,577	831	40,490
6. Wool & Goat Hair	1	15	30	1,072	24	1,035
7. Hides & Skins	91	2,764	114	2,873	163	6,533
8. Oil Seeds	234	11,750	298	22,642	219	10,793
9. Pesticides & Insecticides:	359	2,407	497	5,484	495	4,859
(a) Indigenous	359	2,407	493	5,464	489	4,652
(b) Imported	-	-	4	19	6	207
10. Other Raw Materials:	1,960	89,745	1,881	87,494	1,711	84,351
(a) Indigenous	1,768	72,506	1,565	68,732	1,431	70,121
(b) Imported	192	17,239	316	18,763	280	14,231

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	19,341	928,174	20,794	1,053,828	21,011	1,110,072
1. Cotton Textiles:	2,085	150,195	2,485	178,337	2,904	210,058
(a) Indigenous	1,935	145,085	2,348	173,376	2,751	205,219
(b) Imported	150	5,110	137	4,960	153	4,839
2. Cotton Yarn:	1,283	70,616	1,255	73,414	1,878	66,483
(a) Indigenous	1,264	69,544	1,241	71,632	1,865	65,008
(b) Imported	19	1,072	14	1,783	13	1,475
3. Other Textiles:	2,296	153,885	2,394	185,791	2,778	174,384
(a) Indigenous	2,290	152,709	2,388	184,968	2,772	173,449
(b) Imported	6	1,176	6	823	6	935
4. Machinery:	1,230	51,221	1,255	55,879	1,186	58,717
(a) Indigenous	757	30,418	700	32,982	635	36,753
(b) Imported	473	20,803	555	22,897	551	21,964
5. Handloom Products	2	269	1	24	1	16
6. Carpets & Rugs	56	1,183	52	1,157	22	677
7. Readymade Garments	1,139	54,065	1,697	76,323	1,330	81,716
8. Cement and Cement Products:	525	108,367	611	125,726	591	120,235
(a) Indigenous	497	104,221	596	121,611	567	116,583
(b) Imported	28	4,145	15	4,115	24	3,653
9. Sports Goods	114	1,803	128	2,909	107	2,180
10. Surgical Instruments	310	16,467	348	13,909	183	10,721
11. Chemicals & Dyes	1,523	56,639	1,904	62,449	1,598	63,768
12. Other Finished Goods:	8,778	263,463	8,664	277,910	8,433	321,118
(a) Indigenous	8,187	246,602	7,974	260,024	7,865	288,504
(b) Imported	591	16,861	690	17,886	568	32,614
<b>IV. Fixed Assets Including Machinery</b>	423,437	1,880,982	387,539	1,814,024	382,238	2,058,516
A. Transport Equipments	402,870	805,917	372,674	749,606	366,625	757,625
B. Furniture & Fixtures	4,393	8,745	255	8,953	318	8,287
C. Office Equipments	332	57,182	317	48,691	307	53,709
D. Other Machinery & Equipments	15,842	1,009,138	14,293	1,006,774	14,988	1,238,895
<b>V. Real Estate</b>	116,514	1,231,102	119,266	1,241,116	124,779	1,318,191
A. Land	42,125	433,358	39,982	368,949	42,893	401,275
1. Residential	10,856	201,556	8,722	140,473	10,810	169,673
(a) House	9,923	198,628	8,271	138,842	10,390	167,945
(b) Flat	933	2,927	451	1,631	420	1,728
2. Non-Residential	31,269	231,803	31,260	228,476	32,083	231,602
(a) Commercial	14,724	160,792	13,149	152,174	12,208	157,032
(b) Industrial	1,299	28,009	865	26,452	982	31,694
(c) Agriculture					18,313	26,815
(c) Others	15,246	43,002	17,246	49,850	580	16,061
B. Buildings:	74,389	797,744	79,284	872,167	81,886	916,916
1. Residential	64,249	447,633	69,375	534,815	71,947	546,437
(a) House	56,403	406,805	57,814	452,782	60,532	479,823
(b) Flat	7,846	40,828	11,561	82,034	11,415	66,614
2. Non-Residential	10,140	350,111	9,909	337,351	9,939	370,479
(a) Commercial	4,155	140,990	4,236	134,549	3,996	139,499
(b) Industrial	3,182	154,845	3,026	146,308	3,037	162,341
(c) Agriculture					1,436	39,371
(c) Others	2,803	54,276	2,647	56,495	1,470	29,268
C. Fixed Deposits and Insurance Policies	35,233	475,198	30,144	467,324	30,813	516,575
A. Bank Deposits	35,117	472,515	30,011	464,901	30,694	514,673
1. Security Deposits	3,006	64,768	2,667	57,620	2,064	16,709
2. Term Deposits (TDRs)	28,004	361,864	18,406	361,579	20,033	427,380
3. Other Deposits	4,107	45,884	8,938	45,702	8,597	70,584
B. Insurance Policies	116	2,682	133	2,423	119	1,902
VII. Others	110,145	2,200,843	267,666	2,244,113	297,236	2,675,842
A. Other Secured Advances	100,501	982,417	120,171	940,550	125,881	1,116,301
1. Receivables	89,030	588,274	92,198	544,428	95,843	615,640
2. Employees Benefits	3,691	598	3,596	633	3,111	543
3. Others	7,780	393,545	24,377	395,489	26,927	500,118
B. Advances Secured by Guarantee(s)	9,644	1,218,426	147,495	1,303,563	171,355	1,559,541
1. Institutional Guarantee(s)	2,020	1,178,570	2,607	1,252,332	2,966	1,500,751
2. Individual Guarantee(s)	7,624	39,857	144,888	51,231	168,389	58,790
VIII. Unsecured Advances	1,987,372	186,430	1,882,377	181,763	1,941,599	183,180
1. Credit Cards	1,564,963	72,701	1,479,751	76,006	1,576,007	70,225
2. Personal Loan	403,252	101,315	384,596	95,460	160,465	39,871
3. Others	19,157	12,414	18,030	10,297	205,127	73,085
<b>Total</b>	<b>2,736,298</b>	<b>8,271,191</b>	<b>2,752,167</b>	<b>8,432,969</b>	<b>2,843,233</b>	<b>9,243,500</b>

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
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	1,677	21	1,959	22	2,200
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:	2	641	3	917	3	869
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	40	1	40
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	1	40	1	40
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:	1	601	2	877	2	830
(a) Indigenous	1	601	2	877	2	830
(b) Imported	-	-	-	-	-	-



### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>C. Finished/Manufactured Goods:</b>	20	1,036	18	1,042	19	1,331
1. Cotton Textiles:	1	225	1	223	1	220
(a) Indigenous	1	225	1	223	1	220
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	2	117	2	117
(a) Indigenous	2	117	2	117	2	117
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	415	6	440	6	438
(a) Indigenous	6	415	6	440	6	438
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	18	-	-	1	297
(a) Indigenous	1	18	-	-	1	297
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	23	1	25	1	25
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	1	4	-	-	-	-
11. Chemicals & Dyes	1	22	1	20	1	18
12. Other Finished Goods:	7	212	7	217	7	216
(a) Indigenous	7	212	7	217	7	216
(b) Imported	-	-	-	-	-	-
<b>IV. Fixed Assets Including Machinery</b>	97	3,450	96	3,521	92	3,261
A. Transport Equipments	90	128	90	128	86	120
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	7	3,322	6	3,392	6	3,142
<b>V. Real Estate</b>	179	4,260	181	4,271	178	4,837
A. Land	23	788	23	788	25	1,384
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	23	788	23	788	25	1,384
(a) Commercial	2	200	2	200	4	796
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(c) Others	21	588	21	588	21	588
B. Buildings:	156	3,472	158	3,483	153	3,453
1. Residential	153	406	155	417	150	429
(a) House	114	264	116	277	114	283
(b) Flat	39	142	39	140	36	146
2. Non-Residential	3	3,067	3	3,067	3	3,024
(a) Commercial	3	3,067	3	3,067	3	3,024
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
<b>VI. Fixed Deposits and Insurance Policies</b>	3	90	3	30	3	143
A. Bank Deposits	3	90	3	30	3	143
1. Security Deposits	3	90	3	30	3	143
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
<b>VII. Others</b>	171	90,836	170	93,690	176	86,029
A. Other Secured Advances	97	32,808	102	44,595	102	46,798
1. Receivables	5	115	5	347	7	377
2. Employees Benefits	23	12	-	-	27	10
3. Others	69	32,681	97	44,248	68	46,410
B. Advances Secured by Guarantee(s)	74	58,028	68	49,095	74	39,231
1. Institutional Guarantee(s)	74	58,028	68	49,095	74	39,231
2. Individual Guarantee(s)	-	-	-	-	-	-
<b>VIII. Unsecured Advances</b>	24	12	24	14	22	8
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	22	8	22	8	20	6
3. Others	2	4	2	6	2	1
<b>Total</b>	<b>496</b>	<b>100,325</b>	<b>495</b>	<b>103,484</b>	<b>493</b>	<b>96,478</b>

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	6	4,199	3	14	1	8
1) Official	1	9	1	10	1	8
2) Business	5	4,190	2	5	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	3,960,931	10,459,668	3,967,122	10,675,989	4,047,411	11,564,024
<b>I. GOVERNMENT</b>	251	1,200,955	282	1,195,418	266	1,212,958
<b>A. Federal Government</b>	166	420,917	201	470,994	175	560,568
1) Commodity Operations	62	346,073	86	394,189	55	477,992
2) Others	104	74,844	115	76,805	120	82,576
<b>B. Provincial Governments</b>	85	780,038	81	724,424	91	652,391
1) Commodity Operations	63	772,865	45	717,573	46	640,828
2) Others	22	7,173	36	6,851	45	11,562
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	820	1,182,306	857	1,315,116	772	1,350,364
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	1,371	14	1,296	13	812
Utilities	540	558,930	553	575,639	457	548,619
Transport, storage and communications	97	334,943	99	337,292	111	398,096
Manufacturing	115	54,941	127	79,840	96	54,209
Mining and Quarrying	1	62,879	1	62,856	1	64,776
Construction	22	15,523	73	71,935	35	18,411
Commerce and Trade	18	149,560	30	238,512	47	263,455
Others	13	4,159	12	4,157	12	1,987
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	1,468	182,650	1,413	170,760	1,448	514,267
Mutual Funds and AMCs	129	2,479	114	1,996	110	5,655
Insurance & Pension Funds	656	4,013	626	4,562	588	3,258
MFIs and DFIs	156	102,421	113	92,988	138	423,148
Stock Exchange & Brokerage Houses	238	17,084	252	17,527	263	15,831
Modarabas	94	4,850	105	5,155	123	5,869
Other NBFIs	195	51,803	175	40,614	226	60,506
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,153,408	6,751,970	1,133,715	6,849,073	1,125,929	7,324,259
<b>A. Agriculture, forestry and fishing</b>	791,638	326,113	780,914	326,717	770,158	349,555
1. Crop and animal production, hunting and related service activities	790,830	324,571	780,093	324,750	769,306	347,495
Growing of Wheat, Rice, Sugar Cane & Cotton	349,578	156,344	343,262	149,432	333,042	169,460
Growing of tropical, subtropical, pome and stone fruits & vegetables	40,200	14,088	40,632	13,442	36,184	12,859
Growing of other fruits, vegetables and crops	22,432	11,092	22,674	12,143	23,013	12,908
Raising of livestock and other related activities	287,851	107,487	283,883	113,330	287,917	115,212
Other agricultural support activities	90,767	35,557	89,640	36,398	89,146	37,048
Hunting, trapping and related service activities	2	3	2	4	4	8
02 - Forestry and logging	114	24	122	361	128	517
03 - Fishing and aquaculture	694	1,519	699	1,606	724	1,543
<b>B. Mining and quarrying</b>	894	62,627	926	63,273	958	63,898
05 - Mining of coal and lignite	79	43,509	79	44,284	73	45,617
06 - Extraction of crude petroleum and natural gas	603	17,061	658	17,241	671	15,372
07 - Mining of metal ores	13	627	8	590	16	719
08-Other mining and quarrying	195	1,401	178	1,132	194	2,164
09 - Mining support service activities	4	29	3	27	4	26
<b>C. Manufacturing</b>	138,850	4,334,695	139,344	4,469,087	141,639	4,834,794
10 - Manufacture of food products	63,802	1,023,569	61,332	922,721	63,433	1,029,268
11 - Manufacture of beverages	758	35,310	941	39,917	1,002	46,426
12 - Manufacture of tobacco products	687	3,576	680	3,661	700	3,641
13 - Manufacture of textiles	25,062	1,410,930	26,660	1,489,868	26,833	1,618,023
Preparation and spinning of textile fibres	8,492	449,452	9,065	479,545	9,486	556,308
Weaving of textiles	4,878	285,053	5,476	299,694	5,191	328,701
Finishing of textiles	4,259	272,238	4,208	288,912	4,219	303,083
Manufacture of knitted and crocheted fabrics	892	53,785	864	53,304	833	55,424
Manufacture of made-up textile articles, except apparel	3,406	197,006	3,416	202,049	3,480	204,827
Manufacture of carpets and rugs	172	1,746	169	1,577	147	1,400
Manufacture of other textiles n.e.c.	2,963	151,651	3,462	164,789	3,477	168,281
14 - Manufacture of wearing apparel	5,129	202,521	5,157	191,318	5,106	232,451
15 - Manufacture of leather and related products	1,936	48,111	1,990	49,929	2,073	49,592

### 3.2 Advances Classified by Borrowers

#### All Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	420	8,016	381	8,455	417	8,223
	105	2,324	103	2,249	98	2,531
Manufacture of footwear	1,411	37,772	1,506	39,226	1,558	38,838
a. Leather wear	1,145	31,026	1,214	31,789	1,240	31,626
b. Rubber and Plastic wear	266	6,746	292	7,436	318	7,212
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	563	7,095	555	7,547	506	7,277
17 - Manufacture of paper and paper products	1,691	91,333	1,762	107,400	1,676	112,525
18 - Printing and reproduction of recorded media	1,059	14,186	1,013	15,798	972	15,081
Printing and other service activities related to printing	1,032	12,649	987	14,421	962	13,860
Reproduction of recorded media	27	1,537	26	1,377	10	1,221
19 - Manufacture of coke and refined petroleum products	1,120	110,235	1,169	141,048	1,304	140,659
20 - Manufacture of chemicals and chemical products	9,690	328,838	9,799	353,834	9,352	410,029
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,875	90,026	5,624	95,033	5,897	100,872
22 - Manufacture of rubber and plastics products	3,246	81,632	3,196	90,607	3,127	89,514
23 - Manufacture of other non-metallic mineral products	1,982	266,929	2,012	299,845	2,082	314,085
24 - Manufacture of basic metals	4,891	240,495	5,191	263,514	5,403	246,914
25 - Manufacture of fabricated metal products, except machinery and equipment	1,147	37,286	1,176	37,274	1,116	34,457
26 - Manufacture of computer, electronic and optical products	257	6,415	261	8,946	291	10,223
27 - Manufacture of electrical equipment	2,996	155,554	2,915	161,834	2,709	170,976
28 - Manufacture of machinery and equipment	905	14,906	1,000	18,305	1,027	23,837
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,026	87,120	2,009	87,045	2,010	100,688
30 - Manufacture of other transport equipment	729	23,510	742	24,575	648	15,600
31 - Manufacture of furniture	746	4,214	733	4,547	825	6,929
32 - Other manufacturing	3,425	47,937	3,310	51,712	3,436	53,141
Manufacture of jewellery and related articles	290	515	283	458	279	416
Manufacture of imitation jewellery and related articles	8	224	7	183	6	9
Manufacture of musical instruments	76	1,340	75	1,450	69	1,225
Manufacture of sports goods	388	7,909	368	8,470	376	7,782
Manufacture of games and toys	15	8	13	7	13	6
Manufacture of medical and dental instruments and supplies	350	5,385	334	4,986	361	5,632
Manufacture of Handicrafts	140	41	140	380	142	48
Other manufacturing n.e.c.	2,158	32,516	2,090	35,778	2,190	38,024
33 - Repair and installation of machinery and equipment	128	2,966	117	2,809	111	2,587
D. Electricity, gas, steam and air conditioning supply	2,620	616,242	2,634	598,130	2,523	619,137
Electric power generation, transmission and distribution	2,395	606,033	2,389	586,572	2,278	607,467
a) Hydal	520	35,683	543	39,085	526	39,692
b) Thermal	273	152,973	246	144,166	236	170,402
c) Coal Based	85	96,640	86	99,707	85	115,869
d) Wind	242	65,552	213	65,430	185	64,004
e) Solar	92	5,203	103	8,049	113	7,718
f) Other	1,183	249,982	1,198	230,135	1,133	209,781
Manufacture of gas; distribution of gaseous fuels through mains	205	10,162	226	11,511	225	11,623
Steam and air conditioning supply	20	47	19	47	20	47
E. Water supply; sewerage, waste management and remediation activities	213	22,064	189	16,431	209	16,358
36 - Water collection, treatment and supply	57	369	55	322	56	300
37 - Sewerage	9	14	9	14	10	13
38 - Waste collection, treatment and disposal activities; materials recovery	140	21,667	118	16,086	138	15,866
39 - Remediation activities and other waste management services	7	14	7	9	5	179
F. Construction	4,110	187,460	3,998	192,879	3,981	198,746
41 - Construction of buildings	2,607	142,462	2,607	142,317	2,545	150,516
42 - Civil engineering	1,301	41,570	1,183	46,903	1,213	44,586
43 - Specialized construction activities	202	3,428	208	3,660	223	3,643

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	134,829	507,317	126,778	478,224	131,749	500,477
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,644	38,544	4,479	39,219	5,033	39,459
46 - Wholesale trade, except of motor vehicles and motorcycles	32,906	286,915	31,006	271,383	32,981	280,304
47 - Retail trade, except of motor vehicles and motorcycles	97,279	181,858	91,293	167,621	93,735	180,714
H. Transportation and storage	26,177	125,407	25,516	121,394	25,330	119,540
49 - Land transport and transport via pipelines	8,814	64,570	8,653	62,336	8,459	62,915
50 - Water transport	88	455	86	202	80	692
51 - Air transport	156	2,099	199	2,291	167	1,759
52 - Warehousing and support activities for transportation	16,721	52,612	16,231	51,887	16,252	48,469
53 - Courier activities other than national post activities	398	5,671	347	4,677	372	5,705
I. Accommodation and food service activities	2,026	40,177	1,966	39,509	2,038	40,489
55 - Accommodation	564	24,131	560	23,394	570	23,356
56 - Food and beverage service activities	1,462	16,046	1,406	16,115	1,468	17,133
J. Information and communication	3,256	266,954	3,057	285,215	2,976	301,525
58 - Publishing activities	834	2,832	778	2,777	837	2,908
59 - Motion picture, video and television programme production, sound recording and music publishing activities	114	994	131	1,617	118	2,647
60 - Programming and broadcasting activities	90	769	82	820	76	635
61 - Telecommunications	878	245,098	819	262,982	786	277,975
62 - Computer programming, consultancy and related activities	1,089	12,192	1,070	11,714	975	12,664
63 - Information service activities	251	5,068	177	5,306	184	4,695
K. Real estate activities	703	37,084	719	37,509	767	37,661
L. Professional, scientific and technical activities	5,140	49,849	5,096	49,444	5,931	62,549
69 - Legal and accounting activities	163	871	211	974	192	1,009
70 - Activities of head offices; management consultancy activities	89	1,055	97	1,029	92	1,357
71 - Architectural and engineering activities; technical testing and analysis	517	5,227	586	5,078	534	5,950
72 - Scientific research and development	139	4,187	184	4,018	194	4,275
73 - Advertising and market research	1,578	6,014	1,146	4,827	1,275	5,233
74 - Other professional, scientific and technical activities	2,604	32,208	2,828	32,921	3,613	44,220
75 - Veterinary activities	50	286	44	596	31	504
M. Administrative and support service activities	7,701	53,326	8,008	50,178	8,375	58,149
77 - Rental and leasing activities	692	2,312	653	2,114	654	2,170
78 - Employment activities	47	368	42	378	44	391
79 - Travel agency, tour operator, reservation service and related activities	936	9,789	913	9,468	918	14,134
80 - Security and investigation activities	813	2,754	633	2,741	828	2,910
81 - Services to buildings and landscape activities	68	305	51	334	42	223
82 - Office administrative, office support and other business support activities	5,145	37,797	5,716	35,143	5,889	38,320
N. Education	2,506	36,167	2,403	35,414	2,137	35,810
O. Human health and social work activities	1,511	18,864	1,539	18,783	1,444	18,535
86 - Human health activities	1,472	18,717	1,499	18,679	1,412	18,485
87 - Residential care activities	10	17	10	32	5	22
88 - Social work activities with and without accommodation	29	130	30	72	27	28
P. Arts, entertainment and recreation	141	2,764	139	1,948	123	1,790
Q. Other service activities	31,093	64,862	30,489	64,938	25,591	65,245
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	242	15,531	248	13,573	186	16,337
A. Government Trusts and Non-profit Organizations	69	971	80	834	64	1,460
B. Private Trusts and Non-profit Organizations	163	13,796	158	12,201	116	14,668
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	10	764	10	537	6	209
VI. PERSONAL	2,798,981	1,123,400	2,824,818	1,129,473	2,913,038	1,142,683
A. Bank Employees	148,318	222,424	149,874	231,121	153,476	241,879
1) For house building	72,591	171,728	73,119	179,521	74,121	188,299
2) For transport i.e. purchase of car etc.	47,819	46,544	48,272	47,329	49,062	48,500
3) Other purposes	27,908	4,151	28,483	4,271	30,293	5,080
B. Consumer Financing	2,649,294	900,095	2,670,306	897,587	2,755,004	900,050
1) For house building	32,948	200,765	32,862	210,396	35,222	214,956
2) For transport i.e. purchase of car etc	370,636	367,844	342,770	350,105	335,121	337,471
3) Credit cards	1,565,349	72,738	1,599,158	78,652	1,650,331	86,553
4) Consumers durable	38,090	7,326	37,783	6,875	37,398	6,869
5) Personal loans	642,271	251,421	657,733	251,559	696,932	254,201
C) Other	1,369	881	4,638	765	4,558	753
VII. OTHER	5,761	2,856	5,789	2,575	5,772	3,156
<b>Total</b>	<b>3,960,937</b>	<b>10,463,867</b>	<b>3,967,125</b>	<b>10,676,004</b>	<b>4,047,412</b>	<b>11,564,031</b>

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	2	760	2	5	-	-
1) Official	-	-	-	-	-	-
2) Business	2	760	2	5	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	1,224,141	2,091,591	1,214,461	2,139,546	1,203,686	2,224,053
<b>I. GOVERNMENT</b>	48	236,193	50	231,023	53	228,239
<b>A. Federal Government</b>	32	52,645	36	63,873	36	70,280
1) Commodity Operations	9	16,095	10	25,786	9	34,293
2) Others	23	36,550	26	38,086	27	35,987
<b>B. Provincial Governments</b>	16	183,548	14	167,151	17	157,959
1) Commodity Operations	15	183,364	14	167,151	14	157,929
2) Others	1	184	-	-	3	31
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	102	378,538	109	402,308	113	399,567
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	8	715	8	714	7	13
Utilities	43	146,802	45	150,731	46	146,009
Transport, storage and communications	24	98,072	24	105,644	27	104,459
Manufacturing	19	44,081	22	45,704	23	43,783
Mining and Quarrying	1	62,879	1	62,856	1	64,776
Construction	5	4,243	26	27,116	5	3,935
Commerce and Trade	1	21,203	3	31,902	3	36,106
Others	1	543	1	514	1	486
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	122	23,312	114	22,933	115	22,295
Mutual Funds and AMCs	1	250	-	-	2	-
Insurance & Pension Funds	9	2	10	349	10	54
MFIs and DFIs	32	14,643	12	10,723	12	12,354
Stock Exchange & Brokerage Houses	20	1,424	15	1,512	14	1,017
Modarabas	1	217	1	217	2	217
Other NBFIs	59	6,777	58	6,491	75	8,653
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	844,969	1,183,718	833,919	1,212,329	820,441	1,297,442
<b>A. Agriculture, forestry and fishing</b>	695,159	193,576	684,371	188,609	669,812	204,828
<b>I. Crop and animal production, hunting and related service activities</b>	694,531	193,379	683,721	188,391	669,138	204,636
Growing of Wheat, Rice, Sugar Cane & Cotton	276,361	90,677	269,576	81,438	256,530	94,701
Growing of tropical, subtropical, pome and stone fruits & vegetables	38,244	10,938	38,787	10,751	34,188	9,717
Growing of other fruits, vegetables and crops	16,593	4,998	16,928	5,505	17,099	6,030
Raising of livestock and other related activities	281,922	70,652	277,939	74,960	281,621	78,110
Other agricultural support activities	81,411	16,113	80,491	15,738	79,700	16,078
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	110	15	117	16	119	16
03 - Fishing and aquaculture	518	182	533	202	555	176
<b>B. Mining and quarrying</b>	154	14,738	151	14,971	150	18,787
05 - Mining of coal and lignite	8	9,966	8	10,461	16	14,394
06 - Extraction of crude petroleum and natural gas	56	4,526	55	4,285	55	4,149
07 - Mining of metal ores	-	-	-	-	1	-
08-Other mining and quarrying	89	229	87	209	77	230
09 - Mining support service activities	1	17	1	16	1	13
<b>C. Manufacturing</b>	57,112	639,339	56,496	655,362	56,475	706,280
10 - Manufacture of food products	46,034	187,017	45,302	175,098	45,188	190,318
11 - Manufacture of beverages	69	2,358	71	2,262	87	2,340
12 - Manufacture of tobacco products	225	49	217	46	222	45
13 - Manufacture of textiles	3,622	190,459	3,622	190,806	3,614	207,580
Preparation and spinning of textile fibres	1,544	78,199	1,585	76,000	1,666	84,183
Weaving of textiles	698	31,972	702	33,938	675	41,360
Finishing of textiles	709	44,552	705	45,548	654	48,215
Manufacture of knitted and crocheted fabrics	45	1,084	42	1,221	44	1,220
Manufacture of made-up textile articles, except apparel	293	23,585	282	21,582	262	18,757
Manufacture of carpets and rugs	57	585	58	581	53	488
Manufacture of other textiles n.e.c.	276	10,482	248	11,934	260	13,358
14 - Manufacture of wearing apparel	1,482	16,480	1,453	16,341	1,478	31,226
15 - Manufacture of leather and related products	439	4,290	443	4,678	441	4,603

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	46	668	45	662	50	676
	13	257	14	169	14	170
Manufacture of footwear	380	3,364	384	3,847	377	3,757
a. Leather wear	350	2,204	354	2,807	346	2,718
b. Rubber and Plastic wear	30	1,160	30	1,039	31	1,039
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	137	355	137	335	132	398
17 - Manufacture of paper and paper products	93	3,054	100	4,212	98	5,504
18 - Printing and reproduction of recorded media	149	3,735	152	4,015	154	4,160
Printing and other service activities related to printing	145	3,723	148	4,002	152	4,149
Reproduction of recorded media	4	12	4	12	2	12
19 - Manufacture of coke and refined petroleum products	53	51,036	56	59,673	54	59,388
20 - Manufacture of chemicals and chemical products	1,126	26,422	1,144	30,468	1,111	32,099
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228	8,651	274	8,745	269	8,828
22 - Manufacture of rubber and plastics products	377	6,848	395	9,926	387	9,628
23 - Manufacture of other non-metallic mineral products	431	68,006	448	74,600	461	70,775
24 - Manufacture of basic metals	358	27,615	411	30,372	459	30,938
25 - Manufacture of fabricated metal products, except machinery and equipment	77	888	79	1,317	75	1,302
26 - Manufacture of computer, electronic and optical products	23	277	22	157	22	151
27 - Manufacture of electrical equipment	428	25,333	410	25,108	409	26,832
28 - Manufacture of machinery and equipment	110	153	110	147	120	322
29 - Manufacture of motor vehicles, trailers and semi-trailers	181	8,966	187	9,915	188	9,721
30 - Manufacture of other transport equipment	5	364	4	317	4	36
31 - Manufacture of furniture	455	288	454	302	511	2,297
32 - Other manufacturing	1,010	6,695	1,005	6,522	991	7,789
Manufacture of jewellery and related articles	210	183	210	176	207	151
Manufacture of imitation jewellery and related articles	3	3	3	7	3	2
Manufacture of musical instruments	-	-	1	0	1	-
Manufacture of sports goods	72	2,271	69	2,387	73	2,647
Manufacture of games and toys	13	6	12	5	11	5
supplies	38	381	35	196	37	206
Manufacture of Handicrafts	128	28	128	28	128	28
Other manufacturing n.e.c.	546	3,823	547	3,724	531	4,750
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	338	134,422	350	144,626	354	143,985
Electric power generation, transmission and distribution	317	131,873	326	141,704	328	141,228
a) Hydal	125	12,615	129	16,415	129	12,855
b) Thermal	89	53,541	87	57,548	94	64,757
c) Coal Based	13	43,305	14	43,773	14	42,198
d) Wind	22	14,301	24	15,268	21	13,438
e) Solar	31	2,730	34	3,239	34	3,127
f) Other	37	5,381	38	5,461	36	4,853
Manufacture of gas; distribution of gaseous fuels through mains	21	2,550	24	2,922	26	2,757
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	39	159	40	159	38	179
36 - Water collection, treatment and supply	26	15	27	12	26	10
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	10	137	10	141	10	164
services	3	6	3	6	2	4
F. Construction	1,054	26,058	1,042	33,426	1,066	35,102
41 - Construction of buildings	691	17,762	676	22,412	671	22,745
42 - Civil engineering	354	8,158	352	10,776	371	11,903
43 - Specialized construction activities	9	137	14	238	24	454

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	60,007	68,731	60,507	65,549	61,276	75,771
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,186	7,796	2,229	7,744	2,320	8,250
46 - Wholesale trade, except of motor vehicles and motorcycles	14,192	35,056	14,117	34,741	14,297	40,625
47 - Retail trade, except of motor vehicles and motorcycles	43,629	25,878	44,161	23,064	44,659	26,895
H. Transportation and storage	18,411	22,425	18,014	21,476	17,825	22,917
49 - Land transport and transport via pipelines	4,184	5,397	4,189	4,715	4,082	6,097
50 - Water transport	1	-	1	-	1	-
51 - Air transport	38	194	42	179	38	144
52 - Warehousing and support activities for transportation	14,181	14,852	13,775	14,662	13,698	14,766
53 - Courier activities other than national post activities	7	1,982	7	1,919	6	1,909
I. Accommodation and food service activities	778	12,289	781	11,908	797	12,186
55 - Accommodation	234	9,905	231	9,556	249	9,870
56 - Food and beverage service activities	544	2,384	550	2,352	548	2,316
J. Information and communication	471	38,458	452	42,617	446	43,147
58 - Publishing activities	186	72	186	73	179	70
59 - Motion picture, video and television programme production, sound recording and music publishing activities	40	532	42	926	42	1,918
60 - Programming and broadcasting activities	4	3	3	2	3	4
61 - Telecommunications	130	36,203	110	39,398	114	38,388
62 - Computer programming, consultancy and related activities	80	1,464	79	1,938	78	2,474
63 - Information service activities	31	186	32	280	30	293
K. Real estate activities	66	5,928	66	5,849	65	4,755
L. Professional, scientific and technical activities	85	747	85	598	88	1,116
69 - Legal and accounting activities	21	22	21	21	21	21
71 - Architectural and engineering activities; technical testing and analysis	11	1	11	1	11	1
72 - Scientific research and development	17	642	18	495	19	959
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	17	34	17	30	16	24
75 - Veterinary activities	13	46	12	47	15	108
75 - Veterinary activities	5	4	5	3	5	3
M. Administrative and support service activities	3,634	4,662	3,841	4,744	4,279	5,191
77 - Rental and leasing activities	163	696	163	788	190	904
78 - Employment activities	1	53	1	52	1	53
79 - Travel agency, tour operator, reservation service and related activities	28	832	29	779	29	746
80 - Security and investigation activities	15	127	15	103	34	134
81 - Services to buildings and landscape activities	14	36	14	39	14	38
82 - Office administrative, office support and other business support activities	3,413	2,919	3,619	2,983	4,011	3,317
N. Education	635	4,502	627	4,285	625	4,132
O. Human health and social work activities	636	5,424	641	6,093	622	6,507
86 - Human health activities	622	5,417	626	6,062	611	6,486
87 - Residential care activities	6	7	7	30	3	21
88 - Social work activities with and without accommodation	8	1	8	1	8	1
P. Arts, entertainment and recreation	34	35	34	27	34	35
Q. Other service activities	6,356	12,225	6,421	12,031	6,489	12,525
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	10	2,105	7	1,801	9	2,291
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	10	2,105	7	1,801	9	2,291
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	373,247	265,755	374,609	267,510	377,301	272,102
A. Bank Employees	67,855	77,492	68,237	80,864	69,899	84,602
1) For house building	41,407	61,012	41,384	64,167	41,662	66,997
2) For transport i.e. purchase of car etc.	17,624	15,392	17,756	15,601	18,188	16,046
3) Other purposes	8,824	1,089	9,097	1,096	10,049	1,559
B. Consumer Financing	305,391	188,263	306,371	186,646	307,401	187,500
1) For house building	2,571	16,214	2,654	18,470	2,774	19,703
2) For transport i.e. purchase of car etc	41,272	25,575	40,384	24,139	40,282	24,063
3) Credit cards	41	1	964	30	3,027	124
4) Consumers durable	31,896	6,547	31,706	5,851	31,967	5,894
5) Personal loans	229,611	139,926	230,663	138,156	229,351	137,716
C) Other	1	0	1	0	1	0
VII. OTHER	5,643	1,971	5,653	1,640	5,654	2,117
<b>Total</b>	<b>1,224,143</b>	<b>2,092,351</b>	<b>1,214,463</b>	<b>2,139,551</b>	<b>1,203,686</b>	<b>2,224,053</b>

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	3	3,430	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	3	3,430	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	2,736,295	8,267,761	2,752,167	8,432,969	2,843,233	9,243,500
<b>I. GOVERNMENT</b>	202	963,763	231	963,395	212	983,719
<b>A. Federal Government</b>	133	367,272	164	406,122	138	489,288
1) Commodity Operations	53	329,978	76	368,403	46	443,699
2) Others	80	37,294	88	37,719	92	45,589
<b>B. Provincial Governments</b>	69	596,490	67	557,273	74	494,431
1) Commodity Operations	48	589,501	31	550,422	32	482,900
2) Others	21	6,989	36	6,851	42	11,531
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	718	803,768	748	912,808	659	950,797
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	656	6	582	6	798
Utilities	497	412,128	508	424,908	411	402,610
Transport, storage and communications	73	236,871	75	231,648	84	293,638
Manufacturing	96	10,860	105	34,136	73	10,427
Mining and Quarrying	-	-	-	-	-	-
Construction	17	11,280	47	44,819	30	14,476
Commerce and Trade	17	128,357	27	206,610	44	227,348
Others	12	3,616	11	3,643	11	1,501
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	1,346	159,338	1,299	147,826	1,333	491,972
Mutual Funds and AMCs	128	2,229	114	1,996	108	5,655
Insurance & Pension Funds	647	4,011	616	4,213	578	3,204
MFIs and DFIs	124	87,778	101	82,265	126	410,795
Stock Exchange & Brokerage Houses	218	15,660	237	16,014	249	14,814
Modarabas	93	4,633	104	4,938	121	5,652
Other NBFIs	136	45,026	117	34,123	151	51,853
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	308,244	5,469,503	299,604	5,534,851	305,290	5,931,924
<b>A. Agriculture, forestry and fishing</b>	96,477	131,938	96,542	138,107	100,344	144,727
<b>I. Crop and animal production, hunting and related service activities</b>	96,297	130,593	96,371	136,358	100,166	142,858
Growing of Wheat, Rice, Sugar Cane & Cotton	73,217	65,666	73,686	67,995	76,512	74,759
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,956	3,149	1,845	2,691	1,996	3,142
Growing of other fruits, vegetables and crops	5,838	6,094	5,745	6,637	5,913	6,877
Raising of livestock and other related activities	5,929	36,835	5,944	38,371	6,296	37,102
Other agricultural support activities	9,355	18,845	9,149	20,661	9,445	20,970
Hunting, trapping and related service activities	2	3	2	4	4	8
<b>02 - Forestry and logging</b>	4	9	5	345	9	501
<b>03 - Fishing and aquaculture</b>	176	1,336	166	1,404	169	1,367
<b>B. Mining and quarrying</b>	740	47,889	775	48,302	808	45,112
<b>05 - Mining of coal and lignite</b>	71	33,543	71	33,822	57	31,223
<b>06 - Extraction of crude petroleum and natural gas</b>	547	12,535	603	12,956	616	11,223
<b>07 - Mining of metal ores</b>	13	627	8	590	15	719
<b>08-Other mining and quarrying</b>	106	1,172	91	923	117	1,934
<b>09 - Mining support service activities</b>	3	12	2	11	3	13
<b>C. Manufacturing</b>	81,584	3,621,821	82,698	3,733,774	85,008	4,066,241
<b>10 - Manufacture of food products</b>	17,757	832,415	16,020	744,605	18,233	836,228
<b>11 - Manufacture of beverages</b>	687	32,943	868	37,645	913	44,076
<b>12 - Manufacture of tobacco products</b>	460	3,518	461	3,611	475	3,579
<b>13 - Manufacture of textiles</b>	21,402	1,211,551	22,999	1,286,112	23,183	1,398,043
Preparation and spinning of textile fibres	6,942	370,740	7,474	403,009	7,814	471,594
Weaving of textiles	4,180	253,081	4,774	265,755	4,516	287,341
Finishing of textiles	3,525	219,625	3,477	231,295	3,542	243,344
Manufacture of knitted and crocheted fabrics	847	52,701	822	52,082	789	54,204
Manufacture of made-up textile articles, except apparel	3,110	173,234	3,131	180,280	3,215	185,883
Manufacture of carpets and rugs	115	1,161	111	995	94	912
Manufacture of other textiles n.e.c.	2,683	141,009	3,210	152,695	3,213	154,764
<b>14 - Manufacture of wearing apparel</b>	3,644	185,961	3,701	174,894	3,625	201,142
<b>15 - Manufacture of leather and related products</b>	1,494	43,739	1,544	45,168	1,629	44,906



### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	374	7,348	336	7,793	367	7,547
	91	2,057	88	2,070	83	2,351
Manufacture of footwear	1,029	34,334	1,120	35,306	1,179	35,008
a. Leather wear	793	28,749	858	28,909	892	28,835
b. Rubber and Plastic wear	236	5,585	262	6,397	287	6,173
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	426	6,740	418	7,212	374	6,879
17 - Manufacture of paper and paper products	1,591	81,444	1,655	96,317	1,571	104,818
18 - Printing and reproduction of recorded media	910	10,451	861	11,783	818	10,921
Printing and other service activities related to printing	887	8,926	839	10,418	810	9,712
Reproduction of recorded media	23	1,525	22	1,365	8	1,209
19 - Manufacture of coke and refined petroleum products	1,067	59,199	1,112	79,875	1,249	80,271
20 - Manufacture of chemicals and chemical products	8,541	284,304	8,632	302,712	8,217	358,590
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,634	76,028	5,337	84,149	5,615	90,821
22 - Manufacture of rubber and plastics products	2,863	73,584	2,796	79,581	2,735	78,886
23 - Manufacture of other non-metallic mineral products	1,547	194,707	1,559	220,014	1,616	239,725
24 - Manufacture of basic metals	4,528	210,232	4,775	230,404	4,941	214,578
25 - Manufacture of fabricated metal products, except machinery and equipment	1,070	36,398	1,097	35,957	1,041	33,155
26 - Manufacture of computer, electronic and optical products	234	6,138	239	8,789	269	10,072
27 - Manufacture of electrical equipment	2,539	117,932	2,482	123,434	2,273	128,483
28 - Manufacture of machinery and equipment	794	14,738	889	18,143	906	23,501
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,844	78,133	1,820	76,910	1,817	90,082
30 - Manufacture of other transport equipment	723	14,789	737	14,915	643	15,564
31 - Manufacture of furniture	291	3,926	279	4,245	314	4,632
32 - Other manufacturing	2,410	39,986	2,300	44,488	2,440	44,701
Manufacture of jewellery and related articles	80	331	73	282	72	264
Manufacture of imitation jewellery and related articles	5	221	4	177	3	7
Manufacture of musical instruments	76	1,340	74	1,450	68	1,225
Manufacture of sports goods	316	5,639	299	6,084	303	5,135
Manufacture of games and toys	2	1	1	1	2	1
supplies	312	5,004	299	4,790	324	5,427
Manufacture of Handicrafts	12	13	12	352	14	20
Other manufacturing n.e.c.	1,607	27,437	1,538	31,352	1,654	32,623
33 - Repair and installation of machinery and equipment	128	2,966	117	2,809	111	2,587
D. Electricity, gas, steam and air conditioning supply	2,274	467,419	2,275	438,404	2,160	454,851
Electric power generation, transmission and distribution	2,073	460,962	2,057	431,044	1,944	447,262
a) Hydal	395	23,068	414	22,670	397	26,837
b) Thermal	184	99,432	159	86,618	142	105,645
c) Coal Based	69	43,279	69	46,139	67	58,609
d) Wind	220	51,252	189	50,162	164	50,566
e) Solar	61	2,473	69	4,809	79	4,591
f) Other	1,144	241,458	1,157	220,645	1,095	201,014
Manufacture of gas; distribution of gaseous fuels through mains	181	6,411	199	7,313	196	7,541
Steam and air conditioning supply	20	47	19	47	20	47
E. Water supply; sewerage, waste management and remediation activities	174	21,905	149	16,272	171	16,179
36 - Water collection, treatment and supply	31	353	28	310	30	289
37 - Sewerage	9	14	9	14	10	13
38 - Waste collection, treatment and disposal activities; materials recovery services	130	21,530	108	15,944	128	15,703
services	4	8	4	4	3	174
F. Construction	3,053	161,201	2,953	159,252	2,912	163,442
41 - Construction of buildings	1,914	124,500	1,929	119,705	1,872	127,571
42 - Civil engineering	946	33,410	830	36,126	841	32,682
43 - Specialized construction activities	193	3,291	194	3,422	199	3,189

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	74,811	434,757	66,259	409,220	70,462	419,018
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,458	30,748	2,250	31,475	2,713	31,209
46 - Wholesale trade, except of motor vehicles and motorcycles	18,712	249,861	16,886	234,716	18,681	235,571
47 - Retail trade, except of motor vehicles and motorcycles	53,641	154,148	47,123	143,029	49,068	152,238
H. Transportation and storage	7,764	102,967	7,500	99,904	7,503	96,609
49 - Land transport and transport via pipelines	4,629	59,159	4,463	57,608	4,376	56,805
50 - Water transport	86	453	84	201	78	690
51 - Air transport	118	1,905	157	2,113	129	1,615
52 - Warehousing and support activities for transportation	2,540	37,760	2,456	37,224	2,554	33,703
53 - Courier activities other than national post activities	391	3,689	340	2,758	366	3,796
I. Accommodation and food service activities	1,246	25,930	1,183	25,644	1,239	26,346
55 - Accommodation	328	12,268	327	11,880	319	11,529
56 - Food and beverage service activities	918	13,662	856	13,764	920	14,817
J. Information and communication	2,778	225,617	2,599	242,229	2,525	254,154
58 - Publishing activities	648	2,761	592	2,704	658	2,838
59 - Motion picture, video and television programme production, sound recording and music publishing activities	74	462	89	691	76	729
60 - Programming and broadcasting activities	86	767	79	818	73	631
61 - Telecommunications	741	206,017	703	223,215	667	235,364
62 - Computer programming, consultancy and related activities	1,009	10,728	991	9,776	897	10,190
63 - Information service activities	220	4,883	145	5,026	154	4,402
K. Real estate activities	637	31,156	653	31,659	702	32,906
L. Professional, scientific and technical activities	5,050	47,776	5,005	48,010	5,836	61,208
69 - Legal and accounting activities	142	849	190	953	171	988
71 - Architectural and engineering activities; technical testing and analysis	76	1,046	84	1,027	79	1,351
72 - Scientific research and development	498	4,440	566	4,419	512	4,786
73 - Advertising and market research	138	4,187	183	4,018	193	4,275
74 - Other professional, scientific and technical activities	1,560	4,810	1,127	4,125	1,257	5,194
75 - Veterinary activities	2,591	32,162	2,816	32,874	3,598	44,112
77 - Rental and leasing activities	45	282	39	593	26	501
M. Administrative and support service activities	4,066	48,656	4,166	45,427	4,095	52,950
78 - Employment activities	529	1,616	490	1,325	464	1,267
79 - Travel agency, tour operator, reservation service and related activities	46	315	41	326	43	338
80 - Security and investigation activities	908	8,958	884	8,688	889	13,388
81 - Services to buildings and landscape activities	798	2,627	618	2,638	794	2,776
82 - Office administrative, office support and other business support activities	54	269	37	296	28	185
N. Education	1,731	34,871	2,096	32,153	1,877	34,996
O. Human health and social work activities	1,871	31,664	1,776	31,129	1,512	31,678
86 - Human health activities	875	13,439	898	12,690	822	12,027
87 - Residential care activities	850	13,301	873	12,617	801	11,999
88 - Social work activities with and without accommodation	4	10	3	2	2	1
P. Arts, entertainment and recreation	21	129	22	71	19	27
Q. Other service activities	107	2,728	105	1,921	89	1,756
R. Other service activities	24,737	52,638	24,068	52,907	19,102	52,721
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	232	13,426	241	11,771	177	14,045
A. Government Trusts and Non-profit Organizations	69	971	80	834	64	1,460
B. Private Trusts and Non-profit Organizations	153	11,691	151	10,400	107	12,377
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	10	764	10	537	6	209
VI. PERSONAL	2,425,435	857,078	2,449,908	861,383	2,535,444	870,004
A. Bank Employees	80,294	144,503	81,465	149,811	83,412	156,834
1) For house building	31,122	110,435	31,670	115,057	32,398	120,991
2) For transport i.e. purchase of car etc.	30,127	31,029	30,447	31,603	30,811	32,338
3) Other purposes	19,045	3,039	19,348	3,151	20,203	3,505
B. Consumer Financing	2,343,773	711,694	2,363,806	710,807	2,447,475	712,416
1) For house building	30,286	184,428	30,118	191,807	32,359	195,134
2) For transport i.e. purchase of car etc	329,333	342,256	302,355	325,952	294,808	313,394
3) Credit cards	1,565,308	72,737	1,598,194	78,622	1,647,304	86,429
4) Consumers durable	6,194	779	6,077	1,024	5,431	975
5) Personal loans	412,652	111,494	427,062	113,402	467,573	116,484
C) Other	1,368	881	4,637	765	4,557	753
VII. OTHER	118	885	136	935	118	1,039
<b>Total</b>	<b>2,736,298</b>	<b>8,271,191</b>	<b>2,752,167</b>	<b>8,432,969</b>	<b>2,843,233</b>	<b>9,243,500</b>

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	<b>1</b>	<b>9</b>	<b>1</b>	<b>10</b>	<b>1</b>	<b>8</b>
1) Official	1	9	1	10	1	8
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>495</b>	<b>100,316</b>	<b>494</b>	<b>103,474</b>	<b>492</b>	<b>96,470</b>
<b>I. GOVERNMENT</b>	<b>1</b>	<b>1,000</b>	<b>1</b>	<b>1,000</b>	<b>1</b>	<b>1,000</b>
<b>A. Federal Government</b>	<b>1</b>	<b>1,000</b>	<b>1</b>	<b>1,000</b>	<b>1</b>	<b>1,000</b>
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000	1	1,000	1	1,000
<b>B. Provincial Governments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>C. Local Bodies</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>195</b>	<b>98,749</b>	<b>192</b>	<b>101,893</b>	<b>198</b>	<b>94,893</b>
<b>A. Agriculture, forestry and fishing</b>	<b>2</b>	<b>600</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>2</b>	<b>600</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>
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	1	1	1
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	599	-	-	1	-
Hunting, trapping and related service activities	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>03 - Fishing and aquaculture</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>B. Mining and quarrying</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>05 - Mining of coal and lignite</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>06 - Extraction of crude petroleum and natural gas</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>07 - Mining of metal ores</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>08-Other mining and quarrying</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>09 - Mining support service activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>C. Manufacturing</b>	<b>154</b>	<b>73,535</b>	<b>150</b>	<b>79,951</b>	<b>156</b>	<b>62,273</b>
<b>10 - Manufacture of food products</b>	<b>11</b>	<b>4,137</b>	<b>10</b>	<b>3,017</b>	<b>12</b>	<b>2,722</b>
11 - Manufacture of beverages	2	9	2	10	2	9
12 - Manufacture of tobacco products	2	9	2	4	3	16
<b>13 - Manufacture of textiles</b>	<b>38</b>	<b>8,920</b>	<b>39</b>	<b>12,951</b>	<b>36</b>	<b>12,401</b>
Preparation and spinning of textile fibres	6	513	6	536	6	531
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	25	8,060	26	12,069	23	11,523
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	187	3	187	3	187
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	160	4	159	4	159
<b>14 - Manufacture of wearing apparel</b>	<b>3</b>	<b>81</b>	<b>3</b>	<b>83</b>	<b>3</b>	<b>83</b>
<b>15 - Manufacture of leather and related products</b>	<b>3</b>	<b>83</b>	<b>3</b>	<b>83</b>	<b>3</b>	<b>83</b>

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
	1	10	1	10	1	10
Manufacture of footwear	2	73	2	73	2	73
a. Leather wear	2	73	2	73	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	6,836	7	6,871	7	2,203
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	1,500	1	1,000
20 - Manufacture of chemicals and chemical products	23	18,112	23	20,654	24	19,340
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	5,347	13	2,138	13	1,223
22 - Manufacture of rubber and plastics products	6	1,200	5	1,100	5	1,000
23 - Manufacture of other non-metallic mineral products	4	4,216	5	5,231	5	3,584
24 - Manufacture of basic metals	5	2,649	5	2,738	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	29	12,289	23	13,292	27	15,661
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	1	21	2	221	5	884
30 - Manufacture of other transport equipment	1	8,357	1	9,343	1	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	5	1,256	5	702	5	651
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	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	1,256	5	702	5	651
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	8	14,400	9	15,100	9	20,302
Electric power generation, transmission and distribution	5	13,199	6	13,824	6	18,977
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	3	10,056	3	9,795	4	15,062
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	3,143	3	4,029	2	3,914
Manufacture of gas; distribution of gaseous fuels through mains	3	1,202	3	1,276	3	1,325
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	3	201	3	201
41 - Construction of buildings	2	200	2	200	2	200
42 - Civil engineering	1	1	1	1	1	1
43 - Specialized construction activities	-	-	-	-	-	-

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

Borrower	(Million Rupees)					
	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	11	3,829	12	3,455	11	5,689
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	1,997	3	1,927	3	4,107
47 - Retail trade, except of motor vehicles and motorcycles	9	1,832	9	1,528	8	1,581
<b>H. Transportation and storage</b>	2	15	2	14	2	14
49 - Land transport and transport via pipelines	1	13	1	13	1	13
50 - Water transport	1	2	1	1	1	1
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
<b>I. Accommodation and food service activities</b>	2	1,958	2	1,958	2	1,958
55 - Accommodation	2	1,958	2	1,958	2	1,958
56 - Food and beverage service activities	-	-	-	-	-	-
<b>J. Information and communication</b>	7	2,879	6	369	5	4,223
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	7	2,879	6	369	5	4,223
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
<b>K. Real estate activities</b>	-	-	-	-	-	-
<b>L. Professional, scientific and technical activities</b>	5	1,325	6	837	7	225
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	146	2	163	3	204
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	1	1,170	2	672	2	16
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
<b>M. Administrative and support service activities</b>	1	7	1	7	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	1	7	1	7
<b>N. Education</b>	-	-	-	-	-	-
<b>O. Human health and social work activities</b>	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
<b>P. Arts, entertainment and recreation</b>	-	-	-	-	-	-
<b>Q. Other service activities</b>	-	-	-	-	-	-
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
<b>VI. PERSONAL</b>	299	567	301	580	293	577
<b>A. Bank Employees</b>	169	429	172	446	165	444
1) For house building	62	282	65	297	61	311
2) For transport i.e. purchase of car etc.	68	124	69	125	63	116
3) Other purposes	39	23	38	24	41	17
<b>B. Consumer Financing</b>	130	138	129	134	128	134
1) For house building	91	124	90	120	89	119
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
<b>C) Other</b>	-	-	-	-	-	-
<b>VII. OTHER</b>	-	-	-	-	-	-
<b>Total</b>	<b>496</b>	<b>100,325</b>	<b>495</b>	<b>103,484</b>	<b>493</b>	<b>96,478</b>

### 3.3 Advances Classified by Rate of Interest/Return and Securities

#### All Banks

(Million Rupees)

Rate of Interest/Return	Jun-22		Sep-22		Dec-22							Total
	Total	Total	Precious Metals	Securities, Shares & Other		Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	
				Financial Instruments								
00.00	571,214	621,989	977	7,148	143,556	111,660	180,779	24,145	79,870	5,663	553,797	
01.00*	47,734	38,456	-	144	1,182	567	2,068	807	2,855	-	7,622	
02.00*	193,005	197,392	-	831	55,917	67,158	15,206	15,994	8,083	44	163,233	
03.00*	927,711	419,132	-	1,359	64,265	102,691	50,654	31,233	12,742	188	263,131	
04.00*	328,484	275,759	3	720	62,927	74,493	59,812	16,513	22,824	104	237,394	
05.00*	297,474	375,122	264	622	78,390	85,987	182,892	15,870	46,247	2,142	412,414	
06.00*	134,195	81,074	4,010	3,688	12,321	13,224	7,801	6,153	6,789	275	54,260	
07.00*	56,241	54,613	-	-	4,597	2,439	36,252	13	1,488	1	44,789	
08.00*	115,997	127,821	-	-	16,178	9,190	4,835	1,795	14,187	418	46,604	
08.25	13,458	8,249	-	-	6,439	151	312	67	137	22	7,128	
08.50	37,780	13,507	-	-	1,101	873	1,254	347	1,067	0	4,642	
08.75	59,164	6,791	-	-	991	3,435	1,112	124	116	-	5,777	
09.00	96,518	28,049	-	2	8,770	1,778	1,491	1,403	8,349	1,903	23,696	
09.25	15,984	46,732	-	-	33,865	8,223	3,008	4,453	4,385	0	53,934	
09.50	33,652	69,231	-	900	45,802	11,933	5,691	3,056	8,650	1	76,035	
09.75	21,497	35,710	-	-	28,779	2,410	5,129	1,545	12,065	1	50,029	
10.00	157,283	376,351	-	2,822	214,055	51,888	65,739	29,438	50,279	3	414,224	
10.25	34,785	19,848	-	-	3,377	1,623	3,151	117	362	0	8,530	
10.50	134,878	49,807	-	-	4,165	1,035	708	726	1,393	2	8,029	
10.75	54,421	22,023	-	17	2,885	16,395	4,114	80	31,649	13	55,151	
11.00	137,953	65,829	2	40	18,488	25,708	7,839	2,754	73,456	206	128,494	
11.25	127,451	46,080	-	-	2,801	9,475	1,703	44	14,451	44	28,517	
11.50	124,854	19,358	-	21	1,009	1,509	978	428	29,125	-	33,069	
11.75	199,903	8,992	1	-	9,864	2,077	961	40	313	1	13,258	
12.00	536,446	31,864	-	50	9,426	4,719	19,653	1,003	1,483	493	36,827	
12.25	596,617	23,795	-	0	414	3,047	1,408	179	3,832	305	9,185	
12.50	253,027	43,931	-	-	1,991	4,447	2,374	37	135	-	8,983	
12.75	299,429	36,239	-	-	1,444	5,962	2,337	515	1,423	2	11,683	
13.00	234,487	39,683	22	700	45,992	6,096	14,953	338	20,004	364	88,469	
13.25	152,096	100,379	-	0	934	69,298	5,441	296	1,413	132	77,515	
13.50	193,348	38,025	-	-	3,533	4,563	2,714	487	3,347	30	14,674	
13.75	184,165	151,597	-	55	757	18,013	4,519	208	4,549	1,298	29,399	
14.00	215,436	35,691	27,278	0	906	4,158	7,121	36	31,418	99	71,015	
14.25	178,641	62,225	0	-	415	5,938	3,745	1,107	422	30	11,657	
14.50	284,334	137,118	-	8	551	4,977	2,280	471	138,923	745	147,955	
14.75	226,983	91,904	10	16	8,029	17,970	7,792	64	135,563	35	169,273	
15.00	326,040	166,137	6	-	35,923	8,173	4,198	778	2,676	473	52,227	
15.25	338,859	874,999	37	-	43,127	11,721	7,419	187	64,134	40	126,666	
15.50	433,148	590,445	1,115	2,865	15,622	31,601	5,671	2,960	43,029	65	102,929	
15.75	456,342	490,660	5	827	189,485	151,777	30,317	33,006	356,512	12	761,941	
16.00	213,714	680,990	0	5,284	122,995	99,956	46,545	4,156	359,336	2,464	640,736	
16.25	241,604	492,416	47	16,489	140,357	120,859	86,094	12,364	180,818	118	557,146	
16.50	233,395	624,456	2	39,780	181,529	152,785	75,102	36,529	228,593	80	714,399	
16.75	126,761	523,531	-	6,353	192,860	106,518	80,083	23,852	172,163	437	582,266	
17.00	66,566	527,711	85	6,435	168,933	134,532	55,637	38,069	117,138	2,007	522,836	
17.25	103,832	284,611	-	10,056	172,808	110,402	75,469	27,188	165,870	815	562,609	
17.50	67,598	202,556	10,742	9,959	267,857	125,036	97,169	29,134	184,940	522	725,359	
17.75	53,000	204,600	12,531	7,730	98,778	90,357	57,557	31,113	92,335	182	390,584	
18.00	37,362	166,002	493	4,150	116,231	95,974	55,386	29,906	322,464	1,799	626,402	
18.25	50,746	123,338	0	5,018	45,903	46,242	50,626	22,445	58,237	644	229,116	
18.50	17,870	73,284	-	877	42,006	29,527	27,561	14,370	28,701	176	143,218	
18.75	27,188	72,310	-	7,555	27,544	43,414	34,281	14,058	72,995	20	199,867	
19.00	66,955	58,603	2,935	1,371	15,605	28,292	31,200	8,174	53,790	779	142,145	
19.25	14,013	73,117	33	3,182	31,395	36,805	29,749	4,654	24,888	162	130,666	
19.50	11,329	27,780	4	1,230	4,843	16,199	11,395	4,323	3,927	5	41,926	
19.75	29,524	41,928	630	53	10,223	23,107	21,054	4,105	4,672	13	63,856	
20.00	47,793	87,928	2,066	-	11,199	21,211	13,504	3,037	3,108	3,507	57,631	
20.25	5,777	36,939	957	2	3,390	23,277	14,935	827	876	14	44,279	
20.50	6,780	15,112	16	-	1,125	24,892	4,974	14,436	1,979	7	47,429	
20.75	5,238	28,958	488	16	4,004	18,465	18,712	2,028	2,058	12	45,784	
21.00	12,204	51,601	3,104	8	27,797	7,760	16,049	714	4,957	1,377	61,766	
21.25	4,747	56,808	363	107	1,573	15,875	8,238	297	36,661	63	63,177	
21.50	1,905	28,872	678	5	4,500	4,668	10,646	1,025	4,975	62	25,658	
21.75	2,136	6,145	195	3	2,928	6,487	6,347	440	7,783	84	24,267	
22.00	8,817	23,968	234	1	11,406	6,248	22,771	5,893	4,089	6,334	56,975	
22.25	1,826	15,828	24,052	12	5,126	8,940	2,754	30	7,611	92	48,615	
22.50	664	2,426	29	-	66	1,834	238	34	5,948	56	8,205	
22.75	19,158	19,852	13	-	908	3,380	1,162	2	1,328	28	6,822	
23.00	1,753	4,230	6	-	308	1,497	974	409	951	1,957	6,103	
23.25	566	8,581	19	7	638	3,335	4,947	8	2,255	71	11,279	
23.50	340	6,569	12	-	1,724	2,149	225	4	125,854	51	130,019	
23.75	1,275	6,882	72	-	559	1,323	14,627	1,204	939	11	18,735	
24.00	4,923	17,199	21	-	2,581	987	16,663	24	543	3,264	24,082	
24.25	217	3,897	21	-	86	864	639	8	535	30	2,182	
24.50	188	263	12	-	-	327	247	5	70	80	742	
24.75	236	450	3,451	-	4	261	185	-	94	38	4,032	
25.00 & above	144,836	153,653	1,161	2	682	1,641	18,481	162	10,622	156,206	188,957	
<b>Total</b>	<b>10,463,867</b>	<b>10,676,004</b>	<b>98,199</b>	<b>148,520</b>	<b>2,900,848</b>	<b>2,373,806</b>	<b>1,777,657</b>	<b>533,840</b>	<b>3,532,437</b>	<b>198,724</b>	<b>11,564,031</b>	
<b>Weighted Average</b>	<b>11.4</b>	<b>13.41</b>	<b>17.72</b>	<b>15.39</b>	<b>13.86</b>	<b>13.88</b>	<b>12.87</b>	<b>13.80</b>	<b>15.82</b>	<b>31.23</b>	<b>14.66</b>	

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

### 3.3.1 Advances Classified by Rate of Interest/Return and Securities

#### Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Jun-22		Sep-22		Dec-22							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	123,777	168,308	-	2,139	33,444	37,767	37,682	259	11,226	592	123,108	
01.00*	9,364	1,978	-	-	251	62	50	206	-	-	569	
02.00*	9,801	10,424	-	17	5,135	2,317	957	1,551	1	-	9,978	
03.00*	128,391	43,154	-	2	11,592	3,430	5,444	11	4,129	-	24,608	
04.00*	52,393	72,407	-	471	5,917	4,776	2,482	-	1,596	-	15,243	
05.00*	40,487	34,780	264	1	19,167	18,588	87,731	281	3,401	923	130,356	
06.00*	27,608	14,054	4,010	156	4,308	1,083	1,956	30	4,348	35	15,925	
07.00*	2,838	3,940	-	-	1,233	169	6,224	-	0	-	7,626	
08.00*	8,168	16,144	-	-	2,708	665	30	209	7,998	-	11,610	
08.25	398	59	-	-	83	60	-	28	-	-	171	
08.50	33,060	5,856	-	-	146	192	-	4	-	-	342	
08.75	48,259	197	-	-	-	-	4	-	-	-	4	
09.00	75,138	5,175	-	-	239	711	135	98	3,764	-	4,947	
09.25	11,990	5,021	-	-	4,300	1,001	647	-	-	-	5,947	
09.50	22,473	2,527	-	-	2,490	300	2	-	-	-	2,792	
09.75	13,573	2,127	-	-	1,388	228	226	5	-	-	1,847	
10.00	120,139	39,091	-	564	12,819	3,686	3,565	382	-	-	21,015	
10.25	1,117	98	-	-	50	-	4	55	7	-	116	
10.50	66,778	34,488	-	-	196	11	1	-	818	-	1,026	
10.75	12,218	48	-	12	423	0	2,789	-	31,503	-	34,727	
11.00	86,562	23,050	-	-	1,565	357	1,313	65	1	-	3,301	
11.25	13,975	11,608	-	-	1	-	41	2	-	-	43	
11.50	28,126	492	-	-	-	5	77	-	21,204	-	21,286	
11.75	23,692	60	-	-	-	6	2	3	-	-	11	
12.00	87,599	5,171	-	-	7,848	35	16,600	852	813	-	26,148	
12.25	117,944	1,418	-	-	0	86	30	72	15	-	203	
12.50	56,674	20,388	-	-	1,400	18	221	4	9	-	1,652	
12.75	54,324	13,266	-	-	4	45	76	-	-	-	125	
13.00	57,022	11,054	22	-	135	51	10,989	36	0	-	11,233	
13.25	14,503	68,356	-	-	69	64,791	191	-	-	-	65,051	
13.50	20,549	6,008	-	-	-	30	122	-	-	-	152	
13.75	23,025	54,061	-	-	31	162	34	29	-	-	255	
14.00	75,799	7,528	27,278	0	-	18	1,250	-	0	0	28,546	
14.25	23,479	24,130	-	-	25	658	521	-	-	-	1,203	
14.50	21,582	106,989	-	-	12	60	16	38	0	-	125	
14.75	13,364	6,794	-	0	2,694	520	4,601	-	0	-	7,815	
15.00	82,291	74,887	6	-	296	71	17	-	1,141	-	1,531	
15.25	12,267	126,657	-	-	34,292	404	135	35	45,096	-	79,962	
15.50	30,521	119,123	1,115	2,489	2,350	9	335	200	506	-	7,004	
15.75	89,167	76,189	-	-	3,834	4,477	8,547	-	35,013	1	51,872	
16.00	24,842	65,528	-	1,850	7,329	9,191	11,888	127	43,271	-	73,566	
16.25	9,830	49,453	-	12,524	8,829	12,553	4,133	484	5,297	2	43,822	
16.50	97,772	85,322	-	3,150	19,985	5,091	17,842	1,580	41,196	-	88,844	
16.75	8,652	50,373	-	3,131	16,931	3,624	434	434	16,362	-	45,427	
17.00	7,706	155,216	85	1,022	8,304	5,658	5,865	-	18,888	-	39,822	
17.25	6,561	48,857	-	2,525	20,807	14,282	13,188	3,296	29,468	750	84,315	
17.50	23,122	41,059	10,742	2,311	143,501	43,765	42,535	365	110,349	-	353,568	
17.75	4,937	73,810	12,488	2,054	13,588	6,807	4,918	3,316	20,778	-	63,949	
18.00	9,977	38,736	490	1,173	33,847	9,383	7,694	204	117,573	-	170,363	
18.25	4,107	24,714	-	412	5,350	5,442	6,320	298	9,923	-	27,746	
18.50	3,256	15,478	-	461	12,028	2,919	5,152	817	3,421	-	24,799	
18.75	4,296	12,378	-	7,459	3,655	11,339	4,434	671	7,309	-	34,867	
19.00	52,715	25,238	2,934	613	1,415	1,565	5,152	15	35,418	1	47,111	
19.25	318	11,485	-	38	16,963	6,027	6,268	67	44	-	29,406	
19.50	3,443	9,632	-	301	353	2,213	1,038	323	360	-	4,587	
19.75	20,858	20,042	630	16	2,603	1,883	5,566	108	30	-	10,835	
20.00	32,719	61,898	685	-	5,522	2,022	3,577	318	742	1	12,867	
20.25	1,334	10,424	881	0	1,266	3,059	6,880	79	9	0	12,173	
20.50	4,291	4,790	-	-	65	3,140	760	-	1,601	-	5,566	
20.75	832	9,693	-	0	297	978	11,568	100	37	1	12,981	
21.00	596	32,696	3,102	0	26,469	435	12,371	3	3,888	415	46,683	
21.25	783	7,940	348	0	216	5,271	1,144	31	56	-	7,067	
21.50	194	4,547	673	-	3	4	277	-	3	-	960	
21.75	103	1,272	-	-	497	483	1,646	24	6	0	2,656	
22.00	110	8,147	-	0	8,892	2,583	21,338	-	440	2,477	35,730	
22.25	45	1,803	24,052	-	19	3,710	67	-	-	-	27,847	
22.50	68	56	-	-	-	-	35	-	5,686	22	5,743	
22.75	18,456	17,729	-	-	5	480	595	-	-	0	1,081	
23.00	33	110	-	-	14	4	122	2	89	-	230	
23.25	24	4,374	-	-	-	670	3,945	8	-	0	4,623	
23.50	41	2,631	-	-	-	-	141	-	125,723	0	125,864	
23.75	194	5,536	-	-	189	2	14,497	-	-	0	14,687	
24.00	17	9,609	-	-	-	14	16,293	-	2	0	16,309	
24.25	9	22	-	-	22	1	52	-	2	-	55	
24.50	67	68	-	-	-	-	191	-	-	16	207	
24.75	-	3	-	-	-	-	12	-	3	-	15	
25.00 & above	9,607	11,778	-	-	96	582	17,137	-	3	10,300	28,118	
<b>Total</b>	<b>2,092,351</b>	<b>2,139,551</b>	<b>89,802</b>	<b>44,890</b>	<b>519,480</b>	<b>312,028</b>	<b>454,629</b>	<b>17,122</b>	<b>770,566</b>	<b>15,536</b>	<b>2,224,053</b>	
<b>Weighted Average</b>	<b>11.3</b>	<b>13.80</b>	<b>17.45</b>	<b>15.99</b>	<b>14.78</b>	<b>13.28</b>	<b>13.86</b>	<b>14.74</b>	<b>17.25</b>	<b>24.80</b>	<b>15.44</b>	

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

### 3.3.2 Advances Classified by Rate of Interest/Return and Securities

#### Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Jun-22		Sep-22		Dec-22							Total		
	Total		Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances	
00.00	445,561		451,808		977	5,009	109,045	73,862	142,393	23,886	68,552	5,069	428,792	
01.00*	38,370		36,477		-	144	931	505	2,017	601	2,855	-	7,053	
02.00*	183,205		186,968		-	814	50,782	64,841	14,249	14,443	8,082	44	153,255	
03.00*	798,986		375,635		-	1,357	52,673	99,155	44,963	31,222	8,612	188	238,171	
04.00*	276,038		203,302	3	-	249	57,009	69,716	57,300	16,513	21,212	101	222,103	
05.00*	256,949		340,303		-	620	59,223	67,399	95,136	15,589	42,841	1,216	282,024	
06.00*	106,587		67,011		-	3,532	8,013	12,141	5,836	6,123	2,441	241	38,326	
07.00*	53,402		50,674		-	-	3,365	2,270	30,028	13	1,487	1	37,163	
08.00*	107,829		111,677		-	-	13,470	8,525	4,805	1,586	6,189	418	34,993	
08.25	13,060		8,190		-	-	6,357	91	312	39	137	22	6,958	
08.50	4,720		7,652		-	-	955	681	1,254	343	1,067	0	4,300	
08.75	9,405		6,594		-	-	991	3,435	1,109	124	116	-	5,774	
09.00	21,180		22,874		-	2	8,532	1,068	1,355	1,305	4,585	1,903	18,749	
09.25	3,994		41,711		-	-	29,565	7,222	2,362	4,453	4,385	0	47,987	
09.50	11,179		66,704		-	900	43,312	11,633	5,689	3,056	8,650	1	73,243	
09.75	7,924		33,583		-	-	27,491	2,182	4,903	1,540	12,065	1	48,182	
10.00	36,343		336,460		-	2,258	201,237	48,203	62,174	29,056	50,279	3	393,209	
10.25	33,667		19,751		-	-	3,327	1,623	3,147	62	255	0	8,414	
10.50	68,100		15,319		-	-	3,969	1,024	707	726	576	2	7,003	
10.75	42,203		21,976		-	5	2,462	16,395	1,325	80	145	13	20,425	
11.00	49,891		42,779	2	-	40	16,924	25,351	6,526	2,689	73,456	206	125,193	
11.25	112,973		34,469		-	-	2,800	9,475	1,660	42	14,451	44	28,471	
11.50	96,628		18,866		-	21	1,009	1,504	901	428	7,921	-	11,783	
11.75	176,085		8,933	1	-	-	9,864	2,072	959	37	313	1	13,247	
12.00	437,125		26,693		-	50	1,578	4,683	3,053	151	670	493	10,679	
12.25	475,891		20,377		-	0	413	2,961	1,378	107	1,817	305	6,983	
12.50	195,713		23,543		-	-	591	4,429	2,153	33	126	-	7,332	
12.75	238,358		21,773		-	-	1,440	5,917	2,261	515	578	2	10,713	
13.00	176,906		28,629		-	700	45,857	6,044	3,964	302	20,004	364	77,236	
13.25	137,443		32,023		-	0	866	4,507	5,250	296	1,413	132	12,464	
13.50	172,799		32,016		-	-	3,533	4,533	2,593	487	3,347	30	14,523	
13.75	157,939		94,536		-	55	726	17,851	4,485	179	1,549	1,298	26,144	
14.00	138,729		28,163		-	0	906	4,140	5,871	36	31,418	99	42,469	
14.25	145,583		37,795	0	-	-	390	5,280	3,224	1,107	422	30	10,454	
14.50	258,762		30,129		-	8	539	4,917	2,264	433	138,923	745	147,830	
14.75	207,954		84,848	10	-	16	5,335	17,450	3,191	64	135,356	35	161,458	
15.00	241,692		90,849		-	-	35,627	8,102	4,181	778	1,534	473	50,696	
15.25	313,146		743,751	37	-	-	8,835	11,317	7,284	152	19,038	40	46,704	
15.50	396,557		449,938		-	377	13,272	30,391	5,337	2,760	42,223	65	94,425	
15.75	350,579		408,044	5	-	827	185,651	146,700	21,770	33,006	304,448	12	692,118	
16.00	183,526		607,250	0	-	3,434	115,666	90,765	34,657	4,029	313,108	2,464	564,123	
16.25	231,403		431,758	47	-	3,965	131,528	108,306	81,961	11,879	170,621	116	508,424	
16.50	135,175		516,455	2	-	36,630	161,538	146,370	57,260	34,949	178,441	80	615,270	
16.75	117,959		470,872		-	-	3,222	175,433	102,894	73,181	23,275	147,712	437	526,152
17.00	56,894		360,844		-	-	5,413	160,000	128,874	49,772	38,069	92,006	2,007	476,141
17.25	96,371		234,557		-	-	7,531	152,002	96,120	62,281	23,892	130,795	65	472,686
17.50	44,476		160,743		-	-	7,648	124,356	81,271	54,634	28,768	61,789	522	358,989
17.75	48,063		129,078	43	-	-	5,676	85,190	83,550	52,639	27,797	71,392	182	326,469
18.00	27,385		127,265	3	-	-	2,977	82,384	86,591	46,896	29,702	194,431	1,799	444,784
18.25	46,636		98,624	0	-	-	4,606	40,552	40,800	44,306	22,148	47,914	644	200,970
18.50	14,614		57,806		-	-	415	29,978	26,608	22,408	13,553	24,998	176	118,137
18.75	22,892		58,824		-	-	97	23,888	32,075	29,847	13,387	64,128	20	163,441
19.00	14,240		33,366	1	-	-	759	14,190	26,727	26,048	8,159	18,372	778	95,034
19.25	13,695		61,632	33	-	-	3,145	14,432	30,778	22,415	4,586	24,644	162	100,194
19.50	7,885		18,148	4	-	-	929	4,489	13,987	10,357	4,001	3,567	5	37,339
19.75	8,666		21,886		-	37	7,620	21,224	15,488	3,997	4,642	13	53,021	
20.00	15,073		26,030	1,381	-	-	5,677	19,189	9,927	2,718	2,366	3,506	44,764	
20.25	4,443		26,515	76	-	-	2,124	20,218	8,055	748	868	14	32,106	
20.50	2,489		10,322	16	-	-	1,060	21,752	4,214	14,436	379	7	41,863	
20.75	4,405		19,265	488	-	-	16	3,707	17,487	7,144	1,929	2,021	11	32,803
21.00	11,608		18,905	3	-	-	8	1,329	7,325	3,678	711	1,068	963	15,084
21.25	3,964		48,868	14	-	-	106	1,357	10,604	7,094	266	36,605	63	56,110
21.50	1,711		24,325	5	-	-	5	4,497	4,664	10,369	1,025	4,072	62	24,699
21.75	2,033		4,873	195	-	-	3	2,431	6,004	4,701	416	7,777	84	21,611
22.00	8,707		15,821	234	-	-	1	2,514	3,665	1,434	5,893	3,649	3,856	21,244
22.25	1,780		14,024		-	-	12	5,107	5,230	2,687	30	7,611	92	20,768
22.50	596		2,371	29	-	-	-	66	1,834	203	34	262	34	2,462
22.75	702		2,122	13	-	-	-	903	2,900	567	2	1,328	28	5,741
23.00	1,721		4,120	6	-	-	-	294	1,493	853	408	862	1,957	5,872
23.25	541		4,207	19	-	-	7	638	2,665	1,002	0	2,255	70	6,656
23.50	299		3,938	12	-	-	-	1,724	2,149	84	4	131	51	4,156
23.75	1,082		1,346	72	-	-	-	371	1,321	130	1,204	939	10	4,048
24.00	4,905		7,590	21	-	-	-	2,581	973	370	24	541	3,264	7,773
24.25	208		3,876	21	-	-	-	86	863	588	8	533	30	2,128
24.50	120		196	12	-	-	-	-	327	56	5	70	65	536
24.75	236		447	3,451	-	-	-	4	261	173	-	91	38	4,017
25.00 & above	135,229		141,875	1,161	-	-	2	586	1,059	1,344	162	10,619	145,907	160,840
<b>Total</b>	<b>8,271,191</b>		<b>8,432,969</b>	<b>8,397</b>			<b>103,630</b>	<b>2,379,168</b>	<b>2,058,516</b>	<b>1,318,191</b>	<b>516,575</b>	<b>2,675,842</b>	<b>183,180</b>	<b>9,243,500</b>
<b>Weighted Average</b>	<b>11.4</b>		<b>13.29</b>	<b>20.66</b>			<b>15.13</b>	<b>13.67</b>	<b>13.97</b>	<b>12.52</b>	<b>13.77</b>	<b>15.38</b>	<b>31.78</b>	<b>14.45</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00



### 3.3.3 Advances Classified by Rate of Interest/Return and Securities

#### Foreign Banks

(Million Rupees)

Rate of Interest/Return	Jun-22		Sep-22		Dec-22							Total	
	Total		Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	1,875		1,873		-	-	1,067	31	704	0	92	2	1,897
01.00*	-		-		-	-	-	-	-	-	-	-	-
02.00*	-		-		-	-	-	-	-	-	-	-	-
03.00*	335		342		-	-	-	106	247	-	-	-	352
04.00*	53		50		-	-	-	-	30	-	15	3	48
05.00*	38		39		-	-	-	-	26	-	5	2	33
06.00*	-		8		-	-	-	-	8	-	-	-	8
07.00*	-		-		-	-	-	-	-	-	-	-	-
08.00*	-		-		-	-	-	-	-	-	-	-	-
08.25	-		-		-	-	-	-	-	-	-	-	-
08.50	-		-		-	-	-	-	-	-	-	-	-
08.75	1,500		-		-	-	-	-	-	-	-	-	-
09.00	200		-		-	-	-	-	-	-	-	-	-
09.25	-		-		-	-	-	-	-	-	-	-	-
09.50	-		-		-	-	-	-	-	-	-	-	-
09.75	-		-		-	-	-	-	-	-	-	-	-
10.00	800		800		-	-	-	-	-	-	-	-	-
10.25	-		-		-	-	-	-	-	-	-	-	-
10.50	-		-		-	-	-	-	-	-	-	-	-
10.75	-		-		-	-	-	-	-	-	-	-	-
11.00	1,500		-		-	-	-	-	-	-	-	-	-
11.25	503		3		-	-	-	-	3	-	-	-	3
11.50	100		-		-	-	-	-	-	-	-	-	-
11.75	125		-		-	-	-	-	-	-	-	-	-
12.00	11,722		-		-	-	-	-	-	-	-	-	-
12.25	2,782		2,000		-	-	-	-	-	-	2,000	-	2,000
12.50	639		-		-	-	-	-	-	-	-	-	-
12.75	6,747		1,200		-	-	-	-	-	-	845	-	845
13.00	560		-		-	-	-	-	-	-	-	-	-
13.25	150		-		-	-	-	-	-	-	-	-	-
13.50	-		-		-	-	-	-	-	-	-	-	-
13.75	3,200		3,000		-	-	-	-	-	-	3,000	-	3,000
14.00	908		-		-	-	-	-	-	-	-	-	-
14.25	9,578		300		-	-	-	-	-	-	-	-	-
14.50	3,990		-		-	-	-	-	-	-	-	-	-
14.75	5,664		262		-	-	-	-	-	-	-	-	-
15.00	2,057		400		-	-	-	-	-	-	-	-	-
15.25	13,446		4,591		-	-	-	-	-	-	-	-	-
15.50	6,071		21,384		-	-	-	1,200	-	-	300	-	1,500
15.75	16,596		6,427		-	-	-	600	-	-	17,351	-	17,951
16.00	5,347		8,212		-	-	-	-	-	-	2,958	-	2,958
16.25	371		11,205		-	-	-	-	-	-	4,900	-	4,900
16.50	448		22,680		-	-	7	1,324	-	-	8,955	-	10,286
16.75	150		2,287		-	-	497	-	1,958	143	8,089	-	10,686
17.00	1,966		11,651		-	-	630	-	-	-	6,243	-	6,873
17.25	900		1,197		-	-	-	-	-	-	5,608	-	5,608
17.50	-		753		-	-	-	-	-	-	12,802	-	12,802
17.75	-		1,712		-	-	-	-	-	-	166	-	166
18.00	-		-		-	-	-	-	796	-	10,459	-	11,256
18.25	4		-		-	-	-	-	-	-	400	-	400
18.50	-		-		-	-	-	-	-	-	281	-	281
18.75	-		1,109		-	-	-	-	-	-	1,558	-	1,558
19.00	-		-		-	-	-	-	-	-	-	-	-
19.25	-		-		-	-	-	-	1,066	-	-	-	1,066
19.50	-		-		-	-	-	-	-	-	-	-	-
19.75	-		-		-	-	-	-	-	-	-	-	-
20.00	-		-		-	-	-	-	-	-	-	-	-
20.25	-		-		-	-	-	-	-	-	-	-	-
20.50	-		-		-	-	-	-	-	-	-	-	-
20.75	-		-		-	-	-	-	-	-	-	-	-
21.00	-		-		-	-	-	-	-	-	-	-	-
21.25	-		-		-	-	-	-	-	-	-	-	-
21.50	-		-		-	-	-	-	-	-	-	-	-
21.75	-		-		-	-	-	-	-	-	-	-	-
22.00	-		-		-	-	-	-	-	-	-	-	-
22.25	-		-		-	-	-	-	-	-	-	-	-
22.50	-		-		-	-	-	-	-	-	-	-	-
22.75	-		-		-	-	-	-	-	-	-	-	-
23.00	-		-		-	-	-	-	-	-	-	-	-
23.25	-		-		-	-	-	-	-	-	-	-	-
23.50	-		-		-	-	-	-	-	-	-	-	-
23.75	-		-		-	-	-	-	-	-	-	-	-
24.00	-		-		-	-	-	-	-	-	-	-	-
24.25	-		-		-	-	-	-	-	-	-	-	-
24.50	-		-		-	-	-	-	-	-	-	-	-
24.75	-		-		-	-	-	-	-	-	-	-	-
25.00 & above	-		-		-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>100,325</b>		<b>103,484</b>		<b>-</b>	<b>-</b>	<b>2,200</b>	<b>3,261</b>	<b>4,837</b>	<b>143</b>	<b>86,029</b>	<b>8</b>	<b>96,478</b>
<b>Weighted Average</b>	<b>14.0</b>		<b>15.62</b>		<b>0.00</b>	<b>0.00</b>	<b>8.70</b>	<b>15.40</b>	<b>14.20</b>	<b>16.71</b>	<b>16.56</b>	<b>2.96</b>	<b>16.22</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

### 3.4 Advances Classified by Rate of Interest/Return and Borrowers

#### All Banks

(Million Rupees)

Rate of Interest/Return	Jun-22		Sep-22		Dec-22							
	Domestic Constituents										Sub Total	Total
	Total	Total	Non-Residents	Government	Non-financial			Private Sector (Business)	Trust Funds and Non-profit Organizations			
					Public Sector Enterprises	NBFIs	Others		Personal	Others		
00.00	571,214	621,989	8	427	7,435	7,253	514,423	1,932	21,931	388	553,789	553,797
01.00*	47,734	38,456	-	222	578	143	5,413	1,089	177	-	7,622	7,622
02.00*	193,005	197,392	-	205	-	740	153,114	625	8,546	2	163,233	163,233
03.00*	927,711	419,132	-	311	35	45	243,473	743	18,521	3	263,131	263,131
04.00*	328,484	275,759	-	-	71	896	179,299	22	57,104	2	237,394	237,394
05.00*	297,474	375,122	-	732	23,027	-	214,520	235	173,854	46	412,414	412,414
06.00*	134,195	81,074	-	226	1,367	-	43,569	-	9,098	-	54,260	54,260
07.00*	56,241	54,613	-	146	-	-	8,210	-	36,434	-	44,789	44,789
08.00*	115,997	127,821	-	31	-	6,000	35,928	60	4,585	-	46,604	46,604
08.25	13,458	8,249	-	-	-	-	6,872	-	256	-	7,128	7,128
08.50	37,780	13,507	-	-	-	1	3,471	-	1,170	-	4,642	4,642
08.75	59,164	6,791	-	-	-	-	5,693	-	84	-	5,777	5,777
09.00	96,518	28,049	-	-	-	3	23,095	-	599	-	23,696	23,696
09.25	15,984	46,732	-	-	-	-	53,521	-	413	-	53,934	53,934
09.50	33,652	69,231	-	-	-	7	73,512	-	2,410	105	76,035	76,035
09.75	21,497	35,710	-	-	6,237	4	43,404	-	384	-	50,029	50,029
10.00	157,283	376,351	-	-	-	-	409,882	-	4,343	-	414,224	414,224
10.25	34,785	19,848	-	-	-	-	7,365	25	1,140	-	8,530	8,530
10.50	134,878	49,807	-	-	-	-	7,442	9	579	-	8,029	8,029
10.75	54,421	22,023	-	-	31,362	-	7,660	6	16,124	-	55,151	55,151
11.00	137,953	65,829	-	-	87,058	2	39,172	-	2,138	123	128,494	128,494
11.25	127,451	46,080	-	-	22,769	1	4,293	-	1,454	-	28,517	28,517
11.50	124,854	19,358	-	-	28,843	-	2,848	-	1,377	-	33,069	33,069
11.75	199,903	8,992	-	-	8,916	8	3,015	16	1,303	-	13,258	13,258
12.00	536,446	31,864	-	-	-	-	32,378	4	4,445	-	36,827	36,827
12.25	596,617	23,795	-	230	-	18	5,659	-	3,278	-	9,185	9,185
12.50	253,027	43,931	-	-	-	-	5,283	-	3,700	-	8,983	8,983
12.75	299,429	36,239	-	-	-	-	4,484	725	6,474	-	11,683	11,683
13.00	234,487	39,683	-	-	-	0	84,542	63	3,864	-	88,469	88,469
13.25	152,096	100,379	-	95	64,776	21	3,628	-	8,994	-	77,515	77,515
13.50	193,348	38,025	-	-	-	-	8,330	-	6,344	-	14,674	14,674
13.75	184,165	151,597	-	72	-	582	8,617	-	20,129	-	29,399	29,399
14.00	215,436	35,691	-	30,361	-	-	34,208	29	6,417	-	71,015	71,015
14.25	178,641	62,225	-	-	0	9	3,755	97	7,775	22	11,657	11,657
14.50	284,334	137,118	-	138,593	-	11	2,360	11	6,979	-	147,955	147,955
14.75	226,983	91,904	-	134,289	9,000	0	15,361	-	10,623	-	169,273	169,273
15.00	326,040	166,137	-	35,200	-	-	12,573	-	4,454	-	52,227	52,227
15.25	338,859	874,999	-	70,268	25,347	300	16,246	-	14,504	-	126,666	126,666
15.50	433,148	590,445	-	22,175	39,262	5,309	30,979	8	5,119	77	102,929	102,929
15.75	456,342	490,660	-	372,586	37,413	144,240	194,441	253	13,007	-	761,941	761,941
16.00	213,714	680,990	-	143,125	61,138	152,151	269,848	50	14,424	-	640,736	640,736
16.25	241,604	492,416	-	72,629	37,414	18,349	390,072	924	37,757	-	557,146	557,146
16.50	233,395	624,456	-	17,994	123,939	55,221	512,102	206	4,938	-	714,399	714,399
16.75	126,761	523,531	-	15,913	78,383	21,107	454,028	1,282	11,552	-	582,266	582,266
17.00	66,566	527,711	-	1,956	66,693	42,943	402,810	13	7,100	1,321	522,836	522,836
17.25	103,832	284,611	-	24,256	55,216	20,788	451,721	1,275	9,353	-	562,609	562,609
17.50	67,598	202,556	-	86,497	71,176	15,919	543,448	1,073	7,245	-	725,359	725,359
17.75	53,000	204,600	-	2,993	87,521	9,165	277,427	2,438	10,879	160	390,584	390,584
18.00	37,362	166,002	-	31,580	268,038	2,477	313,590	149	10,565	2	626,402	626,402
18.25	50,746	123,338	-	625	43,202	1,250	171,239	1,630	11,049	120	229,116	229,116
18.50	17,870	73,284	-	3	2,035	1,350	130,747	23	9,048	11	143,218	143,218
18.75	27,188	72,310	-	9,217	27,516	243	147,752	500	14,380	260	199,867	199,867
19.00	66,955	58,603	-	-	34,591	4,924	82,824	694	19,082	31	142,145	142,145
19.25	14,013	73,117	-	-	5	373	111,405	100	18,774	9	130,666	130,666
19.50	11,329	27,780	-	-	-	2,015	28,620	-	11,277	14	41,926	41,926
19.75	29,524	41,928	-	-	-	1	42,453	10	21,391	1	63,856	63,856
20.00	47,793	87,928	-	-	0	212	39,183	-	18,234	3	57,631	57,631
20.25	5,777	36,939	-	-	-	6	20,341	-	23,932	-	44,279	44,279
20.50	6,780	15,112	-	-	-	-	40,864	-	6,533	33	47,429	47,429
20.75	5,238	28,958	-	-	-	178	27,181	2	18,424	-	45,784	45,784
21.00	12,204	51,601	-	-	-	-	52,607	9	8,751	400	61,766	61,766
21.25	4,747	56,808	-	-	-	-	48,305	-	14,871	-	63,177	63,177
21.50	1,905	28,872	-	-	-	-	22,038	5	3,615	-	25,658	25,658
21.75	2,136	6,145	-	-	-	-	18,478	-	5,789	-	24,267	24,267
22.00	8,817	23,968	-	-	-	-	49,326	-	7,624	25	56,975	56,975
22.25	1,826	15,828	-	-	-	-	40,095	-	8,520	-	48,615	48,615
22.50	664	2,426	-	-	-	-	740	-	7,465	-	8,205	8,205
22.75	19,158	19,852	-	-	-	-	4,218	-	2,605	-	6,822	6,822
23.00	1,753	4,230	-	-	-	-	2,573	-	3,530	-	6,103	6,103
23.25	566	8,581	-	-	-	-	8,014	1	3,265	-	11,279	11,279
23.50	340	6,569	-	-	-	-	2,761	-	127,259	-	130,019	130,019
23.75	1,275	6,882	-	-	-	-	17,543	-	1,192	-	18,735	18,735
24.00	4,923	17,199	-	-	-	-	19,659	-	4,423	-	24,082	24,082
24.25	217	3,897	-	-	-	-	1,016	-	1,166	-	2,182	2,182
24.50	188	263	-	-	-	-	332	-	411	-	742	742
24.75	236	450	-	-	-	-	2,817	-	1,215	-	4,032	4,032
25.00 & above	144,836	153,653	-	0	-	-	24,044	-	164,913	-	188,957	188,957
<b>Total</b>	<b>10,463,867</b>	<b>10,676,004</b>	<b>8</b>	<b>1,212,958</b>	<b>1,350,364</b>	<b>514,267</b>	<b>7,324,259</b>	<b>16,337</b>	<b>1,142,683</b>	<b>3,156</b>	<b>11,564,024</b>	<b>11,564,031</b>

\*01.00 stands for 00.25 to 01.00

\*08.00 stands for 07.25 to 08.00

### 3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

#### Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Jun-22	Sep-22	Dec-22									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	123,777	168,308	-	-	2,002	2,311	116,605	-	2,190	-	123,108	123,108
01.00*	9,364	1,978	-	-	-	-	569	-	-	-	569	569
02.00*	9,801	10,424	-	-	-	17	9,949	-	12	-	9,978	9,978
03.00*	128,391	43,154	-	-	-	13	20,601	-	3,993	-	24,608	24,608
04.00*	52,393	72,407	-	-	-	-	13,886	-	1,357	-	15,243	15,243
05.00*	40,487	34,780	-	645	-	-	43,601	-	86,110	-	130,356	130,356
06.00*	27,608	14,054	-	-	-	-	15,557	-	369	-	15,925	15,925
07.00*	2,838	3,940	-	-	-	-	1,408	-	6,218	-	7,626	7,626
08.00*	8,168	16,144	-	31	-	6,000	5,415	-	165	-	11,610	11,610
08.25	398	59	-	-	-	-	171	-	-	-	171	171
08.50	33,060	5,856	-	-	-	1	341	-	-	-	342	342
08.75	48,259	197	-	-	-	-	4	-	-	-	4	4
09.00	75,138	5,175	-	-	-	-	4,902	-	45	-	4,947	4,947
09.25	11,990	5,021	-	-	-	-	5,947	-	-	-	5,947	5,947
09.50	22,473	2,527	-	-	-	-	2,790	-	2	-	2,792	2,792
09.75	13,573	2,127	-	-	-	3	1,842	-	2	-	1,847	1,847
10.00	120,139	39,091	-	-	-	-	21,012	-	3	-	21,015	21,015
10.25	1,117	98	-	-	-	-	116	-	-	-	116	116
10.50	66,778	34,488	-	-	-	-	1,014	-	12	-	1,026	1,026
10.75	12,218	48	-	-	31,362	-	3,365	-	0	-	34,727	34,727
11.00	86,562	23,050	-	-	-	-	3,267	-	34	-	3,301	3,301
11.25	13,975	11,608	-	-	-	-	43	-	-	-	43	43
11.50	28,126	492	-	-	21,203	-	77	-	6	-	21,286	21,286
11.75	23,692	60	-	-	-	-	2	-	9	-	11	11
12.00	87,599	5,171	-	-	-	-	26,126	-	22	-	26,148	26,148
12.25	117,944	1,418	-	-	-	-	140	-	63	-	203	203
12.50	56,674	20,388	-	-	-	-	1,634	-	17	-	1,652	1,652
12.75	54,324	13,266	-	-	-	-	83	-	42	-	125	125
13.00	57,022	11,054	-	-	-	-	11,161	-	72	-	11,233	11,233
13.25	14,503	68,356	-	-	64,776	-	248	-	26	-	65,051	65,051
13.50	20,549	6,008	-	-	-	-	121	-	30	-	152	152
13.75	23,025	54,061	-	-	-	-	180	-	75	-	255	255
14.00	75,799	7,528	-	-	-	-	28,529	-	17	-	28,546	28,546
14.25	23,479	24,130	-	-	-	-	528	-	675	-	1,203	1,203
14.50	21,582	106,989	-	-	-	-	100	-	25	-	125	125
14.75	13,364	6,794	-	-	-	-	7,367	-	448	-	7,815	7,815
15.00	82,291	74,887	-	-	-	-	1,524	-	7	-	1,531	1,531
15.25	12,267	126,657	-	70,268	9,125	-	208	-	360	-	79,962	79,962
15.50	30,521	119,123	-	-	2,489	-	4,491	-	24	-	7,004	7,004
15.75	89,167	76,189	-	35,011	-	-	16,282	-	578	-	51,872	51,872
16.00	24,842	65,528	-	20,725	21,746	217	30,826	-	143	-	73,656	73,656
16.25	9,830	49,453	-	5,205	4,000	62	31,061	774	2,720	-	43,822	43,822
16.50	97,772	85,322	-	-	21,592	912	66,291	-	49	-	88,844	88,844
16.75	8,652	50,373	-	1,781	11,269	3,204	28,261	23	889	-	45,427	45,427
17.00	7,706	155,216	-	-	13,503	788	23,937	-	273	1,321	39,822	39,822
17.25	6,561	48,857	-	-	3,596	1,553	77,988	-	1,179	-	84,315	84,315
17.50	23,122	41,059	-	61,368	51,875	513	239,434	280	98	-	353,568	353,568
17.75	4,937	73,810	-	2,993	12,603	995	45,699	83	1,576	-	63,949	63,949
18.00	9,977	38,736	-	30,212	85,149	568	53,653	38	744	-	170,363	170,363
18.25	4,107	24,714	-	-	5,282	226	20,704	-	1,414	120	27,746	27,746
18.50	3,256	15,478	-	-	-	461	23,442	-	896	-	24,799	24,799
18.75	4,296	12,378	-	-	6,951	14	25,546	500	1,605	251	34,867	34,867
19.00	52,715	25,238	-	-	31,040	3,978	10,856	583	654	-	47,111	47,111
19.25	318	11,485	-	-	5	150	27,802	-	1,450	-	29,406	29,406
19.50	3,443	9,632	-	-	-	301	3,960	-	327	-	4,587	4,587
19.75	20,858	20,042	-	-	-	-	9,403	10	1,422	-	10,835	10,835
20.00	32,719	61,898	-	-	-	-	11,583	-	1,284	-	12,867	12,867
20.25	1,334	10,424	-	-	-	6	10,017	-	2,149	-	12,173	12,173
20.50	4,291	4,790	-	-	-	-	5,498	-	68	-	5,566	5,566
20.75	832	9,693	-	-	-	-	12,153	-	828	-	12,981	12,981
21.00	596	32,696	-	-	-	-	45,738	-	545	400	46,683	46,683
21.25	783	7,940	-	-	-	-	2,604	-	4,463	-	7,067	7,067
21.50	194	4,547	-	-	-	-	956	-	4	-	960	960
21.75	103	1,272	-	-	-	-	2,529	-	128	-	2,656	2,656
22.00	110	8,147	-	-	-	-	35,354	-	352	25	35,730	35,730
22.25	45	1,803	-	-	-	-	26,131	-	1,717	-	27,847	27,847
22.50	68	56	-	-	-	-	36	-	5,707	-	5,743	5,743
22.75	18,456	17,729	-	-	-	-	1,078	-	3	-	1,081	1,081
23.00	33	110	-	-	-	-	141	-	89	-	230	230
23.25	24	4,374	-	-	-	-	4,345	-	278	-	4,623	4,623
23.50	41	2,631	-	-	-	-	141	-	125,723	-	125,864	125,864
23.75	194	5,536	-	-	-	-	14,687	-	0	-	14,687	14,687
24.00	17	9,609	-	-	-	-	16,307	-	2	-	16,309	16,309
24.25	9	22	-	-	-	-	53	-	1	-	55	55
24.50	67	68	-	-	-	-	191	-	16	-	207	207
24.75	-	3	-	-	-	-	15	-	-	-	15	15
25.00 & above	9,607	11,778	-	-	-	-	17,818	-	10,299	-	28,118	28,118
<b>Total</b>	<b>2,092,351</b>	<b>2,139,551</b>	<b>-</b>	<b>228,239</b>	<b>399,567</b>	<b>22,295</b>	<b>1,297,442</b>	<b>2,291</b>	<b>272,102</b>	<b>2,117</b>	<b>2,224,053</b>	<b>2,224,053</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

### 3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

#### Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Jun-22		Sep-22		Dec-22							Total
	Total	Total	Non-Residents	Government	Domestic Constituents				Personal	Others	Sub Total	
					Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations				
00.00	445,561	638,791	-	427	5,433	4,942	396,062	1,932	19,608	388	428,792	428,792
01.00*	38,370	37,322	-	222	578	143	4,844	1,089	177	-	7,053	7,053
02.00*	183,205	190,465	-	205	-	723	143,165	625	8,535	2	153,255	153,255
03.00*	798,986	383,359	-	311	35	32	222,872	743	14,176	3	238,171	238,171
04.00*	276,038	208,757	-	-	71	896	165,413	22	55,699	2	222,103	222,103
05.00*	256,949	345,407	-	87	23,027	-	170,918	235	87,710	46	282,024	282,024
06.00*	106,587	70,906	-	226	1,367	-	28,012	-	8,721	-	38,326	38,326
07.00*	53,402	51,984	-	146	-	-	6,802	-	30,216	-	37,163	37,163
08.00*	107,829	115,438	-	-	-	-	30,513	60	4,420	-	34,993	34,993
08.25	13,060	8,205	-	-	-	-	6,701	-	256	-	6,958	6,958
08.50	4,720	7,787	-	-	-	-	3,130	-	1,170	-	4,300	4,300
08.75	9,405	6,764	-	-	-	-	5,690	-	84	-	5,774	5,774
09.00	21,180	22,974	-	-	-	3	18,192	-	554	-	18,749	18,749
09.25	3,994	42,052	-	-	-	-	47,574	-	413	-	47,987	47,987
09.50	11,179	66,998	-	-	-	7	70,722	-	2,408	105	73,243	73,243
09.75	7,924	33,887	-	-	6,237	1	41,562	-	383	-	48,182	48,182
10.00	36,343	343,392	-	-	-	-	388,869	-	4,340	-	393,209	393,209
10.25	33,667	19,778	-	-	-	-	7,249	25	1,140	-	8,414	8,414
10.50	68,100	16,058	-	-	-	-	6,428	9	567	-	7,003	7,003
10.75	42,203	22,266	-	-	-	-	4,295	6	16,123	-	20,425	20,425
11.00	49,891	43,266	-	-	87,058	2	35,905	-	2,105	123	125,193	125,193
11.25	112,973	36,045	-	-	22,769	1	4,250	-	1,451	-	28,471	28,471
11.50	96,628	19,725	-	-	7,640	-	2,771	-	1,371	-	11,783	11,783
11.75	176,085	9,070	-	-	8,916	8	3,013	16	1,294	-	13,247	13,247
12.00	437,125	29,612	-	-	-	-	6,253	4	4,423	-	10,679	10,679
12.25	475,891	20,628	-	230	-	18	3,519	-	3,216	-	6,983	6,983
12.50	195,713	24,396	-	-	-	-	3,649	-	3,683	-	7,332	7,332
12.75	238,358	21,904	-	-	-	-	3,556	725	6,432	-	10,713	10,713
13.00	176,906	28,697	-	-	-	0	73,381	63	3,792	-	77,236	77,236
13.25	137,443	32,564	-	95	-	21	3,379	-	8,968	-	12,464	12,464
13.50	172,799	32,374	-	-	-	-	8,209	-	6,314	-	14,523	14,523
13.75	157,939	100,051	-	72	-	582	5,437	-	20,053	-	26,144	26,144
14.00	138,729	29,898	-	30,361	-	-	5,679	29	6,400	-	42,469	42,469
14.25	145,583	38,020	-	-	0	9	3,227	97	7,100	22	10,454	10,454
14.50	258,762	32,754	-	138,593	-	11	2,260	11	6,954	-	147,830	147,830
14.75	207,954	85,376	-	134,289	9,000	0	7,994	-	10,175	-	161,458	161,458
15.00	241,692	91,267	-	35,200	-	-	11,049	-	4,447	-	50,696	50,696
15.25	313,146	745,673	-	-	16,222	300	16,038	-	14,144	-	46,704	46,704
15.50	396,557	452,109	-	22,175	36,774	5,309	24,988	8	5,095	77	94,425	94,425
15.75	350,579	423,138	-	336,575	37,413	144,240	161,208	253	12,429	-	692,118	692,118
16.00	183,526	618,471	-	122,400	39,393	151,934	236,065	50	14,281	-	564,123	564,123
16.25	231,403	437,217	-	67,424	33,414	18,287	354,111	150	35,038	-	508,424	508,424
16.50	135,175	527,326	-	17,994	102,347	54,309	435,525	206	4,889	-	615,270	615,270
16.75	117,959	475,198	-	14,132	67,114	17,903	415,080	1,260	10,663	-	526,152	526,152
17.00	56,894	367,070	-	1,956	53,190	42,155	372,000	13	6,827	-	476,141	476,141
17.25	96,371	236,290	-	24,256	51,621	19,235	368,125	1,275	8,174	-	472,686	472,686
17.50	44,476	164,746	-	25,129	19,301	15,406	291,213	793	7,147	-	358,989	358,989
17.75	48,063	130,552	-	-	74,919	8,170	231,562	2,355	9,303	160	326,469	326,469
18.00	27,385	131,433	-	1,369	182,889	1,910	248,681	112	9,822	2	444,784	444,784
18.25	46,636	106,789	-	625	37,920	1,024	150,135	1,630	9,634	0	200,970	200,970
18.50	14,614	58,402	-	3	2,035	889	107,024	23	8,152	11	118,137	118,137
18.75	22,892	58,894	-	9,217	20,565	229	120,647	-	12,775	9	163,441	163,441
19.00	14,240	33,880	-	-	3,550	946	71,968	111	18,428	31	95,034	95,034
19.25	13,695	61,655	-	-	-	223	82,538	100	17,324	9	100,194	100,194
19.50	7,885	18,474	-	-	-	1,714	24,660	-	10,951	14	37,339	37,339
19.75	8,666	23,456	-	-	-	1	33,050	-	19,969	1	53,021	53,021
20.00	15,073	28,190	-	-	0	212	27,600	-	16,949	3	44,764	44,764
20.25	4,443	26,568	-	-	-	-	10,323	-	21,783	-	32,106	32,106
20.50	2,489	10,448	-	-	-	-	35,366	-	6,464	33	41,863	41,863
20.75	4,405	19,268	-	-	-	178	15,027	2	17,596	-	32,803	32,803
21.00	11,608	18,957	-	-	-	-	6,869	9	8,206	-	15,084	15,084
21.25	3,964	48,880	-	-	-	-	45,702	-	10,409	-	56,110	56,110
21.50	1,711	24,755	-	-	-	-	21,082	5	3,612	-	24,699	24,699
21.75	2,033	4,890	-	-	-	-	15,949	-	5,662	-	21,611	21,611
22.00	8,707	15,849	-	-	-	-	13,973	-	7,272	-	21,244	21,244
22.25	1,780	14,066	-	-	-	-	13,965	-	6,803	-	20,768	20,768
22.50	596	2,491	-	-	-	-	704	-	1,758	-	2,462	2,462
22.75	702	2,128	-	-	-	-	3,140	-	2,601	-	5,741	5,741
23.00	1,721	4,122	-	-	-	-	2,432	-	3,441	-	5,872	5,872
23.25	541	4,233	-	-	-	-	3,668	1	2,987	-	6,656	6,656
23.50	299	3,938	-	-	-	-	2,620	-	1,536	-	4,156	4,156
23.75	1,082	1,631	-	-	-	-	2,856	-	1,192	-	4,048	4,048
24.00	4,905	7,596	-	-	-	-	3,353	-	4,421	-	7,773	7,773
24.25	208	3,880	-	-	-	-	963	-	1,165	-	2,128	2,128
24.50	120	196	-	-	-	-	141	-	395	-	536	536
24.75	236	448	-	-	-	-	2,802	-	1,215	-	4,017	4,017
25.00 & above	135,229	141,876	-	0	-	-	6,226	-	154,614	-	160,840	160,840
<b>Total</b>	<b>8,271,191</b>	<b>8,763,422</b>	<b>-</b>	<b>983,719</b>	<b>950,797</b>	<b>491,972</b>	<b>5,931,924</b>	<b>14,045</b>	<b>870,004</b>	<b>1,039</b>	<b>9,243,500</b>	<b>9,243,500</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

### 3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

#### Foreign Banks

(Million Rupees)

Rate of Interest/Return	Jun-22	Sep-22	Dec-22									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	Sub Total	
00.00	1,875	451,808	8	-	-	-	1,757	-	133	-	1,889	1,897
01.00*	-	36,477	-	-	-	-	-	-	-	-	-	-
02.00*	-	186,968	-	-	-	-	-	-	-	-	-	-
03.00*	335	375,635	-	-	-	-	-	-	352	-	352	352
04.00*	53	203,302	-	-	-	-	-	-	48	-	48	48
05.00*	38	340,303	-	-	-	-	-	-	33	-	33	33
06.00*	-	67,011	-	-	-	-	-	-	8	-	8	8
07.00*	-	50,674	-	-	-	-	-	-	-	-	-	-
08.00*	-	111,677	-	-	-	-	-	-	-	-	-	-
08.25	-	8,190	-	-	-	-	-	-	-	-	-	-
08.50	-	7,652	-	-	-	-	-	-	-	-	-	-
08.75	1,500	6,594	-	-	-	-	-	-	-	-	-	-
09.00	200	22,874	-	-	-	-	-	-	-	-	-	-
09.25	-	41,711	-	-	-	-	-	-	-	-	-	-
09.50	-	66,704	-	-	-	-	-	-	-	-	-	-
09.75	-	33,583	-	-	-	-	-	-	-	-	-	-
10.00	800	336,460	-	-	-	-	-	-	-	-	-	-
10.25	-	19,751	-	-	-	-	-	-	-	-	-	-
10.50	-	15,319	-	-	-	-	-	-	-	-	-	-
10.75	-	21,976	-	-	-	-	-	-	-	-	-	-
11.00	1,500	42,779	-	-	-	-	-	-	-	-	-	-
11.25	503	34,469	-	-	-	-	-	-	3	-	3	3
11.50	100	18,866	-	-	-	-	-	-	-	-	-	-
11.75	125	8,933	-	-	-	-	-	-	-	-	-	-
12.00	11,722	26,693	-	-	-	-	-	-	-	-	-	-
12.25	2,782	20,377	-	-	-	-	2,000	-	-	-	2,000	2,000
12.50	639	23,543	-	-	-	-	-	-	-	-	-	-
12.75	6,747	21,773	-	-	-	-	845	-	-	-	845	845
13.00	560	28,629	-	-	-	-	-	-	-	-	-	-
13.25	150	32,023	-	-	-	-	-	-	-	-	-	-
13.50	-	32,016	-	-	-	-	-	-	-	-	-	-
13.75	3,200	94,536	-	-	-	-	3,000	-	-	-	3,000	3,000
14.00	908	28,163	-	-	-	-	-	-	-	-	-	-
14.25	9,578	37,795	-	-	-	-	-	-	-	-	-	-
14.50	3,990	30,129	-	-	-	-	-	-	-	-	-	-
14.75	5,664	84,848	-	-	-	-	-	-	-	-	-	-
15.00	2,057	90,849	-	-	-	-	-	-	-	-	-	-
15.25	13,446	743,751	-	-	-	-	-	-	-	-	-	-
15.50	6,071	449,938	-	-	-	-	1,500	-	-	-	1,500	1,500
15.75	16,596	408,044	-	1,000	-	-	16,951	-	-	-	17,951	17,951
16.00	5,347	607,250	-	-	-	-	2,958	-	-	-	2,958	2,958
16.25	371	431,758	-	-	-	-	4,900	-	-	-	4,900	4,900
16.50	448	516,455	-	-	-	-	10,286	-	-	-	10,286	10,286
16.75	150	470,872	-	-	-	-	10,686	-	-	-	10,686	10,686
17.00	1,966	360,844	-	-	-	-	6,873	-	-	-	6,873	6,873
17.25	900	234,557	-	-	-	-	5,608	-	-	-	5,608	5,608
17.50	-	160,743	-	-	-	-	12,802	-	-	-	12,802	12,802
17.75	-	129,078	-	-	-	-	166	-	-	-	166	166
18.00	-	127,265	-	-	-	-	11,256	-	-	-	11,256	11,256
18.25	4	98,624	-	-	-	-	400	-	-	-	400	400
18.50	-	57,806	-	-	-	-	281	-	-	-	281	281
18.75	-	58,824	-	-	-	-	1,558	-	-	-	1,558	1,558
19.00	-	33,366	-	-	-	-	-	-	-	-	-	-
19.25	-	61,632	-	-	-	-	1,066	-	-	-	1,066	1,066
19.50	-	18,148	-	-	-	-	-	-	-	-	-	-
19.75	-	21,886	-	-	-	-	-	-	-	-	-	-
20.00	-	26,030	-	-	-	-	-	-	-	-	-	-
20.25	-	26,515	-	-	-	-	-	-	-	-	-	-
20.50	-	10,322	-	-	-	-	-	-	-	-	-	-
20.75	-	19,265	-	-	-	-	-	-	-	-	-	-
21.00	-	18,905	-	-	-	-	-	-	-	-	-	-
21.25	-	48,868	-	-	-	-	-	-	-	-	-	-
21.50	-	24,325	-	-	-	-	-	-	-	-	-	-
21.75	-	4,873	-	-	-	-	-	-	-	-	-	-
22.00	-	15,821	-	-	-	-	-	-	-	-	-	-
22.25	-	14,024	-	-	-	-	-	-	-	-	-	-
22.50	-	2,371	-	-	-	-	-	-	-	-	-	-
22.75	-	2,122	-	-	-	-	-	-	-	-	-	-
23.00	-	4,120	-	-	-	-	-	-	-	-	-	-
23.25	-	4,207	-	-	-	-	-	-	-	-	-	-
23.50	-	3,938	-	-	-	-	-	-	-	-	-	-
23.75	-	1,346	-	-	-	-	-	-	-	-	-	-
24.00	-	7,590	-	-	-	-	-	-	-	-	-	-
24.25	-	3,876	-	-	-	-	-	-	-	-	-	-
24.50	-	196	-	-	-	-	-	-	-	-	-	-
24.75	-	447	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	141,875	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>100,325</b>	<b>8,432,969</b>	<b>8</b>	<b>1,000</b>	<b>-</b>	<b>-</b>	<b>94,893</b>	<b>-</b>	<b>577</b>	<b>-</b>	<b>96,470</b>	<b>96,478</b>

\*01.00 stands for 00.25 to 01.00

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\*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
No. of Accounts with Zero Balance	-	-	30	-	28	-	77	-	27,013	-
1 to Less Than 25,000	-	-	1	-	3	0	3	0	51,700	600
25,000 to 50,000	-	-	7	0	4	0	11	0	100,094	3,807
50,000 to 100,000	-	-	-	-	3	0	8	1	123,481	8,753
100,000 to 150,000	-	-	-	-	5	1	6	1	106,166	12,714
150,000 to 200,000	-	-	1	0	2	0	5	1	72,668	12,363
200,000 to 300,000	-	-	2	0	3	1	18	4	199,413	50,944
300,000 to 400,000	-	-	1	0	3	1	14	5	86,608	28,788
400,000 to 500,000	-	-	-	-	3	1	14	6	54,813	24,435
500,000 to 750,000	-	-	3	726	1	1	49	31	72,800	39,868
750,000 to 1,000,000	-	-	2	2	6	5	34	30	41,890	36,983
1,000,000 to 2,000,000	-	-	12	16	14	20	451	750	63,872	89,566
2,000,000 to 3,000,000	-	-	8	19	20	49	122	301	26,724	66,271
3,000,000 to 4,000,000	-	-	3	12	10	34	60	204	12,919	44,808
4,000,000 to 5,000,000	-	-	-	-	8	35	34	146	9,886	44,763
5,000,000 to 6,000,000	-	-	2	10	12	65	21	110	7,207	38,932
6,000,000 to 7,000,000	-	-	3	19	9	57	11	72	5,220	34,005
7,000,000 to 8,000,000	1	8	-	-	6	46	11	83	6,717	50,945
8,000,000 to 9,000,000	-	-	1	8	11	93	13	111	3,599	30,565
9,000,000 to 10,000,000	-	-	-	-	8	76	7	67	4,064	38,884
10,000,000 to 100,000,000	-	-	53	2,475	154	7,033	214	7,580	37,014	1,378,416
100,000,000 to 500,000,000	-	-	45	10,583	164	47,673	135	31,289	9,487	2,009,509
500,000,000 to 1,000,000,000	-	-	15	10,672	68	49,153	51	34,327	1,502	1,012,232
1,000,000,000 to 10,000,000,000	-	-	30	86,249	168	509,236	63	171,085	1,041	2,000,064
10,000,000,000 & Over	-	-	47	1,102,166	59	736,784	16	268,063	31	266,041
<b>Total</b>	<b>1</b>	<b>8</b>	<b>266</b>	<b>1,212,958</b>	<b>772</b>	<b>1,350,364</b>	<b>1,448</b>	<b>514,267</b>	<b>1,125,929</b>	<b>7,324,259</b>

\*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

## of Accounts and Borrowers

### Banks

31st December, 2022

(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	
6	-	51,630	-	-	-	78,784	-	78,784	-	No. of Accounts with Zero Balance
1	0	895,287	16,497	11	0	947,006	17,097	947,006	17,097	1 to Less Than 25,000
-	-	709,156	26,016	1,984	56	811,256	29,880	811,256	29,880	25,000 to 50,000
3	0	191,168	13,794	2,143	96	316,806	22,644	316,806	22,644	50,000 to 100,000
-	-	126,315	15,620	311	7	232,803	28,343	232,803	28,343	100,000 to 150,000
2	0	96,311	16,772	228	41	169,217	29,177	169,217	29,177	150,000 to 200,000
2	0	150,054	36,797	466	97	349,958	87,844	349,958	87,844	200,000 to 300,000
3	1	77,984	26,846	205	30	164,818	55,671	164,818	55,671	300,000 to 400,000
1	0	47,232	21,041	131	29	102,194	45,513	102,194	45,513	400,000 to 500,000
6	4	215,759	143,732	93	40	288,711	184,401	288,711	184,401	500,000 to 750,000
3	3	62,396	54,223	54	36	104,385	91,281	104,385	91,281	750,000 to 1,000,000
33	51	194,133	264,388	91	48	258,606	354,838	258,606	354,838	1,000,000 to 2,000,000
14	35	43,505	106,149	28	40	70,421	172,864	70,421	172,864	2,000,000 to 3,000,000
6	22	16,193	55,941	-	-	29,191	101,020	29,191	101,020	3,000,000 to 4,000,000
6	27	10,996	49,380	5	6	20,935	94,358	20,935	94,358	4,000,000 to 5,000,000
8	45	8,363	46,036	-	-	15,613	85,199	15,613	85,199	5,000,000 to 6,000,000
3	19	3,904	25,256	-	-	9,150	59,428	9,150	59,428	6,000,000 to 7,000,000
8	60	2,961	22,175	-	-	9,703	73,309	9,704	73,317	7,000,000 to 8,000,000
3	26	2,025	17,154	1	8	5,653	47,965	5,653	47,965	8,000,000 to 9,000,000
2	19	2,794	26,759	-	-	6,875	65,805	6,875	65,805	9,000,000 to 10,000,000
49	2,160	4,786	114,458	11	495	42,281	1,512,618	42,281	1,512,618	10,000,000 to 100,000,000
14	2,886	78	12,881	10	2,127	9,933	2,116,947	9,933	2,116,947	100,000,000 to 500,000,000
8	5,323	3	2,158	-	-	1,647	1,113,865	1,647	1,113,865	500,000,000 to 1,000,000,000
4	5,092	4	7,544	-	-	1,310	2,779,270	1,310	2,779,270	1,000,000,000 to 10,000,000,000
1	565	1	21,066	-	-	155	2,394,685	155	2,394,685	10,000,000,000 & Over
186	16,337	2,913,038	1,142,683	5,772	3,156	4,047,411	11,564,023	4,047,412	11,564,031	Total

### 3.6 Advances Classified by Tenure/Maturity

All Banks  
As on 31st December, 2022

(Million Rupees)

Loan Tenure	No. of Accounts	Amount
1. Short Term	2,192,016	6,170,377
1.1. Overnight	181,460	247,768
1.2. 2 days to 7 days	2,275	123,654
1.3. For 8 days & above but < 1 month	24,277	251,301
1.4. For 1 month & above but < 3 month	30,194	618,586
1.5. For 3 months & over but < 6 months	86,074	1,303,497
1.6. For 6 months & over but < one year	1,867,736	3,625,570
2. Medium Term	531,919	1,222,340
2.1. For one year & over but < 2 years	165,726	830,712
2.2. For 2 years & over but < 3 years	366,193	391,628
3. Long Term	1,323,477	4,171,315
3.1. For 3 years & over but < 4 years	301,779	617,481
3.2. For 4 years & over but < 5 years	249,399	772,910
3.3. For 5 years & over but < 7 years	582,502	1,240,593
3.4. For 7 years & over but < 10 years	93,753	732,248
3.5. For 10 years & over but < 15 years	24,804	518,150
3.6. For 15 years & over but < 20 years	20,227	115,929
3.7. For 20 years & over but < 25 years	47,952	152,186
3.8. For 25 years & over but < 30 years	2,872	12,147
3.9. For 30 years and over	189	9,671
<b>Total</b>	<b>4,047,412</b>	<b>11,564,031</b>



### 3.7 Advances Classified by Nature\*

All Banks

As on 31st December, 2022

(Million Rupees)

Nature	No. of Accounts	Amount
1. CONVENTIONAL	3,623,736	8,402,788
2. ISLAMIC	423,676	3,161,243
A. Ijara Finance	77,878	131,679
B. Diminishing Musharaka	83,099	857,800
C. Istisna	5,929	324,911
D. Mudaraba	74	1,634
E. Murabaha	12,570	135,486
F. Musawamah finance	25,565	129,245
G. Musharaka Finance	22,897	335,563
H. Salam Finance	1,596	40,805
I. Commodity Murabahah / Tawwaruq	142,314	12,574
J. Advance against financing	1,093	8,519
K. Other Islamic Modes of Financing	50,661	1,183,030
Total	4,047,412	11,564,031

\* Nature refers to Conventional/Islamic financing.

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	118,900	20,305	43,622	36,565	118,633	106,372	29,109	167	5,665	12,848	4,143
01.00*	2,906	479	49	771	1,167	920	163	-	121	480	-
02.00*	15,679	2,358	19,697	20,216	33,854	43,356	12,807	525	4,662	3,180	216
03.00*	19,118	6,173	48,969	41,954	36,847	65,066	11,820	57	10,998	6,278	1,040
04.00*	70,944	4,334	39,914	19,342	30,680	35,269	14,615	140	5,824	4,071	3,424
05.00*	140,213	7,155	35,250	39,254	28,105	74,876	15,715	206	3,102	5,929	4,865
06.00*	8,029	3,112	9,312	2,694	8,817	7,413	2,613	57	1,922	1,605	413
07.00*	17,082	62	4,102	3,236	4,877	5,583	2,088	90	2,157	1,586	385
08.00*	12,451	639	8,882	2,687	11,780	4,428	886	9	523	81	27
09.00*	14,472	235	8,602	6,677	1,667	5,862	1,014	-	493	482	5
10.00*	126,324	3,571	49,902	98,267	80,746	110,803	24,232	841	17,889	7,830	4,749
10.25	346	63	1,074	893	4,028	1,783	133	-	23	28	37
10.50	526	16	855	326	447	1,546	154	-	956	25	28
10.75	15,071	2	352	841	2,443	34,595	674	-	74	124	21
11.00	38,621	82	23,219	6,218	42,688	4,846	2,757	4	593	1,661	484
11.25	17,004	4	8,776	196	1,621	271	63	-	43	48	6
11.50	725	42	8,706	442	630	21,440	80	-	21	32	42
11.75	8,182	14	388	184	688	1,577	129	-	56	25	41
12.00	1,337	105	1,143	1,814	2,816	23,213	323	-	2,565	213	166
12.25	3,974	8	414	297	971	716	931	-	216	478	398
12.50	1,146	50	2,172	175	478	2,570	612	-	291	315	134
12.75	2,074	217	768	711	1,027	2,551	1,166	-	736	778	257
13.00	59,382	2,940	1,569	5,626	2,089	13,427	1,094	-	345	424	202
13.25	67,305	7	1,391	622	1,353	1,597	1,534	-	600	693	289
13.50	5,021	505	931	905	801	1,132	639	-	286	302	304
13.75	12,834	34	2,761	1,227	2,186	3,801	2,271	-	1,078	846	350
14.00	31,334	538	2,347	4,066	2,200	706	838	-	324	293	182
14.25	1,796	72	2,592	626	2,951	1,162	697	13	488	288	173
14.50	141,898	19	1,328	361	1,062	371	709	4	401	256	426
14.75	10,500	141	2,963	75,608	5,967	65,039	2,659	-	480	4,616	236
15.00	3,807	53	1,246	38,914	4,612	1,221	464	35	262	436	182
15.25	46,697	1,071	3,306	2,273	19,887	3,478	1,867	43	1,207	899	488
15.50	30,737	5,505	13,188	12,985	6,718	16,848	4,551	3	1,488	1,352	8,643
15.75	360,597	1,196	37,164	67,348	49,409	179,559	10,504	1	4,647	661	715
16.00	302,504	3,216	19,030	124,612	41,677	109,427	17,024	679	2,425	6,191	1,780
16.25	189,923	369	21,898	98,298	75,611	106,565	12,015	465	20,018	4,592	5,540
16.50	227,140	2,747	55,334	83,916	114,636	116,626	28,864	7	12,426	15,775	16,334
16.75	183,631	2,874	24,346	123,841	68,108	101,613	18,821	201	8,554	5,608	10,098
17.00	123,752	849	38,924	105,861	69,575	122,814	15,567	531	7,048	13,314	2,882
17.25	135,578	1,425	21,987	77,915	64,231	163,051	20,747	-	11,515	19,272	9,022
17.50	111,788	968	31,702	59,877	74,909	281,151	27,279	140	13,040	36,834	5,527
17.75	108,192	1,230	28,831	54,509	31,763	98,859	22,255	320	8,231	5,085	7,114
18.00	288,348	2,560	23,489	51,140	42,397	147,625	13,250	2,016	8,594	5,099	2,150
18.25	46,109	16,208	16,951	18,875	30,426	58,230	9,342	125	2,653	6,821	2,959
18.50	30,933	1,510	14,715	11,876	13,924	42,809	9,052	1	2,580	2,671	2,511
18.75	32,251	21,071	9,803	25,899	25,359	53,203	6,919	75	3,826	3,491	1,901
19.00	22,622	965	11,863	8,801	17,222	53,198	5,905	182	5,084	4,727	1,382
19.25	10,466	15,925	14,687	5,566	23,506	33,839	4,819	329	4,587	2,081	8,657
19.50	4,082	1,156	5,953	1,958	8,095	8,337	2,311	319	1,710	1,425	922
19.75	7,243	3,322	9,175	2,207	8,709	10,889	4,230	515	2,234	2,914	1,510
20.00	11,557	253	8,613	2,520	6,498	8,887	6,537	465	1,376	4,881	1,219
20.25	2,732	929	8,411	1,057	12,789	4,831	4,087	310	2,019	1,590	970
20.50	1,671	241	1,523	6,853	9,006	15,884	1,642	165	5,184	735	554
20.75	1,638	2,513	9,615	613	14,205	4,466	2,912	178	1,724	1,669	851
21.00	4,248	946	1,770	1,211	12,740	1,636	3,200	418	755	821	499
21.25	1,280	38,394	5,049	331	3,354	2,798	4,156	56	1,009	937	376
21.50	1,675	5,149	1,970	557	3,393	3,268	1,193	33	1,009	549	259
21.75	2,862	7,807	2,313	280	1,305	1,849	1,335	9	1,473	1,112	536
22.00	31,415	3,144	6,753	259	9,894	1,664	985	2	356	608	191
22.25	25,752	8,796	1,512	627	1,125	1,194	1,920	11	4,191	1,158	407
22.50	457	32	565	86	113	63	184	-	182	247	68
22.75	870	634	684	371	780	210	393	-	1,380	466	168
23.00	2,958	30	705	192	189	144	293	-	215	290	115
23.25	1,603	37	2,777	47	4,214	245	359	-	363	328	217
23.50	108	638	964	300	137	372	568	-	250	513	45
23.75	90	1	2,740	13	14,543	240	233	-	146	103	120
24.00	1,952	-	1,973	537	16,705	1,067	948	-	255	127	235
24.25	443	-	649	5	69	22	122	-	138	245	136
24.50	81	-	365	1	12	5	19	-	23	14	5
24.75	99	10	51	3	311	1,233	1,944	-	29	19	34
25.00 & over	133,937	20	12,948	20,756	18,405	1,029	872	-	124	67	123
Total	3,459,024	207,076	807,591	1,386,089	1,353,876	2,402,735	402,215	9,748	207,263	211,537	120,494

\*01.00 stands for 00.25 to 01.00

\*10.00 stands for 09.25 to 10.00

**of Interest/Return and Rate of Margin  
Banks  
31st December, 2022**

(Million Rupees)

50.00	55.00	60.00	65.00	70.00	Rate of Margin							Total	Rate of Int./Return
					75.00	80.00	85.00	90.00	95.00	99.99			
26,649	5,802	4,654	5,029	4,416	2,495	2,267	1,884	1,338	1,743	1,192	553,797	00.00	
-	-	-	-	-	-	-	42	262	83	178	7,622	01.00*	
768	932	1,238	1,982	103	155	1,154	1	226	45	76	163,233	02.00*	
1,439	1,131	837	4,114	389	769	2,942	373	1,337	757	725	263,131	03.00*	
2,435	379	95	643	79	347	1,722	30	2,519	79	508	237,394	04.00*	
45,042	1,727	2,191	2,825	748	325	2,996	153	283	344	1,109	412,414	05.00*	
4,701	1	36	3,118	68	13	135	34	72	94	3	54,260	06.00*	
2,091	118	221	345	61	111	371	17	-	51	157	44,789	07.00*	
8	0	26	1,275	5	798	116	1,435	435	42	73	46,604	08.00*	
10	-	475	0	477	654	-	0	4	-	113	41,244	09.00*	
6,135	4,345	7,459	6,695	4,038	5,820	8,545	5,507	2,935	4,739	12,848	594,222	10.00*	
26	1	32	1	3	2	54	-	3	-	0	8,530	10.25	
1,985	13	839	9	220	63	6	3	9	4	0	8,029	10.50	
234	10	24	2	131	11	540	-	-	3	-	55,151	10.75	
97	2,455	476	42	71	199	648	870	1,733	563	167	128,494	11.00	
95	6	84	8	37	18	175	60	2	0	-	28,517	11.25	
38	75	478	4	28	52	154	33	10	0	38	33,069	11.50	
170	2	1,463	112	54	7	25	53	2	85	0	13,288	11.75	
2,455	157	69	13	29	16	55	153	9	177	0	36,827	12.00	
577	4	47	-	34	0	19	36	24	2	41	9,185	12.25	
477	50	121	10	31	171	49	28	93	6	4	8,983	12.50	
1,132	77	62	22	61	6	1	12	21	6	0	11,683	12.75	
273	21	71	87	21	30	41	10	763	53	1	88,469	13.00	
804	46	63	52	26	31	1,053	11	33	3	0	77,515	13.25	
621	81	113	20	133	7	98	26	16	3	2,732	14,674	13.50	
961	144	80	58	26	33	673	13	19	4	0	29,399	13.75	
27,662	88	57	172	62	52	47	10	13	23	0	71,015	14.00	
277	62	55	97	45	37	78	54	30	3	59	11,657	14.25	
534	21	184	53	96	148	48	1	4	30	0	147,955	14.50	
485	77	86	60	91	106	107	29	7	14	4	169,273	14.75	
513	144	76	42	64	32	15	19	11	78	2	52,227	15.00	
44,181	233	240	554	123	221	79	28	47	39	4	126,666	15.25	
646	35	18	13	81	19	22	17	32	19	7	102,929	15.50	
40,994	717	2,342	144	295	135	1,827	437	1,158	1,376	716	761,941	15.75	
3,685	4,196	554	993	292	374	142	1	411	1,105	419	640,736	16.00	
2,292	3,009	3,185	3,124	493	153	3,656	485	688	2,086	2,682	557,146	16.25	
14,222	3,624	4,618	7,930	542	439	5,638	621	192	1,448	1,320	714,399	16.50	
9,504	2,673	1,875	4,859	190	1,125	6,339	2,173	1,642	1,479	2,711	582,266	16.75	
3,836	2,561	448	2,986	1,749	1,677	4,152	537	666	858	2,247	522,836	17.00	
13,713	1,860	4,555	1,777	453	591	9,866	2,893	809	866	482	562,609	17.25	
66,390	3,908	3,879	3,183	373	477	1,793	743	230	223	944	725,359	17.50	
3,888	1,174	2,127	5,467	1,128	535	6,074	196	1,872	1,229	506	390,584	17.75	
5,296	2,772	1,162	11,188	1,631	3,001	7,181	1,296	773	2,999	2,435	626,402	18.00	
3,724	395	4,630	680	1,394	666	4,880	1,369	1,690	427	500	229,116	18.25	
2,234	515	388	991	320	821	2,336	1,257	455	1,017	302	143,218	18.50	
7,809	598	1,022	889	531	708	2,954	537	367	317	337	199,867	18.75	
2,199	977	1,457	679	739	93	1,842	380	534	1,082	211	142,145	19.00	
1,477	739	667	252	498	279	1,395	331	238	299	30	130,666	19.25	
1,695	533	428	876	535	173	525	483	179	109	122	41,926	19.50	
3,648	1,117	1,360	769	812	835	1,563	332	303	144	24	63,856	19.75	
1,237	840	923	440	168	117	256	176	249	284	136	57,631	20.00	
1,448	646	486	393	417	212	699	110	104	37	2	44,279	20.25	
2,510	366	313	142	137	139	110	61	71	123	1	47,429	20.50	
2,385	532	543	361	365	260	272	81	320	279	3	45,784	20.75	
32,260	281	206	196	115	116	133	84	70	38	22	61,766	21.00	
3,247	206	262	337	169	216	250	93	557	98	1	63,177	21.25	
5,934	165	100	74	107	91	53	24	39	8	11	25,658	21.50	
2,469	109	221	139	87	112	67	49	96	36	2	24,267	21.75	
687	198	152	136	276	87	64	47	27	28	1	56,975	22.00	
543	261	231	269	193	121	67	130	92	15	0	48,615	22.25	
5,916	65	48	44	34	30	37	21	9	4	0	8,205	22.50	
318	116	130	65	82	28	40	30	52	5	0	6,822	22.75	
316	98	43	49	409	19	14	16	8	2	0	6,103	23.00	
258	221	164	125	85	78	82	38	26	11	1	11,279	23.25	
82	48	50	25	85	32	24	20	24	9	125,724	130,019	23.50	
182	95	44	62	31	19	36	10	16	10	-	18,735	23.75	
62	23	50	24	24	18	61	16	3	1	-	24,082	24.00	
61	82	108	42	19	14	13	5	8	1	0	2,182	24.25	
9	26	6	9	15	28	33	15	70	3	2	742	24.50	
47	29	34	23	58	8	10	25	11	52	0	4,032	24.75	
137	66	51	27	271	22	36	39	13	12	1	188,957	25.00 & over	
420,235	54,077	60,832	77,228	26,975	26,599	88,756	26,105	26,362	27,213	162,002	11,564,031	Total	

**3.9 Advances Classified by Securities and Rate of Margin**  
**Commercial Banks**  
**As on 31st December, 2022**

(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
<b>Gold, Bullion, Gold and Silver Ornaments, Precious Metals</b>								
00.00	111,086	32,057	31	25	-	-	111,117	32,082
05.00	-	-	-	-	-	-	-	-
10.00	1	0	3	47	-	-	4	48
15.00	-	-	1	4	-	-	1	4
20.00	16,300	4,836	371	669	-	-	16,671	5,505
25.00	11,019	16,136	4,574	2,991	-	-	15,593	19,126
35.00	2,045	1,950	9,458	4,578	-	-	11,503	6,528
45.00	13,041	1,082	3	2	-	-	13,044	1,083
55.00	69,325	33,742	3	2	-	-	69,328	33,744
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	160	79	-	-	160	79
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>222,817</b>	<b>89,802.5</b>	<b>14,604</b>	<b>8,396.6</b>	-	-	<b>237,421</b>	<b>98,199.0</b>
<b>Weighted Average</b>		<b>25.49</b>		<b>27.82</b>				<b>25.69</b>
<b>Securities Shares and Other Financial Instruments - To Stock Exchange</b>								
00.00	6	264	36	1,086	-	-	42	1,349
05.00	-	-	130	134	-	-	130	134
10.00	-	-	87	4,418	-	-	87	4,418
15.00	-	-	22	3,272	-	-	22	3,272
20.00	-	-	35	6,677	-	-	35	6,677
25.00	3	1,463	31	17,528	-	-	34	18,992
35.00	6	955	57	3,406	-	-	63	4,361
45.00	3	301	19	3,687	-	-	22	3,987
55.00	-	-	22	4,650	-	-	22	4,650
65.00	-	-	3	4,425	-	-	3	4,425
75.00	-	-	1	20	-	-	1	20
85.00	-	-	23	1,469	-	-	23	1,469
95.00	-	-	-	-	-	-	-	-
99.99	-	-	1	9	-	-	1	9
<b>Total</b>	<b>18</b>	<b>2,982.7</b>	<b>467</b>	<b>50,780.2</b>	-	-	<b>485</b>	<b>53,762.9</b>
<b>Weighted Average</b>		<b>26.22</b>		<b>30.52</b>				<b>30.28</b>
<b>Securities Shares and Other Financial Instruments - To Others</b>								
00.00	3	205	16	2,278	-	-	19	2,482
05.00	-	-	35	22	-	-	35	22
10.00	76	3,519	68	3,750	-	-	144	7,269
15.00	4	1,211	34	3,328	-	-	38	4,539
20.00	8	2,170	32	22,668	-	-	40	24,838
25.00	144	32,424	13	1,768	-	-	157	34,193
35.00	13	2,276	102	9,358	-	-	115	11,634
45.00	4	29	30	715	-	-	34	745
55.00	3	72	23	3,173	-	-	26	3,245
65.00	-	-	8	4,878	-	-	8	4,878
75.00	-	-	3	27	-	-	3	27
85.00	-	-	6	874	-	-	6	874
95.00	-	-	2	1	-	-	2	1
99.99	-	-	3	9	-	-	3	9
<b>Total</b>	<b>255</b>	<b>41,905.0</b>	<b>375</b>	<b>52,849.5</b>	-	-	<b>630</b>	<b>94,754.5</b>
<b>Weighted Average</b>		<b>23.42</b>		<b>27.33</b>				<b>25.60</b>
<b>Merchandise - Food Items</b>								
00.00	34	3,748	2,887	174,959	-	-	2,921	178,707
-	-	-	1,286	15,706	-	-	1,286	15,706
10.00	25	1,591	1,047	41,939	-	-	1,072	43,529
15.00	36	5,699	1,775	115,401	-	-	1,811	121,100
20.00	258	9,425	1,403	56,611	-	-	1,661	66,036
25.00	558	40,539	2,138	88,849	-	-	2,696	129,388
35.00	119	2,070	7,294	41,203	-	-	7,413	43,273
45.00	66	854	693	53,565	-	-	759	54,419
55.00	179	110,073	216	53,710	-	-	395	163,783
65.00	-	-	221	12,327	-	-	221	12,327
75.00	-	-	105	3,166	-	-	105	3,166
85.00	-	-	221	3,092	-	-	221	3,092
95.00	-	-	71	3,464	-	-	71	3,464
99.99	-	-	10	2,135	-	-	10	2,135
<b>Total</b>	<b>1,275</b>	<b>174,000.0</b>	<b>19,367</b>	<b>666,127.9</b>	-	-	<b>20,642</b>	<b>840,127.9</b>
<b>Weighted Average</b>		<b>39.68</b>		<b>20.54</b>				<b>24.50</b>

**3.9 Advances Classified by Securities and Rate of Margin**  
**Commercial Banks**  
**As on 31st December, 2022**

(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
<b>Merchandise - Raw Materials</b>								
00.00	116	11,914	2,241	165,355	1	40	2,358	177,308
05.00	2	10	1,029	9,753	-	-	1,031	9,763
10.00	58	5,139	716	18,773	-	-	774	23,912
15.00	19	139	1,697	139,149	-	-	1,716	139,289
20.00	246	5,989	1,210	64,280	-	-	1,456	70,270
25.00	11,771	119,449	1,512	71,654	-	-	13,283	191,103
35.00	213	7,345	989	45,954	-	-	1,202	53,298
45.00	62	740	508	41,005	-	-	570	41,744
55.00	557	6,879	228	11,258	-	-	785	18,137
65.00	-	-	110	12,929	-	-	110	12,929
75.00	-	-	38	2,986	-	-	38	2,986
85.00	-	-	332	11,699	-	-	332	11,699
95.00	-	-	105	6,353	-	-	105	6,353
99.99	-	-	29	1,821	2	830	31	2,651
<b>Total</b>	<b>13,044</b>	<b>157,602.8</b>	<b>10,744</b>	<b>602,968.2</b>	<b>3</b>	<b>869.4</b>	<b>23,791</b>	<b>761,440.4</b>
<b>Weighted Average</b>		<b>23.88</b>		<b>19.77</b>		<b>95.41</b>		<b>20.71</b>
<b>Merchandise - Finished/Manufactured Goods</b>								
00.00	118	9,217	3,030	233,385	16	997	3,164	243,599
05.00	-	-	615	6,872	-	-	615	6,872
10.00	68	1,744	1,616	47,222	-	-	1,684	48,967
15.00	97	4,770	3,246	267,474	-	-	3,343	272,244
20.00	755	17,143	2,617	77,739	-	-	3,372	94,883
25.00	1,678	125,721	4,340	211,638	-	-	6,018	337,358
35.00	164	7,552	2,429	100,575	-	-	2,593	108,127
45.00	96	4,972	1,256	44,998	-	-	1,352	49,970
55.00	475	15,442	347	22,591	-	-	822	38,033
65.00	1	156	374	28,834	-	-	375	28,990
75.00	-	-	202	12,629	-	-	202	12,629
85.00	-	-	572	21,771	-	-	572	21,771
95.00	8	327	297	17,584	-	-	305	17,911
99.99	26	107	70	16,759	3	334	99	17,200
<b>Total</b>	<b>3,486</b>	<b>187,151.9</b>	<b>21,011</b>	<b>1,110,072.2</b>	<b>19</b>	<b>1,330.6</b>	<b>24,516</b>	<b>1,298,554.7</b>
<b>Weighted Average</b>		<b>25.78</b>		<b>22.94</b>		<b>25.10</b>		<b>23.35</b>
<b>Fixed Assets Including Machinery</b>								
00.00	7,858	90,028	83,456	197,765	88	137	91,402	287,930
05.00	-	-	4,113	20,981	-	-	4,113	20,981
10.00	534	6,851	108,394	230,757	-	-	108,928	237,608
15.00	10,946	18,982	12,754	215,104	-	-	23,700	234,086
20.00	6,085	28,348	48,391	349,951	-	-	54,476	378,299
25.00	8,899	122,738	26,613	631,729	4	3,124	35,516	757,591
35.00	24,754	19,046	38,282	189,741	-	-	63,036	208,787
45.00	8,954	7,253	20,739	72,806	-	-	29,693	80,059
55.00	281	17,161	18,565	63,334	-	-	18,846	80,495
65.00	17	87	7,193	42,297	-	-	7,210	42,384
75.00	5	321	5,313	9,340	-	-	5,318	9,661
85.00	2	240	4,447	25,504	-	-	4,449	25,744
95.00	4	223	3,372	6,994	-	-	3,376	7,217
99.99	21	66	606	2,213	-	-	627	2,279
<b>Total</b>	<b>68,360</b>	<b>311,344.8</b>	<b>382,238</b>	<b>2,058,516.1</b>	<b>92</b>	<b>3,261.3</b>	<b>450,690</b>	<b>2,373,122.2</b>
<b>Weighted Average</b>		<b>18.62</b>		<b>22.83</b>		<b>23.95</b>		<b>22.28</b>
<b>Real Estate - Land</b>								
00.00	2,463	19,238	783	12,899	21	588	3,267	32,725
05.00	-	-	144	19,346	-	-	144	19,346
10.00	59	1,197	3,057	15,372	-	-	3,116	16,569
15.00	48	921	2,317	81,204	-	-	2,365	82,125
20.00	156	10,290	7,413	64,367	-	-	7,569	74,658
25.00	3,601	66,821	6,372	84,709	2	596	9,975	152,127
35.00	259	6,225	5,796	54,352	2	200	6,057	60,777
45.00	1,643	5,445	2,764	19,941	-	-	4,407	25,386
55.00	237	3,698	11,450	21,390	-	-	11,687	25,088
65.00	-	-	590	5,442	-	-	590	5,442
75.00	1	20	453	6,811	-	-	454	6,832
85.00	-	-	684	12,273	-	-	684	12,273
95.00	1	1	743	1,842	-	-	744	1,843
99.99	-	-	327	1,326	-	-	327	1,326
<b>Total</b>	<b>8,468</b>	<b>113,856.8</b>	<b>42,893</b>	<b>401,275.4</b>	<b>25</b>	<b>1,384.0</b>	<b>51,386</b>	<b>516,516.2</b>
<b>Weighted Average</b>		<b>22.04</b>		<b>26.55</b>		<b>15.83</b>		<b>25.53</b>

**3.9 Advances Classified by Securities and Rate of Margin**  
**Commercial Banks**  
**As on 31st December, 2022**

(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
<b>Real Estate - Building</b>								
00.00	7,873	65,315	18,168	111,699	139	365	26,180	177,379
05.00	3	57	1,847	11,403	-	-	1,850	11,460
10.00	178	3,498	16,914	86,818	-	-	17,092	90,316
15.00	7,835	5,838	6,738	178,975	2	14	14,575	184,827
20.00	972	22,998	11,023	154,213	9	50	12,004	177,261
25.00	826	52,675	9,089	138,810	3	3,024	9,918	194,508
35.00	79	14,111	8,166	81,948	-	-	8,245	96,060
45.00	161	5,766	2,681	51,141	-	-	2,842	56,907
55.00	29,773	52,444	1,774	20,982	-	-	31,547	73,427
65.00	20	678	1,137	15,304	-	-	1,157	15,981
75.00	19	491	1,052	14,025	-	-	1,071	14,516
85.00	26	759	2,101	34,163	-	-	2,127	34,922
95.00	47	771	936	11,943	-	-	983	12,714
99.99	16	24	260	5,492	-	-	276	5,517
<b>Total</b>	<b>47,828</b>	<b>225,426.4</b>	<b>81,886</b>	<b>916,916.1</b>	<b>153</b>	<b>3,453.1</b>	<b>129,867</b>	<b>1,145,795.6</b>
<b>Weighted Average</b>		<b>23.94</b>		<b>24.45</b>		<b>22.24</b>		<b>24.34</b>
<b>Against Fixed Deposits</b>								
00.00	26	53	2,193	6,443	1	143	2,220	6,639
05.00	-	-	354	3,888	-	-	354	3,888
10.00	10	123	17,404	268,278	1	0	17,415	268,402
15.00	33	530	615	7,319	1	0	649	7,849
20.00	67	3,822	4,843	98,826	-	-	4,910	102,649
25.00	141	10,407	3,247	104,659	-	-	3,388	115,066
35.00	7	561	489	13,581	-	-	496	14,142
45.00	23	467	362	3,992	-	-	385	4,460
55.00	4	30	596	1,786	-	-	600	1,816
65.00	-	-	152	1,241	-	-	152	1,241
75.00	-	-	139	732	-	-	139	732
85.00	-	-	112	972	-	-	112	972
95.00	-	-	140	2,669	-	-	140	2,669
99.99	-	-	48	287	-	-	48	287
<b>Total</b>	<b>311</b>	<b>15,993.6</b>	<b>30,694</b>	<b>514,673.3</b>	<b>3</b>	<b>143.0</b>	<b>31,008</b>	<b>530,809.8</b>
<b>Weighted Average</b>		<b>24.08</b>		<b>16.66</b>		<b>0.03</b>		<b>16.88</b>
<b>Against Insurance Policies</b>								
00.00	-	-	7	6	-	-	7	6
05.00	-	-	5	2	-	-	5	2
10.00	9	70	5	834	-	-	14	904
15.00	2	8	2	10	-	-	4	18
20.00	6	10	11	96	-	-	17	106
25.00	25	467	59	598	-	-	84	1,065
35.00	11	232	11	30	-	-	22	262
45.00	4	135	4	65	-	-	8	200
55.00	35	133	11	153	-	-	46	286
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	4	108	-	-	4	108
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>92</b>	<b>1,055.2</b>	<b>119</b>	<b>1,901.8</b>	<b>-</b>	<b>-</b>	<b>211</b>	<b>2,957.0</b>
<b>Weighted Average</b>		<b>30.19</b>		<b>24.70</b>		<b>-</b>		<b>26.66</b>
<b>Other Secured Advances</b>								
00.00	2,074	46,003	66,149	522,448	31	6,161	68,254	574,612
05.00	-	-	47,898	92,864	1	0	47,899	92,864
10.00	685	708	6,545	22,667	9	22	7,239	23,397
15.00	136	584	1,545	173,523	1	360	1,682	174,468
20.00	4,502	13,273	1,514	175,708	6	9,694	6,022	198,675
25.00	321	66,164	874	104,484	52	30,360	1,247	201,008
35.00	21	2,114	675	5,435	2	200	698	7,749
45.00	233	2,136	388	9,091	-	-	621	11,227
55.00	700	7,738	122	1,292	-	-	822	9,030
65.00	-	-	48	1,272	-	-	48	1,272
75.00	-	-	50	1,895	-	-	50	1,895
85.00	-	-	17	532	-	-	17	532
95.00	1	1	34	250	-	-	35	251
99.99	1	1	22	4,842	-	-	23	4,843
<b>Total</b>	<b>8,674</b>	<b>138,723.2</b>	<b>125,881</b>	<b>1,116,301.2</b>	<b>102</b>	<b>46,797.8</b>	<b>134,657</b>	<b>1,301,822.2</b>
<b>Weighted Average</b>		<b>17.89</b>		<b>9.68</b>		<b>20.61</b>		<b>10.95</b>

**3.9 Advances Classified by Securities and Rate of Margin**  
**Commercial Banks**  
**As on 31st December, 2022**

(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
<b>Advances Secured by Guarantee(s)</b>								
00.00	19,599	242,967	22,243	1,300,457	72	34,422	41,914	1,577,845
05.00	-	-	171	25,918	-	-	171	25,918
10.00	911	5,845	190	7,893	1	3,895	1,102	17,633
15.00	201	3,823	143,912	140,117	-	-	144,113	143,940
20.00	2,268	17,981	156	28,295	-	-	2,424	46,277
25.00	1,162	208,377	223	41,784	1	914	1,386	251,075
35.00	87	1,018	1,139	2,637	-	-	1,226	3,655
45.00	10	277	989	834	-	-	999	1,112
55.00	30,862	21,209	1,913	1,030	-	-	32,775	22,239
65.00	1	3	134	8,071	-	-	135	8,074
75.00	2	6	50	721	-	-	52	727
85.00	-	-	99	1,106	-	-	99	1,106
95.00	-	-	133	674	-	-	133	674
99.99	169,074	125,723	3	4	-	-	169,077	125,726
<b>Total</b>	<b>224,177</b>	<b>627,229.0</b>	<b>171,355</b>	<b>1,559,541.0</b>	<b>74</b>	<b>39,230.8</b>	<b>395,606</b>	<b>2,226,000.8</b>
<b>Weighted Average</b>		<b>30.87</b>		<b>3.09</b>		<b>1.58</b>		<b>10.89</b>
<b>Unsecured Advances</b>								
00.00	63,162	12,460	1,255,057	138,494	22	8	1,318,241	150,962
05.00	-	-	549	100	-	-	549	100
10.00	3	6	201,394	24,612	-	-	201,397	24,618
15.00	-	-	482,069	18,328	-	-	482,069	18,328
20.00	-	-	959	111	-	-	959	111
25.00	-	-	376	123	-	-	376	123
35.00	-	-	724	362	-	-	724	362
45.00	-	-	260	683	-	-	260	683
55.00	396	15	92	193	-	-	488	208
65.00	-	-	24	13	-	-	24	13
75.00	-	-	6	3	-	-	6	3
85.00	-	-	85	146	-	-	85	146
95.00	-	-	2	2	-	-	2	2
99.99	-	-	2	9	-	-	2	9
<b>Total</b>	<b>63,561</b>	<b>12,480.8</b>	<b>1,941,599</b>	<b>183,180.5</b>	<b>22</b>	<b>7.8</b>	<b>2,005,182</b>	<b>195,669.1</b>
<b>Weighted Average</b>		<b>0.06</b>		<b>3.23</b>		<b>-</b>		<b>3.03</b>
<b>Grand Total</b>	<b>662,366</b>	<b>2,099,555</b>	<b>2,843,233</b>	<b>9,243,500</b>	<b>493</b>	<b>96,478</b>	<b>3,506,092</b>	<b>11,439,532</b>
<b>Weighted Average</b>		<b>26.10</b>		<b>17.22</b>		<b>13.68</b>		<b>18.82</b>

### 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*	
<b>Conventional Banking</b>										
2022	Jun	12.46 (12.46)	11.86 (11.71)	10.04 (9.74)	11.36 (10.81)	10.28 (10.27)	11.13 (10.96)	12.56 (12.48)	29.32 (29.32)	11.67 (11.36)
	Sep	17.20 (17.20)	14.12 (13.96)	12.53 (12.16)	12.95 (12.54)	12.17 (12.17)	13.04 (12.88)	14.85 (15.04)	29.64 (29.64)	13.75 (13.44)
	Dec	17.72 (17.72)	15.47 (15.38)	14.17 (13.90)	13.83 (13.32)	12.91 (12.90)	14.12 (13.97)	16.29 (16.74)	31.49 (31.49)	15.00 (14.70)
<b>Islamic Banking</b>										
2022	Jun	-	12.70 (12.65)	10.24 (9.90)	11.26 (11.18)	10.37 (10.32)	9.29 (8.86)	11.18 (9.95)	23.94 (23.94)	10.83 (10.47)
	Sep	-	15.18 (15.24)	11.77 (11.51)	12.90 (12.83)	11.66 (11.46)	7.91 (7.75)	13.89 (12.35)	24.25 (24.25)	12.60 (11.99)
	Dec	-	14.64 (14.58)	13.06 (12.73)	14.03 (13.89)	12.79 (12.63)	11.25 (11.04)	14.64 (13.25)	27.70 (27.70)	13.76 (13.17)
<b>Overall Banking</b>										
2022	Jun	12.46 (12.46)	11.92 (11.78)	10.09 (9.79)	11.33 (10.95)	10.31 (10.29)	10.87 (10.67)	12.16 (11.89)	29.02 (29.02)	11.43 (11.11)
	Sep	17.20 (17.20)	14.21 (14.07)	12.31 (11.98)	12.93 (12.65)	12.01 (11.95)	12.39 (12.26)	14.58 (14.43)	29.35 (29.35)	13.42 (13.04)
	Dec	17.72 (17.72)	15.41 (15.32)	13.87 (13.58)	13.89 (13.52)	12.87 (12.81)	13.80 (13.66)	15.82 (15.87)	31.24 (31.24)	14.66 (14.28)

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

\* Nature refers to Conventional/Islamic financing.



### 3.11 Advances Classified by Category of Financing

All Banks  
As on 31st December, 2022

(Million Rupees)

Category of Financing	No. of Accounts	Amount
1. Export financing	9,862	864,756
1.1. Export finance schemes	5,800	712,889
1.2. Others	4,062	151,867
2. Import financing	10,937	519,946
3. Government self employment schemes	40,644	37,583
4. Working capital/short term	2,560,478	5,293,470
4.1. Small Loans	1,150,856	371,531
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
4.4. Others	1,407,895	4,896,883
5. Fixed investment/long term	1,425,491	4,848,276
5.1. Long Term Financing Facility (LTFF and ILTF), Temporary Economic Refinance Facility (TERF and ITERF)	22,509	653,041
5.2. Financing Power Plants Using Renewable Energy	2,164	91,048
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
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,207	3,524
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	140	3,420
5.6. Small Loans	302,302	248,753
5.7. Others	984,817	3,152,101
5.8. Financing for Construction Purposes	111,631	643,714
5.9. Machinery	676	51,409
<b>Total</b>	<b>4,847,412</b>	<b>11,564,031</b>