

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	236,271	84,434	237,421	98,199	239,461	101,980
II. Securities, Shares and Other						
Financial Instruments:	1,165	116,680	1,133	148,520	1,112	164,745
A. Quoted on the Stock Exchange:	704	50,816	642	60,858	637	69,022
1. To Stock Brokers and Dealers:	384	28,816	357	40,821	361	38,752
(a) Government and Other Trustee Securities	186	983	158	10,763	147	10,588
(b) Shares and Debentures	192	27,739	193	26,965	210	26,574
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	94	6	3,094	4	1,591
2. To Others:	320	22,000	285	20,037	276	30,270
(a) Government and Other Trustee Securities	78	991	81	1,109	74	1,325
(b) Shares and Debentures	180	19,753	166	17,870	162	19,315
(c) Participation Term Certificates	4	9	5	9	5	10
(d) Others	58	1,247	33	1,049	35	9,620
B. Unquoted on the Stock Exchange:	461	65,864	491	87,662	475	95,723
1. To Stock Brokers and Dealers:	107	10,883	128	12,942	147	11,850
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	97	10,528	119	12,556	140	11,559
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	9	355	8	385	6	291
2. To Others:	354	54,981	363	74,720	328	83,873
(a) Government and Other Trustee Securities	143	7,877	124	29,164	103	28,184
(b) Shares and Debentures	53	3,953	50	3,533	45	2,379
(c) Participation Term Certificates	2	0	3	1	1	-
(d) Others	156	43,151	186	42,022	179	53,309
III. Merchandise	67,512	2,866,679	68,953	2,900,848	73,703	3,001,916
A. Food Items:	18,712	858,738	20,646	840,853	22,989	949,630
1. Wheat	9,399	442,043	9,579	322,418	8,944	383,305
2. Rice and Paddy	2,431	85,599	3,408	170,331	3,141	139,485
3. Other Grains & Pulses:	563	9,299	543	9,651	524	9,686
(a) Indigenous	524	8,899	421	8,175	412	7,763
(b) Imported	39	400	122	1,475	112	1,923
4. Edible Oils:	1,569	93,944	1,563	89,349	1,758	92,209
(a) Indigenous	1,479	88,279	1,488	86,736	1,681	87,393
(b) Imported	90	5,665	75	2,614	77	4,816
5. Sugar:	1,329	143,056	1,433	154,023	1,689	239,849
(a) Indigenous	1,320	140,048	1,426	151,412	1,682	236,651
(b) Imported	9	3,008	7	2,610	7	3,199
6. Kariana And Spices	210	2,758	229	3,827	219	3,334
7. Fish And Fish Preparations	39	1,373	47	2,502	29	1,343
8. Other Food Items:	3,172	80,665	3,844	88,753	6,685	80,419
(a) Indigenous	3,111	79,301	3,799	87,751	6,652	79,525
(b) Imported	61	1,364	45	1,002	33	894
B. Raw Materials:	24,628	794,498	23,791	761,440	23,106	729,049
1. Cotton Raw:	15,499	198,964	14,756	194,266	14,691	175,546
(a) Indigenous	4,130	182,370	3,378	177,840	3,200	156,889
(b) Imported	11,369	16,594	11,378	16,427	11,491	18,657
2. Synthetic Fibers:	203	17,516	151	17,340	137	15,639
(a) Indigenous	174	16,674	123	14,714	105	13,403
(b) Imported	29	842	28	2,626	32	2,236
3. Fertilizers:	1,397	77,974	1,566	80,297	1,458	67,444
(a) Indigenous	1,379	71,246	1,551	73,633	1,445	61,249
(b) Imported	18	6,728	15	6,664	13	6,195
4. Petroleum Crude:	1,185	168,537	1,225	162,393	1,311	175,379
(a) Indigenous	1,091	142,659	1,150	120,313	1,244	127,686
(b) Imported	94	25,878	75	42,081	67	47,693
5. Iron and Steel:	2,800	156,619	2,776	143,211	2,476	125,651
(a) Indigenous	1,986	112,065	1,916	98,788	1,695	82,150
(b) Imported	814	44,554	860	44,423	781	43,501
6. Wool & Goat Hair	30	1,072	24	1,035	2	15
7. Hides & Skins	117	2,882	166	6,545	173	5,481
8. Oil Seeds	301	22,651	221	10,802	206	11,721
9. Pesticides & Insecticides:	538	6,209	534	5,103	476	6,153
(a) Indigenous	534	6,189	528	4,896	458	5,143
(b) Imported	4	19	6	207	18	1,011
10. Other Raw Materials:	2,558	142,075	2,372	140,446	2,176	146,021
(a) Indigenous	2,240	123,309	2,089	126,212	1,929	132,707
(b) Imported	318	18,766	283	14,234	247	13,313

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	24,172	1,213,442	24,516	1,298,555	27,608	1,323,236
1. Cotton Textiles:	3,480	217,674	3,886	259,661	4,925	292,431
(a) Indigenous	3,256	204,575	3,656	248,511	4,708	281,539
(b) Imported	224	13,098	230	11,151	217	10,892
2. Cotton Yarn:	1,769	99,579	2,416	94,882	2,523	92,688
(a) Indigenous	1,727	97,608	2,375	93,218	2,482	90,980
(b) Imported	42	1,971	41	1,664	41	1,709
3. Other Textiles:	2,591	210,336	3,000	201,139	3,631	227,078
(a) Indigenous	2,568	209,059	2,975	199,430	3,606	225,084
(b) Imported	23	1,277	25	1,709	25	1,994
4. Machinery:	1,271	58,006	1,205	60,969	1,273	70,178
(a) Indigenous	710	32,990	649	37,066	712	34,279
(b) Imported	561	25,016	556	23,903	561	35,899
5. Handloom Products	1	24	1	16	2	38
6. Carpets & Rugs	69	1,659	35	1,116	33	958
7. Readymade Garments	1,865	85,558	1,526	102,679	1,725	100,150
8. Cement and Cement Products:	701	146,961	672	140,112	676	141,797
(a) Indigenous	686	142,845	648	136,459	657	138,486
(b) Imported	15	4,115	24	3,653	19	3,310
9. Sports Goods	133	3,007	115	2,313	120	2,686
10. Surgical Instruments	353	13,956	189	10,783	189	8,822
11. Chemicals & Dyes	2,135	69,844	1,802	70,995	1,851	62,269
12. Other Finished Goods:	9,804	306,837	9,669	353,889	10,660	324,141
(a) Indigenous	9,065	287,578	9,054	319,826	10,209	307,157
(b) Imported	739	19,260	615	34,063	451	16,985
IV. Fixed Assets Including Machinery	460,511	2,127,489	455,708	2,373,806	452,992	2,152,522
A. Transport Equipments	439,618	847,882	433,971	856,627	434,075	817,171
B. Furniture & Fixtures	283	17,056	346	16,295	354	15,889
C. Office Equipments	394	54,622	381	59,659	371	46,170
D. Other Machinery & Equipments	20,216	1,207,929	21,010	1,441,226	18,192	1,273,292
V. Real Estate	679,735	1,681,244	670,285	1,777,657	645,412	1,701,059
A. Land	550,926	590,428	538,798	630,357	515,733	581,000
1. Residential	9,801	206,592	13,552	240,226	12,189	223,357
(a) House	9,350	204,961	13,131	238,493	10,094	213,457
(b) Flat	451	1,631	421	1,733	2,095	9,900
2. Non-Residential	541,125	383,836	525,246	390,131	503,544	357,643
(a) Commercial	16,874	187,328	16,554	195,557	14,899	171,688
(b) Industrial	912	27,306	1,037	32,960	855	36,214
(c) Agriculture			507,039	141,865	487,322	139,443
(c) Others	523,339	169,202	616	19,749	468	10,298
B. Buildings:	128,809	1,090,816	131,487	1,147,300	129,679	1,120,060
1. Residential	114,599	633,912	117,510	651,040	116,374	644,172
(a) House	102,962	551,639	106,022	584,092	101,883	558,063
(b) Flat	11,637	82,274	11,488	66,948	14,491	86,109
2. Non-Residential	14,210	456,904	13,977	496,260	13,305	475,887
(a) Commercial	6,570	228,288	6,250	237,869	6,146	231,842
(b) Industrial	3,349	162,130	3,322	177,957	3,220	180,075
(c) Agriculture			2,887	48,551	2,689	35,995
(c) Others	4,291	66,486	1,518	31,884	1,250	27,975
VI. Fixed Deposits and Insurance Policies	30,577	483,303	31,225	533,840	27,420	463,342
A. Bank Deposits	30,350	479,941	31,013	530,883	27,269	461,087
1. Security Deposits	2,866	69,150	2,280	31,506	2,601	31,297
2. Term Deposits (TDRs)	18,500	363,992	20,089	428,250	18,229	401,984
3. Other Deposits	8,984	46,799	8,644	71,127	6,439	27,806
B. Insurance Policies	227	3,362	212	2,957	151	2,254
VII. Others	535,386	3,122,022	566,138	3,532,437	426,519	3,663,177
A. Other Secured Advances	130,970	1,118,346	136,779	1,302,221	120,594	1,629,015
1. Receivables	92,205	544,948	95,852	616,044	97,285	607,277
2. Employees Benefits	3,596	633	3,138	553	3,152	574
3. Others	35,169	572,765	37,789	685,625	20,157	1,021,164
B. Advances Secured by Guarantee(s)	404,416	2,003,676	429,359	2,230,216	305,925	2,034,162
1. Institutional Guarantee(s)	6,908	1,795,468	7,001	2,015,430	6,700	1,821,513
2. Individual Guarantee(s)	397,508	208,208	422,358	214,786	299,225	212,649
VIII. Unsecured Advances	1,955,968	194,151	2,308,123	198,724	2,499,248	206,379
1. Credit Cards	1,480,715	76,036	1,870,616	94,552	1,965,239	89,212
2. Personal Loan	445,398	106,035	220,572	51,434	515,583	109,232
3. Others	29,855	12,080	216,935	52,738	18,426	7,934
Total	3,967,125	10,676,004	4,338,986	11,564,031	4,365,867	11,455,120

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	221,895	76,390	222,817	89,802	225,228	93,388
II. Securities, Shares and Other						
Financial Instruments:	274	40,901	291	44,890	282	57,696
A. Quoted on the Stock Exchange:	104	4,144	105	3,686	102	3,353
1. To Stock Brokers and Dealers:	12	2,538	13	2,204	12	1,677
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	12	2,538	13	2,204	12	1,677
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	92	1,606	92	1,482	90	1,676
(a) Government and Other Trustee Securities	73	970	73	1,060	70	1,275
(b) Shares and Debentures	18	631	18	417	19	396
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	170	36,757	186	41,205	180	54,343
1. To Stock Brokers and Dealers:	5	779	5	779	6	777
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	5	779	5	779	6	777
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	165	35,978	181	40,426	174	53,566
(a) Government and Other Trustee Securities	43	6,170	33	6,806	31	6,812
(b) Shares and Debentures	4	809	3	798	2	798
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	118	28,999	145	32,822	141	45,957
III. Merchandise	17,583	463,915	17,809	519,480	17,690	500,438
A. Food Items:	1,212	154,561	1,279	174,725	1,193	169,181
1. Wheat	87	81,802	84	63,567	84	74,656
2. Rice and Paddy	386	19,376	424	53,018	369	32,189
3. Other Grains & Pulses:	27	389	26	332	25	236
(a) Indigenous	20	386	23	329	22	234
(b) Imported	7	3	3	3	3	3
4. Edible Oils:	170	7,153	164	7,987	150	5,726
(a) Indigenous	170	7,153	164	7,987	150	5,726
(b) Imported	-	-	-	-	-	-
5. Sugar:	163	37,973	187	41,298	185	48,133
(a) Indigenous	163	37,973	187	41,298	185	48,133
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	17	70	17	69	16	32
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	362	7,800	377	8,454	364	8,208
(a) Indigenous	362	7,800	377	8,454	364	8,208
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,011	150,782	13,044	157,603	13,152	152,640
1. Cotton Raw:	11,558	22,316	11,608	27,385	11,747	27,898
(a) Indigenous	475	18,084	508	21,930	534	22,626
(b) Imported	11,083	4,232	11,100	5,456	11,213	5,271
2. Synthetic Fibers:	1	200	2	210	2	209
(a) Indigenous	-	-	1	10	1	9
(b) Imported	1	200	1	200	1	200
3. Fertilizers:	532	9,087	517	9,321	513	8,843
(a) Indigenous	532	9,087	517	9,321	513	8,843
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	32	53,471	30	54,648	32	49,658
(a) Indigenous	18	49,675	16	50,852	17	45,861
(b) Imported	14	3,796	14	3,796	15	3,797
5. Iron and Steel:	166	11,263	184	10,507	153	10,000
(a) Indigenous	140	7,286	155	6,574	125	6,013
(b) Imported	26	3,977	29	3,933	28	3,987
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	8	3	12	3	12
8. Oil Seeds	3	9	2	9	2	9
9. Pesticides & Insecticides:	41	725	39	244	39	659
(a) Indigenous	41	725	39	244	39	659
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	675	53,703	659	55,266	661	55,351
(a) Indigenous	673	53,701	656	55,262	658	55,348
(b) Imported	2	3	3	4	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	3,360	158,572	3,486	187,152	3,345	178,618
1. Cotton Textiles:	994	39,114	981	49,383	981	46,979
(a) Indigenous	907	30,976	904	43,071	905	41,495
(b) Imported	87	8,138	77	6,312	76	5,484
2. Cotton Yarn:	512	26,048	536	28,282	513	27,464
(a) Indigenous	484	25,860	508	28,094	485	27,275
(b) Imported	28	188	28	188	28	188
3. Other Textiles:	191	24,105	216	26,317	200	25,857
(a) Indigenous	174	23,651	197	25,544	182	25,061
(b) Imported	17	454	19	774	18	796
4. Machinery:	16	2,128	18	1,955	22	1,586
(a) Indigenous	10	9	13	16	17	24
(b) Imported	6	2,119	5	1,939	5	1,562
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	17	502	13	439	14	391
7. Readymade Garments	167	9,209	195	20,938	213	20,460
8. Cement and Cement Products:	90	21,235	81	19,877	71	19,708
(a) Indigenous	90	21,235	81	19,877	71	19,708
(b) Imported	-	-	-	-	-	-
9. Sports Goods	5	98	8	133	7	98
10. Surgical Instruments	5	47	6	62	6	39
11. Chemicals & Dyes	230	7,375	203	7,209	187	6,269
12. Other Finished Goods:	1,133	28,710	1,229	32,555	1,131	29,768
(a) Indigenous	1,084	27,337	1,182	31,106	1,093	28,631
(b) Imported	49	1,373	47	1,449	38	1,136
IV. Fixed Assets Including Machinery	72,876	309,945	73,378	312,028	73,056	309,517
A. Transport Equipments	66,854	98,148	67,260	98,882	66,965	99,957
B. Furniture & Fixtures	28	8,103	28	8,008	27	7,850
C. Office Equipments	77	5,931	74	5,949	63	5,946
D. Other Machinery & Equipments	5,917	197,763	6,016	199,189	6,001	195,764
V. Real Estate	560,288	435,857	545,328	454,629	524,160	444,581
A. Land	510,921	220,691	495,880	227,698	474,348	219,912
1. Residential	1,079	66,119	2,742	70,553	3,353	67,940
(a) House	1,079	66,119	2,741	70,548	3,353	67,940
(b) Flat	-	-	1	5	-	-
2. Non-Residential	509,842	154,572	493,138	157,144	470,995	151,972
(a) Commercial	3,723	34,954	4,342	37,728	3,121	36,502
(b) Industrial	47	854	55	1,266	63	1,256
c) Agriculture	-	-	488,726	115,050	467,811	114,214
(c) Others	506,072	118,764	15	3,100	-	-
B. Buildings:	49,367	215,166	49,448	226,931	49,812	224,669
1. Residential	45,069	98,681	45,413	104,173	45,847	105,029
(a) House	45,032	98,580	45,376	103,986	45,807	104,867
(b) Flat	37	101	37	187	40	162
2. Non-Residential	4,298	116,486	4,035	122,758	3,965	119,640
(a) Commercial	2,331	90,672	2,251	95,346	2,220	93,815
(b) Industrial	323	15,823	285	15,616	250	14,608
c) Agriculture	-	-	1,451	9,179	1,462	9,164
(c) Others	1,644	9,991	48	2,616	33	2,053
VI. Fixed Deposits and Insurance Policies	430	15,949	409	17,122	349	14,276
A. Bank Deposits	336	15,010	316	16,067	286	14,056
1. Security Deposits	196	11,501	213	14,653	191	13,059
2. Term Deposits (TDRs)	94	2,413	56	870	49	475
3. Other Deposits	46	1,097	47	543	46	521
B. Insurance Policies	94	939	93	1,055	63	219
VII. Others	267,550	784,219	268,726	770,566	271,510	723,942
A. Other Secured Advances	10,697	133,201	10,796	139,122	10,928	119,615
1. Receivables	2	173	2	26	1	20
2. Employees Benefits	-	-	-	-	-	-
3. Others	10,695	133,028	10,794	139,096	10,927	119,595
B. Advances Secured by Guarantee(s)	256,853	651,018	257,930	631,444	260,582	604,328
1. Institutional Guarantee(s)	4,233	494,041	3,961	475,448	3,918	447,565
2. Individual Guarantee(s)	252,620	156,977	253,969	155,996	256,664	156,763
VIII. Unsecured Advances	73,567	12,374	74,928	15,536	81,266	16,466
1. Credit Cards	964	30	3,027	124	5,445	281
2. Personal Loan	60,780	10,567	60,087	11,557	63,785	12,139
3. Others	11,823	1,777	11,814	3,855	12,036	4,047
Total	1,214,463	2,139,551	1,203,686	2,224,053	1,193,541	2,160,305

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,376	8,044	14,604	8,397	14,233	8,593
II. Securities, Shares and Other						
Financial Instruments:	891	75,780	842	103,630	830	107,048
A. Quoted on the Stock Exchange:	600	46,672	537	57,172	535	65,669
1. To Stock Brokers and Dealers:	372	26,278	344	38,617	349	37,075
(a) Government and Other Trustee Securities	186	983	158	10,763	147	10,588
(b) Shares and Debentures	180	25,201	180	24,761	198	24,897
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	94	6	3,094	4	1,591
2. To Others:	228	20,394	193	18,555	186	28,594
(a) Government and Other Trustee Securities	5	22	8	49	4	50
(b) Shares and Debentures	162	19,122	148	17,453	143	18,919
(c) Participation Term Certificates	3	4	4	4	4	5
(d) Others	58	1,247	33	1,049	35	9,620
B. Unquoted on the Stock Exchange:	291	29,107	305	46,457	295	41,379
1. To Stock Brokers and Dealers:	102	10,104	123	12,163	141	11,073
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	92	9,749	114	11,777	134	10,782
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	9	355	8	385	6	291
2. To Others:	189	19,003	182	34,295	154	30,307
(a) Government and Other Trustee Securities	100	1,707	91	22,358	72	21,373
(b) Shares and Debentures	49	3,144	47	2,736	43	1,582
(c) Participation Term Certificates	2	0	3	1	1	-
(d) Others	38	14,151	41	9,199	38	7,352
III. Merchandise	49,908	2,400,805	51,122	2,379,168	55,990	2,499,060
A. Food Items:	17,500	704,177	19,367	666,128	21,796	780,449
1. Wheat	9,312	360,242	9,495	258,851	8,860	308,649
2. Rice and Paddy	2,045	66,223	2,984	117,313	2,772	107,296
3. Other Grains & Pulses:	536	8,911	517	9,318	499	9,450
(a) Indigenous	504	8,513	398	7,846	390	7,529
(b) Imported	32	397	119	1,472	109	1,920
4. Edible Oils:	1,399	86,791	1,399	81,363	1,608	86,483
(a) Indigenous	1,309	81,126	1,324	78,749	1,531	81,667
(b) Imported	90	5,665	75	2,614	77	4,816
5. Sugar:	1,166	105,084	1,246	112,725	1,504	191,716
(a) Indigenous	1,157	102,076	1,239	110,114	1,497	188,517
(b) Imported	9	3,008	7	2,610	7	3,199
6. Karianna And Spices	193	2,688	212	3,758	203	3,302
7. Fish And Fish Preparations	39	1,373	47	2,502	29	1,343
8. Other Food Items:	2,810	72,865	3,467	80,298	6,321	72,211
(a) Indigenous	2,749	71,502	3,422	79,297	6,288	71,317
(b) Imported	61	1,364	45	1,002	33	894
B. Raw Materials:	11,614	642,799	10,744	602,968	9,950	575,351
1. Cotton Raw:	3,941	176,649	3,148	166,881	2,944	147,648
(a) Indigenous	3,655	164,287	2,870	155,910	2,666	134,262
(b) Imported	286	12,362	278	10,971	278	13,386
2. Synthetic Fibers:	202	17,316	149	17,130	135	15,430
(a) Indigenous	174	16,674	122	14,704	104	13,394
(b) Imported	28	642	27	2,427	31	2,036
3. Fertilizers:	865	68,887	1,049	70,976	945	58,601
(a) Indigenous	847	62,158	1,034	64,312	932	52,406
(b) Imported	18	6,728	15	6,664	13	6,195
4. Petroleum Crude:	1,152	115,027	1,194	107,705	1,278	125,681
(a) Indigenous	1,073	92,985	1,134	69,461	1,227	81,825
(b) Imported	79	22,042	60	38,245	51	43,856
5. Iron and Steel:	2,634	145,356	2,592	132,704	2,323	115,651
(a) Indigenous	1,846	104,779	1,761	92,214	1,570	76,137
(b) Imported	788	40,577	831	40,490	753	39,514
6. Wool & Goat Hair	30	1,072	24	1,035	2	15
7. Hides & Skins	114	2,873	163	6,533	170	5,469
8. Oil Seeds	298	22,642	219	10,793	204	11,712
9. Pesticides & Insecticides:	497	5,484	495	4,859	437	5,494
(a) Indigenous	493	5,464	489	4,652	419	4,483
(b) Imported	4	19	6	207	18	1,011
10. Other Raw Materials:	1,881	87,494	1,711	84,351	1,512	89,650
(a) Indigenous	1,565	68,732	1,431	70,121	1,268	76,341
(b) Imported	316	18,763	280	14,231	244	13,310

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	20,794	1,053,828	21,011	1,110,072	24,244	1,143,260
1. Cotton Textiles:	2,485	178,337	2,904	210,058	3,943	245,233
(a) Indigenous	2,348	173,376	2,751	205,219	3,802	239,825
(b) Imported	137	4,960	153	4,839	141	5,408
2. Cotton Yarn:	1,255	73,414	1,878	66,483	2,008	65,108
(a) Indigenous	1,241	71,632	1,865	65,008	1,995	63,588
(b) Imported	14	1,783	13	1,475	13	1,520
3. Other Textiles:	2,394	185,791	2,778	174,384	3,426	200,806
(a) Indigenous	2,388	184,968	2,772	173,449	3,419	199,608
(b) Imported	6	823	6	935	7	1,199
4. Machinery:	1,255	55,879	1,186	58,717	1,250	68,294
(a) Indigenous	700	32,982	635	36,753	694	33,957
(b) Imported	555	22,897	551	21,964	556	34,337
5. Handloom Products	1	24	1	16	2	38
6. Carpets & Rugs	52	1,157	22	677	19	567
7. Readymade Garments	1,697	76,323	1,330	81,716	1,511	79,659
8. Cement and Cement Products:	611	125,726	591	120,235	605	122,089
(a) Indigenous	596	121,611	567	116,583	586	118,778
(b) Imported	15	4,115	24	3,653	19	3,310
9. Sports Goods	128	2,909	107	2,180	113	2,588
10. Surgical Instruments	348	13,909	183	10,721	183	8,783
11. Chemicals & Dyes	1,904	62,449	1,598	63,768	1,663	55,984
12. Other Finished Goods:	8,664	277,910	8,433	321,118	9,521	294,112
(a) Indigenous	7,974	260,024	7,865	288,504	9,108	278,264
(b) Imported	690	17,886	568	32,614	413	15,849
IV. Fixed Assets Including Machinery	387,539	1,814,024	382,238	2,058,516	379,844	1,839,745
A. Transport Equipments	372,674	749,606	366,625	757,625	367,024	717,095
B. Furniture & Fixtures	255	8,953	318	8,287	327	8,039
C. Office Equipments	317	48,691	307	53,709	308	40,224
D. Other Machinery & Equipments	14,293	1,006,774	14,988	1,238,895	12,185	1,074,387
V. Real Estate	119,266	1,241,116	124,779	1,318,191	121,076	1,251,602
A. Land	39,982	368,949	42,893	401,275	41,362	359,663
1. Residential	8,722	140,473	10,810	169,673	8,836	155,417
(a) House	8,271	138,842	10,390	167,945	6,741	145,517
(b) Flat	451	1,631	420	1,728	2,095	9,900
2. Non-Residential	31,260	228,476	32,083	231,602	32,526	204,246
(a) Commercial	13,149	152,174	12,208	157,032	11,774	134,325
(b) Industrial	865	26,452	982	31,694	792	34,958
(c) Agriculture			18,313	26,815	19,511	25,229
(c) Others	17,246	49,850	580	16,061	449	9,733
B. Buildings:	79,284	872,167	81,886	916,916	79,714	891,939
1. Residential	69,375	534,815	71,947	546,437	70,377	538,715
(a) House	57,814	452,782	60,532	479,823	55,962	452,916
(b) Flat	11,561	82,034	11,415	66,614	14,415	85,799
2. Non-Residential	9,909	337,351	9,939	370,479	9,337	353,224
(a) Commercial	4,236	134,549	3,996	139,499	3,923	135,003
(b) Industrial	3,026	146,308	3,037	162,341	2,970	165,467
(c) Agriculture			1,436	39,371	1,227	26,831
(c) Others	2,647	56,495	1,470	29,268	1,217	25,923
VI. Fixed Deposits and Insurance Policies	30,144	467,324	30,813	516,575	27,068	448,785
A. Bank Deposits	30,011	464,901	30,694	514,673	26,980	446,750
1. Security Deposits	2,667	57,620	2,064	16,709	2,407	17,956
2. Term Deposits (TDRs)	18,406	361,579	20,033	427,380	18,180	401,509
3. Other Deposits	8,938	45,702	8,597	70,584	6,393	27,285
B. Insurance Policies	133	2,423	119	1,902	88	2,035
VII. Others	267,666	2,244,113	297,236	2,675,842	154,820	2,580,256
A. Other Secured Advances	120,171	940,550	125,881	1,116,301	109,550	1,183,891
1. Receivables	92,198	544,428	95,843	615,640	97,280	606,831
2. Employees Benefits	3,596	633	3,111	543	3,122	564
3. Others	24,377	395,489	26,927	500,118	9,148	576,497
B. Advances Secured by Guarantee(s)	147,495	1,303,563	171,355	1,559,541	45,270	1,396,364
1. Institutional Guarantee(s)	2,607	1,252,332	2,966	1,500,751	2,709	1,340,477
2. Individual Guarantee(s)	144,888	51,231	168,389	58,790	42,561	55,887
VIII. Unsecured Advances	1,882,377	181,763	2,233,173	183,180	2,417,962	189,903
1. Credit Cards	1,479,751	76,006	1,867,589	94,428	1,959,794	88,932
2. Personal Loan	384,596	95,460	160,465	39,871	451,779	97,088
3. Others	18,030	10,297	205,119	48,882	6,389	3,883
Total	2,752,167	8,432,969	3,134,807	9,243,500	3,171,823	8,924,991

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	21	1,959	22	2,200	23	2,417
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3	917	3	869	4	1,059
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:	2	877	2	830	3	1,019
(a) Indigenous	2	877	2	830	3	1,019
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	18	1,042	19	1,331	19	1,358
1. Cotton Textiles:	1	223	1	220	1	219
(a) Indigenous	1	223	1	220	1	219
(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	440	6	438	5	415
(a) Indigenous	6	440	6	438	5	415
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	1	297	1	298
(a) Indigenous	-	-	1	297	1	298
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	25	1	25	1	31
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	20	1	18	1	17
12. Other Finished Goods:	7	217	7	216	8	261
(a) Indigenous	7	217	7	216	8	261
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	96	3,521	92	3,261	92	3,260
A. Transport Equipments	90	128	86	120	86	118
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	6	3,392	6	3,142	6	3,142
V. Real Estate	181	4,271	178	4,837	176	4,877
A. Land	23	788	25	1,384	23	1,425
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	23	788	25	1,384	23	1,425
(a) Commercial	2	200	4	796	4	860
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(c) Others	21	588	21	588	19	565
B. Buildings:	158	3,483	153	3,453	153	3,452
1. Residential	155	417	150	429	150	428
(a) House	116	277	114	283	114	279
(b) Flat	39	140	36	146	36	149
2. Non-Residential	3	3,067	3	3,024	3	3,024
(a) Commercial	3	3,067	3	3,024	3	3,024
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	30	3	143	3	281
A. Bank Deposits	3	30	3	143	3	281
1. Security Deposits	3	30	3	143	3	281
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	170	93,690	176	86,029	189	358,979
A. Other Secured Advances	102	44,595	102	46,798	116	325,509
1. Receivables	5	347	7	377	4	427
2. Employees Benefits	-	-	27	10	30	10
3. Others	97	44,248	68	46,410	82	325,072
B. Advances Secured by Guarantee(s)	68	49,095	74	39,231	73	33,470
1. Institutional Guarantee(s)	68	49,095	74	39,231	73	33,470
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	24	14	22	8	20	9
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	22	8	20	6	19	6
3. Others	2	6	2	1	1	4
Total	495	103,484	493	96,478	503	369,824

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	3	14	1	8	1	20
1) Official	1	10	1	8	1	20
2) Business	2	5	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,967,122	10,675,989	4,338,985	11,564,024	4,365,866	11,455,100
I. GOVERNMENT	282	1,195,418	266	1,212,958	258	1,435,969
A. Federal Government	201	470,994	175	560,568	177	868,719
1) Commodity Operations	86	394,189	55	477,992	62	511,272
2) Others	115	76,805	120	82,576	115	357,448
B. Provincial Governments	81	724,424	91	652,391	81	567,250
1) Commodity Operations	45	717,573	46	640,828	45	560,314
2) Others	36	6,851	45	11,562	36	6,935
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	857	1,315,116	772	1,350,364	746	1,506,539
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	1,296	13	812	14	1,089
Utilities	553	575,639	457	548,619	447	555,682
Transport, storage and communications	99	337,292	111	398,096	109	404,059
Manufacturing	127	79,840	96	54,209	93	74,775
Mining and Quarrying	1	62,856	1	64,776	1	64,899
Construction	73	71,935	35	18,411	33	18,253
Commerce and Trade	30	238,512	47	263,455	35	383,015
Others	12	4,157	12	1,987	14	4,765
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,413	170,760	1,448	514,267	1,462	340,944
Mutual Funds and AMCs	114	1,996	110	5,655	104	3,744
Insurance & Pension Funds	626	4,562	588	3,258	624	3,813
MFIs and DFIs	113	92,988	138	423,148	131	252,499
Stock Exchange & Brokerage Houses	252	17,527	263	15,831	263	15,280
Modarabas	105	5,155	123	5,869	116	5,616
Other NBFIs	175	40,614	226	60,506	224	59,993
IV. PRIVATE SECTOR (BUSINESS)	1,133,715	6,849,073	1,125,929	7,324,259	1,102,708	7,025,313
A. Agriculture, forestry and fishing	780,914	326,717	770,158	349,555	749,175	338,498
1. Crop and animal production, hunting and related service activities	780,093	324,750	769,306	347,495	748,353	337,080
Growing of Wheat, Rice, Sugar Cane & Cotton	343,262	149,432	333,042	169,460	322,334	169,059
Growing of tropical, subtropical, pome and stone fruits & vegetables	40,632	13,442	36,184	12,859	33,913	12,002
Growing of other fruits, vegetables and crops	22,674	12,143	23,013	12,908	21,780	12,360
Raising of livestock and other related activities	283,883	113,330	287,917	115,212	281,306	110,408
Other agricultural support activities	89,640	36,398	89,146	37,048	89,019	33,248
Hunting, trapping and related service activities	2	4	4	8	1	3
02 - Forestry and logging	122	361	128	517	125	26
03 - Fishing and aquaculture	699	1,606	724	1,543	697	1,393
B. Mining and quarrying	926	63,273	958	63,898	924	67,189
05 - Mining of coal and lignite	79	44,284	73	45,617	74	50,878
06 - Extraction of crude petroleum and natural gas	658	17,241	671	15,372	642	14,243
07 - Mining of metal ores	8	590	16	719	18	607
08-Other mining and quarrying	178	1,132	194	2,164	186	1,439
09 - Mining support service activities	3	27	4	26	4	22
C. Manufacturing	139,344	4,469,087	141,639	4,834,794	138,207	4,621,086
10 - Manufacture of food products	61,332	922,721	63,433	1,029,268	61,610	1,101,218
11 - Manufacture of beverages	941	39,917	1,002	46,426	1,036	49,000
12 - Manufacture of tobacco products	680	3,661	700	3,641	659	3,651
13 - Manufacture of textiles	26,660	1,489,868	26,833	1,618,023	26,672	1,576,543
Preparation and spinning of textile fibres	9,065	479,545	9,486	556,308	9,454	545,421
Weaving of textiles	5,476	299,694	5,191	328,701	5,382	322,562
Finishing of textiles	4,208	288,912	4,219	303,083	4,250	297,959
Manufacture of knitted and crocheted fabrics	864	53,304	833	55,424	795	52,341
Manufacture of made-up textile articles, except apparel	3,416	202,049	3,480	204,827	3,275	194,584
Manufacture of carpets and rugs	169	1,577	147	1,400	152	1,155
Manufacture of other textiles n.e.c.	3,462	164,789	3,477	168,281	3,364	162,521
14 - Manufacture of wearing apparel	5,157	191,318	5,106	232,451	4,951	208,043
15 - Manufacture of leather and related products	1,990	49,929	2,073	49,592	2,124	49,398

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	381	8,455	417	8,223	400	7,586
	103	2,249	98	2,531	97	1,940
Manufacture of footwear	1,506	39,226	1,558	38,838	1,627	39,872
a. Leather wear	1,214	31,789	1,240	31,626	1,286	32,031
b. Rubber and Plastic wear	292	7,436	318	7,212	341	7,842
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	555	7,547	506	7,277	472	7,643
17 - Manufacture of paper and paper products	1,762	107,400	1,676	112,525	1,483	99,728
18 - Printing and reproduction of recorded media	1,013	15,798	972	15,081	968	16,315
Printing and other service activities related to printing	987	14,421	962	13,860	958	15,139
Reproduction of recorded media	26	1,377	10	1,221	10	1,176
19 - Manufacture of coke and refined petroleum products	1,169	141,048	1,304	140,659	1,406	147,424
20 - Manufacture of chemicals and chemical products	9,799	353,834	9,352	410,029	9,195	318,192
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,624	95,033	5,897	100,872	5,870	102,061
22 - Manufacture of rubber and plastics products	3,196	90,607	3,127	89,514	3,012	84,234
23 - Manufacture of other non-metallic mineral products	2,012	299,845	2,082	314,085	2,045	297,693
24 - Manufacture of basic metals	5,191	263,514	5,403	246,914	5,033	208,442
25 - Manufacture of fabricated metal products, except machinery and equipment	1,176	37,274	1,116	34,457	1,046	32,512
26 - Manufacture of computer, electronic and optical products	261	8,946	291	10,223	330	8,555
27 - Manufacture of electrical equipment	2,915	161,834	2,709	170,976	2,467	131,069
28 - Manufacture of machinery and equipment	1,000	18,305	1,027	23,837	974	20,946
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,009	87,045	2,010	100,688	1,956	88,549
30 - Manufacture of other transport equipment	742	24,575	648	15,600	589	14,348
31 - Manufacture of furniture	733	4,547	825	6,929	825	5,967
32 - Other manufacturing	3,310	51,712	3,436	53,141	3,378	47,282
Manufacture of jewellery and related articles	283	458	279	416	277	376
Manufacture of imitation jewellery and related articles	7	183	6	9	7	98
Manufacture of musical instruments	75	1,450	69	1,225	67	1,128
Manufacture of sports goods	368	8,470	376	7,782	353	8,046
Manufacture of games and toys	13	7	13	6	8	12
supplies	334	4,986	361	5,632	384	5,429
Manufacture of Handicrafts	140	380	142	48	144	66
Other manufacturing n.e.c.	2,090	35,778	2,190	38,024	2,138	32,127
33 - Repair and installation of machinery and equipment	117	2,809	111	2,587	106	2,275
D. Electricity, gas, steam and air conditioning supply	2,634	598,130	2,523	619,137	2,674	603,507
Electric power generation, transmission and distribution	2,389	586,572	2,278	607,467	2,447	592,175
a) Hydal	543	39,085	526	39,692	613	33,590
b) Thermal	246	144,166	236	170,402	226	172,460
c) Coal Based	86	99,707	85	115,869	79	120,296
d) Wind	213	65,430	185	64,004	179	63,200
e) Solar	103	8,049	113	7,718	101	7,506
f) Other	1,198	230,135	1,133	209,781	1,249	195,123
Manufacture of gas; distribution of gaseous fuels through mains	226	11,511	225	11,623	206	11,290
Steam and air conditioning supply	19	47	20	47	21	42
E. Water supply; sewerage, waste management and remediation activities	189	16,431	209	16,358	159	13,806
36 - Water collection, treatment and supply	55	322	56	300	42	227
37 - Sewerage	9	14	10	13	10	13
38 - Waste collection, treatment and disposal activities; materials recovery services	118	16,086	138	15,866	103	13,561
services	7	9	5	179	4	5
F. Construction	3,998	192,879	3,981	198,746	3,894	195,182
41 - Construction of buildings	2,607	142,317	2,545	150,516	2,447	143,543
42 - Civil engineering	1,183	46,903	1,213	44,586	1,214	48,347
43 - Specialized construction activities	208	3,660	223	3,643	233	3,293

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	126,778	478,224	131,749	500,477	136,167	472,900
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,479	39,219	5,033	39,459	4,901	31,579
46 - Wholesale trade, except of motor vehicles and motorcycles	31,006	271,383	32,981	280,304	35,634	275,343
47 - Retail trade, except of motor vehicles and motorcycles	91,293	167,621	93,735	180,714	95,632	165,978
H. Transportation and storage	25,516	121,394	25,330	119,540	24,865	117,579
49 - Land transport and transport via pipelines	8,653	62,336	8,459	62,915	8,440	60,725
50 - Water transport	86	202	80	692	83	622
51 - Air transport	199	2,291	167	1,759	132	1,575
52 - Warehousing and support activities for transportation	16,231	51,887	16,252	48,469	15,836	48,878
53 - Courier activities other than national post activities	347	4,677	372	5,705	374	5,778
I. Accommodation and food service activities	1,966	39,509	2,038	40,489	2,365	36,938
55 - Accommodation	560	23,394	570	23,356	566	22,500
56 - Food and beverage service activities	1,406	16,115	1,468	17,133	1,799	14,438
J. Information and communication	3,057	285,215	2,976	301,525	3,103	310,202
58 - Publishing activities	778	2,777	837	2,908	882	2,642
59 - Motion picture, video and television programme production, sound recording and music publishing activities	131	1,617	118	2,647	110	2,598
60 - Programming and broadcasting activities	82	820	76	635	50	1,001
61 - Telecommunications	819	262,982	786	277,975	873	287,536
62 - Computer programming, consultancy and related activities	1,070	11,714	975	12,664	1,001	11,776
63 - Information service activities	177	5,306	184	4,695	187	4,648
K. Real estate activities	719	37,509	767	37,661	929	35,566
L. Professional, scientific and technical activities	5,096	49,444	5,931	62,549	5,910	54,085
69 - Legal and accounting activities	211	974	192	1,009	171	1,102
71 - Architectural and engineering activities; technical testing and analysis	97	1,029	92	1,357	87	1,101
72 - Scientific research and development	586	5,078	534	5,950	473	5,628
73 - Advertising and market research	184	4,018	194	4,275	204	4,307
74 - Other professional, scientific and technical activities	1,146	4,827	1,275	5,233	1,258	4,545
75 - Veterinary activities	2,828	32,921	3,613	44,220	3,691	37,078
M. Administrative and support service activities	44	596	31	504	26	323
77 - Rental and leasing activities	8,008	50,178	8,375	58,149	8,395	50,177
78 - Employment activities	653	2,114	654	2,170	675	2,418
79 - Travel agency, tour operator, reservation service and related activities	42	378	44	391	55	435
80 - Security and investigation activities	913	9,468	918	14,134	897	14,085
81 - Services to buildings and landscape activities	633	2,741	828	2,910	707	2,908
82 - Office administrative, office support and other business support activities	51	334	42	223	36	190
N. Education	5,716	35,143	5,889	38,320	6,025	30,140
2,403	35,414	2,137	35,810	1,999	32,383	
O. Human health and social work activities	1,539	18,783	1,444	18,535	1,388	16,788
86 - Human health activities	1,499	18,679	1,412	18,485	1,364	16,749
87 - Residential care activities	10	32	5	22	5	21
88 - Social work activities with and without accommodation	30	72	27	28	19	17
P. Arts, entertainment and recreation	139	1,948	123	1,790	116	1,684
Q. Other service activities	30,489	64,938	25,591	65,245	22,438	57,744
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	248	13,573	186	16,337	183	14,553
A. Government Trusts and Non-profit Organizations	80	834	64	1,460	62	1,038
B. Private Trusts and Non-profit Organizations	158	12,201	116	14,668	116	13,128
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	10	537	6	209	5	387
VI. PERSONAL	2,824,818	1,129,473	3,204,612	1,142,683	3,254,732	1,128,932
A. Bank Employees	149,874	231,121	153,476	241,879	156,359	249,198
1) For house building	73,119	179,521	74,121	188,299	74,738	193,954
2) For transport i.e. purchase of car etc.	48,272	47,329	49,062	48,500	50,067	49,722
3) Other purposes	28,483	4,271	30,293	5,080	31,554	5,523
B. Consumer Financing	2,670,306	897,587	3,046,578	900,050	3,093,852	879,015
1) For house building	32,862	210,396	35,222	214,956	35,113	214,900
2) For transport i.e. purchase of car etc	342,770	350,105	335,121	337,471	333,498	316,920
3) Credit cards	1,599,158	78,652	1,941,905	86,553	1,965,245	89,152
4) Consumers durable	37,783	6,875	37,398	6,869	37,218	6,873
5) Personal loans	657,733	251,559	696,932	254,201	722,778	251,171
C) Other	4,638	765	4,558	753	4,521	719
VII. OTHER	5,789	2,575	5,772	3,156	5,777	2,850
Total	3,967,125	10,676,004	4,338,986	11,564,031	4,365,867	11,455,120

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	2	5	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	2	5	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,214,461	2,139,546	1,203,686	2,224,053	1,193,541	2,160,305
I. GOVERNMENT	50	231,023	53	228,239	50	176,621
A. Federal Government	36	63,873	36	70,280	32	49,598
1) Commodity Operations	10	25,786	9	34,293	8	15,498
2) Others	26	38,086	27	35,987	24	34,101
B. Provincial Governments	14	167,151	17	157,959	18	127,023
1) Commodity Operations	14	167,151	14	157,929	15	126,986
2) Others	-	-	3	31	3	36
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	109	402,308	113	399,567	120	432,186
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	8	714	7	13	7	13
Utilities	45	150,731	46	146,009	49	144,334
Transport, storage and communications	24	105,644	27	104,459	29	110,270
Manufacturing	22	45,704	23	43,783	24	43,468
Mining and Quarrying	1	62,856	1	64,776	1	64,899
Construction	26	27,116	5	3,935	5	3,935
Commerce and Trade	3	31,902	3	36,106	4	64,811
Others	1	514	1	486	1	457
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	114	22,933	115	22,295	106	25,452
Mutual Funds and AMCs	-	-	2	-	2	-
Insurance & Pension Funds	10	349	10	54	2	48
MFIs and DFIs	12	10,723	12	12,354	12	15,046
Stock Exchange & Brokerage Houses	15	1,512	14	1,017	15	757
Modarabas	1	217	2	217	2	217
Other NBFIs	58	6,491	75	8,653	73	9,384
IV. PRIVATE SECTOR (BUSINESS)	833,919	1,212,329	820,441	1,297,442	802,049	1,247,737
A. Agriculture, forestry and fishing	684,371	188,609	669,812	204,828	652,413	203,551
1. Crop and animal production, hunting and related service activities	683,721	188,391	669,138	204,636	651,748	203,340
Growing of Wheat, Rice, Sugar Cane & Cotton	269,576	81,438	256,530	94,701	248,640	99,754
Growing of tropical, subtropical, pome and stone fruits & vegetables	38,787	10,751	34,188	9,717	32,046	9,249
Growing of other fruits, vegetables and crops	16,928	5,505	17,099	6,030	16,114	5,818
Raising of livestock and other related activities	277,939	74,960	281,621	78,110	275,217	73,892
Other agricultural support activities	80,491	15,738	79,700	16,078	79,731	14,628
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	117	16	119	16	119	16
03 - Fishing and aquaculture	533	202	555	176	546	195
B. Mining and quarrying	151	14,971	150	18,787	141	19,115
05 - Mining of coal and lignite	8	10,461	16	14,394	17	14,887
06 - Extraction of crude petroleum and natural gas	55	4,285	55	4,149	54	4,050
07 - Mining of metal ores	-	-	1	-	1	-
08 - Other mining and quarrying	87	209	77	230	68	167
09 - Mining support service activities	1	16	1	13	1	12
C. Manufacturing	56,496	655,362	56,475	706,280	54,944	666,644
10 - Manufacture of food products	45,302	175,098	45,188	190,318	43,967	190,107
11 - Manufacture of beverages	71	2,262	87	2,340	84	2,739
12 - Manufacture of tobacco products	217	46	222	45	200	40
13 - Manufacture of textiles	3,622	190,806	3,614	207,580	3,606	201,162
Preparation and spinning of textile fibres	1,585	76,000	1,666	84,183	1,662	84,844
Weaving of textiles	702	33,938	675	41,360	701	40,812
Finishing of textiles	705	45,548	654	48,215	610	48,637
Manufacture of knitted and crocheted fabrics	42	1,221	44	1,220	43	1,242
Manufacture of made-up textile articles, except apparel	282	21,582	262	18,757	256	11,927
Manufacture of carpets and rugs	58	581	53	488	58	451
Manufacture of other textiles n.e.c.	248	11,934	260	13,358	276	13,250
14 - Manufacture of wearing apparel	1,453	16,341	1,478	31,226	1,534	29,702
15 - Manufacture of leather and related products	443	4,678	441	4,603	429	4,399

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	45	662	50	676	48	662
	14	169	14	170	15	138
Manufacture of footwear	384	3,847	377	3,757	366	3,599
a. Leather wear	354	2,807	346	2,718	340	2,693
b. Rubber and Plastic wear	30	1,039	31	1,039	26	906
except furniture; manufacture of articles of straw and plaiting materials	137	335	132	398	134	454
17 - Manufacture of paper and paper products	100	4,212	98	5,504	90	5,018
18 - Printing and reproduction of recorded media	152	4,015	154	4,160	137	3,221
Printing and other service activities related to printing	148	4,002	152	4,149	135	3,209
Reproduction of recorded media	4	12	2	12	2	12
19 - Manufacture of coke and refined petroleum products	56	59,673	54	59,388	52	52,217
20 - Manufacture of chemicals and chemical products	1,144	30,468	1,111	32,099	1,052	28,026
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	274	8,745	269	8,828	238	8,533
22 - Manufacture of rubber and plastics products	395	9,926	387	9,628	380	9,912
23 - Manufacture of other non-metallic mineral products	448	74,600	461	70,775	458	68,281
24 - Manufacture of basic metals	411	30,372	459	30,938	388	24,876
25 - Manufacture of fabricated metal products, except machinery and equipment	79	1,317	75	1,302	70	1,206
26 - Manufacture of computer, electronic and optical products	22	157	22	151	23	145
27 - Manufacture of electrical equipment	410	25,108	409	26,832	326	18,775
28 - Manufacture of machinery and equipment	110	147	120	322	118	826
29 - Manufacture of motor vehicles, trailers and semi-trailers	187	9,915	188	9,721	174	8,549
30 - Manufacture of other transport equipment	4	317	4	36	3	33
31 - Manufacture of furniture	454	302	511	2,297	511	1,703
32 - Other manufacturing	1,005	6,522	991	7,789	970	6,719
Manufacture of jewellery and related articles	210	176	207	151	204	103
Manufacture of imitation jewellery and related articles	3	7	3	2	4	27
Manufacture of musical instruments	1	0	1	-	2	1
Manufacture of sports goods	69	2,387	73	2,647	73	2,630
Manufacture of games and toys	12	5	11	5	4	-
Manufacture of medical and dental instruments and supplies	35	196	37	206	48	382
Manufacture of Handicrafts	128	28	128	28	128	28
Other manufacturing n.e.c.	547	3,724	531	4,750	507	3,548
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	350	144,626	354	143,985	355	139,921
Electric power generation, transmission and distribution	326	141,704	328	141,228	326	136,973
a) Hydal	129	16,415	129	12,855	129	12,736
b) Thermal	87	57,548	94	64,757	92	60,271
c) Coal Based	14	43,773	14	42,198	14	42,950
d) Wind	24	15,268	21	13,438	21	13,022
e) Solar	34	3,239	34	3,127	34	3,072
f) Other	38	5,461	36	4,853	36	4,922
Manufacture of gas; distribution of gaseous fuels through mains	24	2,922	26	2,757	29	2,948
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	40	159	38	179	26	179
36 - Water collection, treatment and supply	27	12	26	10	14	11
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	10	141	10	164	10	164
services	3	6	2	4	2	4
F. Construction	1,042	33,426	1,066	35,102	1,081	36,588
41 - Construction of buildings	676	22,412	671	22,745	679	22,501
42 - Civil engineering	352	10,776	371	11,903	375	13,690
43 - Specialized construction activities	14	238	24	454	27	397

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	60,507	65,549	61,276	75,771	62,246	72,901
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,229	7,744	2,320	8,250	2,396	8,146
46 - Wholesale trade, except of motor vehicles and motorcycles	14,117	34,741	14,297	40,625	14,535	38,875
47 - Retail trade, except of motor vehicles and motorcycles	44,161	23,064	44,659	26,895	45,315	25,880
H. Transportation and storage	18,014	21,476	17,825	22,917	17,536	21,981
49 - Land transport and transport via pipelines	4,189	4,715	4,082	6,097	4,107	5,826
50 - Water transport	1	-	1	-	1	-
51 - Air transport	42	179	38	144	34	120
52 - Warehousing and support activities for transportation	13,775	14,662	13,698	14,766	13,386	14,152
53 - Courier activities other than national post activities	7	1,919	6	1,909	8	1,884
I. Accommodation and food service activities	781	11,908	797	12,186	785	11,440
55 - Accommodation	231	9,556	249	9,870	238	9,458
56 - Food and beverage service activities	550	2,352	548	2,316	547	1,982
J. Information and communication	452	42,617	446	43,147	445	43,002
58 - Publishing activities	186	73	179	70	183	104
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	926	42	1,918	40	1,788
60 - Programming and broadcasting activities	3	2	3	4	3	2
61 - Telecommunications	110	39,398	114	38,388	110	38,301
62 - Computer programming, consultancy and related activities	79	1,938	78	2,474	79	2,521
63 - Information service activities	32	280	30	293	30	286
K. Real estate activities	66	5,849	65	4,755	64	4,587
L. Professional, scientific and technical activities	85	598	88	1,116	82	1,198
69 - Legal and accounting activities	21	21	21	21	21	20
70 - Activities of head offices; management consultancy activities	11	1	11	1	11	1
71 - Architectural and engineering activities; technical testing and analysis	18	495	19	959	19	1,056
72 - Scientific research and development	1	-	1	-	1	-
73 - Advertising and market research	17	30	16	24	14	18
74 - Other professional, scientific and technical activities	12	47	15	108	13	100
75 - Veterinary activities	5	3	5	3	3	2
M. Administrative and support service activities	3,841	4,744	4,279	5,191	4,535	5,388
77 - Rental and leasing activities	163	788	190	904	232	1,044
78 - Employment activities	1	52	1	53	2	93
79 - Travel agency, tour operator, reservation service and related activities	29	779	29	746	28	695
80 - Security and investigation activities	15	103	34	134	33	116
81 - Services to buildings and landscape activities	14	39	14	38	14	35
82 - Office administrative, office support and other business support activities	3,619	2,983	4,011	3,317	4,226	3,405
N. Education	627	4,285	625	4,132	624	3,828
O. Human health and social work activities	641	6,093	622	6,507	625	5,920
86 - Human health activities	626	6,062	611	6,486	614	5,898
87 - Residential care activities	7	30	3	21	4	21
88 - Social work activities with and without accommodation	8	1	8	1	7	1
P. Arts, entertainment and recreation	34	27	34	35	34	34
Q. Other service activities	6,421	12,031	6,489	12,525	6,113	11,461
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	7	1,801	9	2,291	8	2,202
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	7	1,801	9	2,291	8	2,202
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	374,609	267,510	377,301	272,102	385,552	274,049
A. Bank Employees	68,237	80,864	69,899	84,602	71,184	86,453
1) For house building	41,384	64,167	41,662	66,997	42,094	68,490
2) For transport i.e. purchase of car etc.	17,756	15,601	18,188	16,046	18,567	16,117
3) Other purposes	9,097	1,096	10,049	1,559	10,523	1,846
B. Consumer Financing	306,371	186,646	307,401	187,500	314,367	187,596
1) For house building	2,654	18,470	2,774	19,703	2,763	19,951
2) For transport i.e. purchase of car etc	40,384	24,139	40,282	24,063	39,736	23,324
3) Credit cards	964	30	3,027	124	5,445	281
4) Consumers durable	31,706	5,851	31,967	5,894	32,324	5,907
5) Personal loans	230,663	138,156	229,351	137,716	234,099	138,133
C) Other	1	0	1	0	1	0
VII. OTHER	5,653	1,640	5,654	2,117	5,656	2,058
Total	1,214,463	2,139,551	1,203,686	2,224,053	1,193,541	2,160,305

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,752,167	8,432,969	3,134,807	9,243,500	3,171,823	8,924,991
I. GOVERNMENT	231	963,395	212	983,719	206	975,556
A. Federal Government	164	406,122	138	489,288	143	535,329
1) Commodity Operations	76	368,403	46	443,699	54	495,774
2) Others	88	37,719	92	45,589	89	39,555
B. Provincial Governments	67	557,273	74	494,431	63	440,227
1) Commodity Operations	31	550,422	32	482,900	30	433,328
2) Others	36	6,851	42	11,531	33	6,899
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	748	912,808	659	950,797	626	1,074,353
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	582	6	798	7	1,077
Utilities	508	424,908	411	402,610	398	411,348
Transport, storage and communications	75	231,648	84	293,638	80	293,789
Manufacturing	105	34,136	73	10,427	69	31,307
Mining and Quarrying	-	-	-	-	-	-
Construction	47	44,819	30	14,476	28	14,319
Commerce and Trade	27	206,610	44	227,348	31	318,205
Others	11	3,643	11	1,501	13	4,308
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,299	147,826	1,333	491,972	1,356	315,492
Mutual Funds and AMCs	114	1,996	108	5,655	102	3,744
Insurance & Pension Funds	616	4,213	578	3,204	622	3,765
MFIs and DFIs	101	82,265	126	410,795	119	237,454
Stock Exchange & Brokerage Houses	237	16,014	249	14,814	248	14,524
Modarabas	104	4,938	121	5,652	114	5,398
Other NBFIs	117	34,123	151	51,853	151	50,608
IV. PRIVATE SECTOR (BUSINESS)	299,604	5,534,851	305,290	5,931,924	300,454	5,692,140
A. Agriculture, forestry and fishing	96,542	138,107	100,344	144,727	96,760	134,664
1. Crop and animal production, hunting and related service activities	96,371	136,358	100,166	142,858	96,603	133,456
Growing of Wheat, Rice, Sugar Cane & Cotton	73,686	67,995	76,512	74,759	73,694	69,305
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,845	2,691	1,996	3,142	1,867	2,753
Growing of other fruits, vegetables and crops	5,745	6,637	5,913	6,877	5,665	6,539
Raising of livestock and other related activities	5,944	38,371	6,296	37,102	6,089	36,516
Other agricultural support activities	9,149	20,661	9,445	20,970	9,287	18,340
Hunting, trapping and related service activities	2	4	4	8	1	3
02 - Forestry and logging	5	345	9	501	6	10
03 - Fishing and aquaculture	166	1,404	169	1,367	151	1,198
B. Mining and quarrying	775	48,302	808	45,112	783	48,074
05 - Mining of coal and lignite	71	33,822	57	31,223	57	35,991
06 - Extraction of crude petroleum and natural gas	603	12,956	616	11,223	588	10,193
07 - Mining of metal ores	8	590	15	719	17	607
08-Other mining and quarrying	91	923	117	1,934	118	1,272
09 - Mining support service activities	2	11	3	13	3	10
C. Manufacturing	82,698	3,733,774	85,008	4,066,241	83,099	3,894,086
10 - Manufacture of food products	16,020	744,605	18,233	836,228	17,632	907,074
11 - Manufacture of beverages	868	37,645	913	44,076	948	46,250
12 - Manufacture of tobacco products	461	3,611	475	3,579	456	3,589
13 - Manufacture of textiles	22,999	1,286,112	23,183	1,398,043	23,024	1,361,448
Preparation and spinning of textile fibres	7,474	403,009	7,814	471,594	7,786	459,985
Weaving of textiles	4,774	265,755	4,516	287,341	4,681	281,750
Finishing of textiles	3,477	231,295	3,542	243,344	3,610	236,245
Manufacture of knitted and crocheted fabrics	822	52,082	789	54,204	752	51,100
Manufacture of made-up textile articles, except apparel	3,131	180,280	3,215	185,883	3,017	182,553
Manufacture of carpets and rugs	111	995	94	912	94	704
Manufacture of other textiles n.e.c.	3,210	152,695	3,213	154,764	3,084	149,112
14 - Manufacture of wearing apparel	3,701	174,894	3,625	201,142	3,414	178,236
15 - Manufacture of leather and related products	1,544	45,168	1,629	44,906	1,692	44,916

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	336	7,793	367	7,547	352	6,924
	88	2,070	83	2,351	81	1,792
Manufacture of footwear	1,120	35,306	1,179	35,008	1,259	36,200
a. Leather wear	858	28,909	892	28,835	944	29,265
b. Rubber and Plastic wear	262	6,397	287	6,173	315	6,936
except furniture; manufacture of articles of straw and plaiting materials	418	7,212	374	6,879	338	7,189
17 - Manufacture of paper and paper products	1,655	96,317	1,571	104,818	1,387	92,479
18 - Printing and reproduction of recorded media	861	11,783	818	10,921	831	13,094
Printing and other service activities related to printing	839	10,418	810	9,712	823	11,929
Reproduction of recorded media	22	1,365	8	1,209	8	1,165
19 - Manufacture of coke and refined petroleum products	1,112	79,875	1,249	80,271	1,353	93,707
20 - Manufacture of chemicals and chemical products	8,632	302,712	8,217	358,590	8,118	273,843
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,337	84,149	5,615	90,821	5,614	90,100
22 - Manufacture of rubber and plastics products	2,796	79,581	2,735	78,886	2,627	73,399
23 - Manufacture of other non-metallic mineral products	1,559	220,014	1,616	239,725	1,581	224,534
24 - Manufacture of basic metals	4,775	230,404	4,941	214,578	4,637	181,833
25 - Manufacture of fabricated metal products, except machinery and equipment	1,097	35,957	1,041	33,155	976	31,305
26 - Manufacture of computer, electronic and optical products	239	8,789	269	10,072	307	8,409
27 - Manufacture of electrical equipment	2,482	123,434	2,273	128,483	2,121	101,876
28 - Manufacture of machinery and equipment	889	18,143	906	23,501	855	20,105
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,820	76,910	1,817	90,082	1,778	79,320
30 - Manufacture of other transport equipment	737	14,915	643	15,564	586	14,314
31 - Manufacture of furniture	279	4,245	314	4,632	314	4,265
32 - Other manufacturing	2,300	44,488	2,440	44,701	2,404	40,525
Manufacture of jewellery and related articles	73	282	72	264	73	272
Manufacture of imitation jewellery and related articles	4	177	3	7	3	71
Manufacture of musical instruments	74	1,450	68	1,225	65	1,128
Manufacture of sports goods	299	6,084	303	5,135	280	5,416
Manufacture of games and toys	1	1	2	1	4	12
Manufacture of medical and dental instruments and supplies	299	4,790	324	5,427	336	5,047
Manufacture of Handicrafts	12	352	14	20	16	38
Other manufacturing n.e.c.	1,538	31,352	1,654	32,623	1,627	28,541
33 - Repair and installation of machinery and equipment	117	2,809	111	2,587	106	2,275
D. Electricity, gas, steam and air conditioning supply	2,275	438,404	2,160	454,851	2,311	446,268
Electric power generation, transmission and distribution	2,057	431,044	1,944	447,262	2,116	439,209
a) Hydal	414	22,670	397	26,837	484	20,855
b) Thermal	159	86,618	142	105,645	134	112,189
c) Coal Based	69	46,139	67	58,609	61	62,154
d) Wind	189	50,162	164	50,566	158	50,177
e) Solar	69	4,809	79	4,591	67	4,434
f) Other	1,157	220,645	1,095	201,014	1,212	189,401
Manufacture of gas; distribution of gaseous fuels through mains	199	7,313	196	7,541	174	7,016
Steam and air conditioning supply	19	47	20	47	21	42
E. Water supply; sewerage, waste management and remediation activities	149	16,272	171	16,179	133	13,627
36 - Water collection, treatment and supply	28	310	30	289	28	217
37 - Sewerage	9	14	10	13	10	13
38 - Waste collection, treatment and disposal activities; materials recovery services	108	15,944	128	15,703	93	13,397
services	4	4	3	174	2	1
F. Construction	2,953	159,252	2,912	163,442	2,810	158,413
41 - Construction of buildings	1,929	119,705	1,872	127,571	1,766	120,862
42 - Civil engineering	830	36,126	841	32,682	838	34,655
43 - Specialized construction activities	194	3,422	199	3,189	206	2,896

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	66,259	409,220	70,462	419,018	73,908	395,372
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,250	31,475	2,713	31,209	2,505	23,433
46 - Wholesale trade, except of motor vehicles and motorcycles	16,886	234,716	18,681	235,571	21,094	232,273
47 - Retail trade, except of motor vehicles and motorcycles	47,123	143,029	49,068	152,238	50,309	139,666
H. Transportation and storage	7,500	99,904	7,503	96,609	7,327	95,584
49 - Land transport and transport via pipelines	4,463	57,608	4,376	56,805	4,332	54,886
50 - Water transport	84	201	78	690	81	621
51 - Air transport	157	2,113	129	1,615	98	1,455
52 - Warehousing and support activities for transportation	2,456	37,224	2,554	33,703	2,450	34,727
53 - Courier activities other than national post activities	340	2,758	366	3,796	366	3,894
I. Accommodation and food service activities	1,183	25,644	1,239	26,346	1,578	23,540
55 - Accommodation	327	11,880	319	11,529	326	11,084
56 - Food and beverage service activities	856	13,764	920	14,817	1,252	12,456
J. Information and communication	2,599	242,229	2,525	254,154	2,654	266,763
58 - Publishing activities	592	2,704	658	2,838	699	2,539
59 - Motion picture, video and television programme production, sound recording and music publishing activities	89	691	76	729	70	811
60 - Programming and broadcasting activities	79	818	73	631	47	999
61 - Telecommunications	703	223,215	667	235,364	759	248,798
62 - Computer programming, consultancy and related activities	991	9,776	897	10,190	922	9,255
63 - Information service activities	145	5,026	154	4,402	157	4,362
K. Real estate activities	653	31,659	702	32,906	865	30,979
L. Professional, scientific and technical activities	5,005	48,010	5,836	61,208	5,822	52,633
69 - Legal and accounting activities	190	953	171	988	150	1,082
70 - Activities of head offices; management consultancy activities	84	1,027	79	1,351	74	1,095
71 - Architectural and engineering activities; technical testing and analysis	566	4,419	512	4,786	451	4,324
72 - Scientific research and development	183	4,018	193	4,275	203	4,307
73 - Advertising and market research	1,127	4,125	1,257	5,194	1,243	4,528
74 - Other professional, scientific and technical activities	2,816	32,874	3,598	44,112	3,678	36,978
75 - Veterinary activities	39	593	26	501	23	320
M. Administrative and support service activities	4,166	45,427	4,095	52,950	3,859	44,782
77 - Rental and leasing activities	490	1,325	464	1,267	443	1,375
78 - Employment activities	41	326	43	338	53	342
79 - Travel agency, tour operator, reservation service and related activities	884	8,688	889	13,388	869	13,389
80 - Security and investigation activities	618	2,638	794	2,776	674	2,792
81 - Services to buildings and landscape activities	37	296	28	185	22	156
82 - Office administrative, office support and other business support activities	2,096	32,153	1,877	34,996	1,798	26,729
N. Education	1,776	31,129	1,512	31,678	1,375	28,554
O. Human health and social work activities	898	12,690	822	12,027	763	10,868
86 - Human health activities	873	12,617	801	11,999	750	10,851
87 - Residential care activities	3	2	2	1	1	0
88 - Social work activities with and without accommodation	22	71	19	27	12	16
P. Arts, entertainment and recreation	105	1,921	89	1,756	82	1,650
Q. Other service activities	24,068	52,907	19,102	52,721	16,325	46,283
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	241	11,771	177	14,045	175	12,351
A. Government Trusts and Non-profit Organizations	80	834	64	1,460	62	1,038
B. Private Trusts and Non-profit Organizations	151	10,400	107	12,377	108	10,926
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	10	537	6	209	5	387
VI. PERSONAL	2,449,908	861,383	2,827,018	870,004	2,868,885	854,308
A. Bank Employees	81,465	149,811	83,412	156,834	85,008	162,303
1) For house building	31,670	115,057	32,398	120,991	32,583	125,154
2) For transport i.e. purchase of car etc.	30,447	31,603	30,811	32,338	31,436	33,491
3) Other purposes	19,348	3,151	20,203	3,505	20,989	3,657
B. Consumer Financing	2,363,806	710,807	2,739,049	712,416	2,779,357	691,286
1) For house building	30,118	191,807	32,359	195,134	32,261	194,830
2) For transport i.e. purchase of car etc	302,355	325,952	294,808	313,394	293,731	293,582
3) Credit cards	1,598,194	78,622	1,938,878	86,429	1,959,800	88,871
4) Consumers durable	6,077	1,024	5,431	975	4,894	966
5) Personal loans	427,062	113,402	467,573	116,484	488,671	113,036
C) Other	4,637	765	4,557	753	4,520	719
VII. OTHER	136	935	118	1,039	121	792
Total	2,752,167	8,432,969	3,134,807	9,243,500	3,171,823	8,924,991

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	10	1	8	1	20
1) Official	1	10	1	8	1	20
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	494	103,474	492	96,470	502	369,804
I. GOVERNMENT	1	1,000	1	1,000	2	283,792
A. Federal Government	1	1,000	1	1,000	2	283,792
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000	1	1,000	2	283,792
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	192	101,893	198	94,893	205	85,436
A. Agriculture, forestry and fishing	1	1	2	1	2	283
1. Crop and animal production, hunting and related service activities	1	1	2	1	2	283
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	3
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	-	-	1	-	1	281
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	150	79,951	156	62,273	164	60,357
10 - Manufacture of food products	10	3,017	12	2,722	11	4,037
11 - Manufacture of beverages	2	10	2	9	4	11
12 - Manufacture of tobacco products	2	4	3	16	3	23
13 - Manufacture of textiles	39	12,951	36	12,401	42	13,932
Preparation and spinning of textile fibres	6	536	6	531	6	593
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	26	12,069	23	11,523	30	13,076
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	187	3	187	2	104
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	4	159	4	159
14 - Manufacture of wearing apparel	3	83	3	83	3	105
15 - Manufacture of leather and related products	3	83	3	83	3	83

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of footwear	1	10	1	10	1	10
a. Leather wear	2	73	2	73	2	73
b. Rubber and Plastic wear	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	6,871	7	2,203	6	2,231
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	1	1,500
20 - Manufacture of chemicals and chemical products	23	20,654	24	19,340	25	16,323
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	2,138	13	1,223	18	3,428
22 - Manufacture of rubber and plastics products	5	1,100	5	1,000	5	923
23 - Manufacture of other non-metallic mineral products	5	5,231	5	3,584	6	4,879
24 - Manufacture of basic metals	5	2,738	3	1,399	8	1,733
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	23	13,292	27	15,661	20	10,418
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	2	221	5	884	4	680
30 - Manufacture of other transport equipment	1	9,343	1	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	5	702	5	651	4	38
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	702	5	651	4	38
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	9	15,100	9	20,302	8	17,318
Electric power generation, transmission and distribution	6	13,824	6	18,977	5	15,992
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	3	9,795	4	15,062	4	15,192
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	3	4,029	2	3,914	1	800
Manufacture of gas; distribution of gaseous fuels through mains	3	1,276	3	1,325	3	1,326
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	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	3	201	3	201	3	181
41 - Construction of buildings	2	200	2	200	2	180
42 - Civil engineering	1	1	1	1	1	1
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Wholesale and retail trade; repair of motor vehicles and motorcycles	12	3,455	11	5,689	13	4,627
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	1,927	3	4,107	5	4,195
47 - Retail trade, except of motor vehicles and motorcycles	9	1,528	8	1,581	8	432
H. Transportation and storage	2	14	2	14	2	14
49 - Land transport and transport via pipelines	1	13	1	13	1	13
50 - Water transport	1	1	1	1	1	1
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,958	2	1,958	2	1,958
55 - Accommodation	2	1,958	2	1,958	2	1,958
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	6	369	5	4,223	4	437
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	6	369	5	4,223	4	437
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	837	7	225	6	254
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	1	2	5	2	6
71 - Architectural and engineering activities; technical testing and analysis	2	163	3	204	3	248
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	2	672	2	16	1	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	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
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	301	580	293	577	295	576
A. Bank Employees	172	446	165	444	167	442
1) For house building	65	297	61	311	61	309
2) For transport i.e. purchase of car etc.	69	125	63	116	64	114
3) Other purposes	38	24	41	17	42	19
B. Consumer Financing	129	134	128	134	128	133
1) For house building	90	120	89	119	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
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	495	103,484	493	96,478	503	369,824

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

Rate of Interest/Return	(Million Rupees)											
	Sep-22		Dec-22 ^R					Mar-23				
	Total	Total	Precious Metals	Securities, Shares & Other Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
00.00	451,888	428,792	1,067	3,828	116,121	62,584	142,368	28,593	67,897	11,255	433,712	
01.00*	36,477	7,053	-	164	2,215	365	1,153	1,412	2,910	-	8,219	
02.00*	186,968	153,255	-	768	79,310	48,330	14,238	10,416	15,380	36	168,478	
03.00*	375,635	238,171	-	1,379	104,443	79,825	74,521	28,441	23,355	196	312,160	
04.00*	203,302	222,103	2	240	51,271	49,785	47,954	15,025	18,816	92	183,184	
05.00*	340,303	281,873	-	599	63,375	57,306	75,952	13,980	18,224	1,269	230,704	
06.00*	67,011	38,326	-	363	9,245	11,015	5,241	5,961	2,572	377	34,775	
07.00*	50,674	37,315	-	161	26,445	1,856	28,850	767	10,247	0	68,326	
08.00*	111,677	34,993	-	1	10,342	6,005	3,151	2,117	2,616	4	24,235	
08.25	8,190	6,958	-	-	6,355	58	128	49	152	1	6,743	
08.50	7,652	4,300	-	-	523	268	1,173	341	605	0	2,910	
08.75	6,594	5,774	-	-	537	3,166	120	375	5	-	4,203	
09.00	22,874	18,749	-	2	4,520	1,010	2,292	1,043	6,751	1,737	17,354	
09.25	41,711	47,987	-	-	6,644	1,097	819	1,120	687	0	9,359	
09.50	66,704	73,243	-	900	8,009	1,037	3,779	2,420	1,895	2	18,042	
09.75	35,583	48,182	-	-	6,333	400	800	54	1,566	1	8,954	
10.00	336,460	393,209	-	360	37,822	14,984	24,660	7,565	12,393	3	97,786	
10.25	19,751	8,414	-	-	2,086	339	2,437	182	180	1	5,225	
10.50	15,319	7,003	-	-	236	886	258	206	461	0	2,048	
10.75	21,976	20,425	-	-	1,608	1,674	1,049	53	149	7	4,540	
11.00	42,779	125,193	2	-	11,139	21,359	7,365	2,837	107,048	165	149,914	
11.25	34,469	28,471	-	-	169	819	302	16	459	44	1,810	
11.50	18,866	11,783	-	-	2,386	1,169	1,710	2,020	628	1	7,913	
11.75	8,933	13,247	-	-	249	1,797	562	27	135	4	2,774	
12.00	26,693	10,679	-	-	3,527	2,043	2,445	113	402	444	8,974	
12.25	20,377	6,983	-	-	397	2,032	603	54	912	1	3,998	
12.50	23,543	7,332	-	-	12,443	3,563	1,032	44	210	0	17,292	
12.75	21,773	10,713	-	1	1,164	4,199	1,851	19	19,233	2	26,469	
13.00	28,629	77,236	-	100	17,301	19,032	5,034	852	2,636	285	45,241	
13.25	32,023	12,464	-	-	9,340	4,664	1,015	140	2,148	9	17,316	
13.50	32,016	14,523	-	-	10,779	3,178	2,014	1,093	2,093	1	19,159	
13.75	94,536	26,144	-	52	5,664	6,661	1,552	453	2,342	2	16,726	
14.00	28,163	42,469	-	0	49,828	25,732	11,768	3,961	10,686	78	102,053	
14.25	37,795	10,454	-	436	116	1,837	1,548	1,015	138	1	4,891	
14.50	30,129	147,830	-	-	1,002	27,800	1,584	425	29,503	355	60,748	
14.75	84,848	161,458	-	102	633	3,004	1,219	92	14,610	4	18,664	
15.00	90,849	50,696	-	-	1,333	15,153	3,967	4,384	477	419	25,733	
15.25	743,751	46,704	-	-	13,234	1,659	3,100	278	30,502	1	48,773	
15.50	449,938	94,425	-	0	1,565	2,196	2,804	755	1,542	2	8,863	
15.75	408,044	692,118	13	1	40,245	5,448	4,520	125	14,786	2	65,140	
16.00	607,250	564,123	-	36	16,944	8,592	4,141	895	24,504	2,267	57,379	
16.25	431,758	508,424	-	-	20,421	41,170	31,208	3,307	20,660	12	116,779	
16.50	516,455	615,270	-	530	162,051	38,773	17,394	20,289	11,541	48	250,626	
16.75	470,872	526,152	-	43	29,399	13,249	16,980	3,391	64,506	0	127,569	
17.00	360,844	476,141	-	3,035	223,586	84,648	46,978	22,045	369,506	1,556	751,353	
17.25	234,557	472,686	1	1,287	68,202	54,773	17,712	4,572	269,239	0	415,787	
17.50	160,743	358,989	51	5,278	79,894	48,896	26,320	8,029	48,446	12	216,926	
17.75	129,078	326,469	-	3,453	66,458	100,266	35,353	17,154	71,625	1	294,309	
18.00	127,265	444,784	-	3,958	103,899	51,944	40,284	15,237	57,920	1,343	274,586	
18.25	98,624	200,970	0	1,289	66,624	38,226	27,406	14,240	64,948	16	212,749	
18.50	57,806	118,137	-	3,300	61,809	31,885	28,396	11,837	92,145	54	229,425	
18.75	58,824	163,441	-	1,234	38,393	26,412	18,130	8,566	54,596	0	147,241	
19.00	33,366	95,834	4	4,501	47,407	33,991	38,048	9,990	39,484	662	173,187	
19.25	61,632	100,194	1	134	24,281	28,544	21,441	4,137	57,141	2,284	138,963	
19.50	18,148	37,339	-	20,411	99,731	37,733	54,020	8,364	118,023	43	338,326	
19.75	21,886	53,021	-	341	55,353	30,507	29,578	3,612	50,424	6	169,821	
20.00	26,030	44,764	1,110	3,736	89,287	105,418	37,809	20,287	68,863	3,435	329,946	
20.25	26,515	32,106	24	686	56,962	49,555	22,012	9,982	32,262	76	171,558	
20.50	10,322	41,863	16	27,331	65,713	59,151	23,706	32,345	34,785	2,985	246,033	
20.75	19,265	32,803	-	2,001	40,595	48,577	20,605	9,954	36,877	27	158,635	
21.00	18,905	15,084	-	520	44,837	33,900	25,756	16,476	78,429	1,421	201,339	
21.25	48,868	56,110	-	108	34,563	46,579	16,372	4,064	31,426	44	133,156	
21.50	24,325	24,699	-	493	23,827	45,043	28,888	6,756	22,189	35	127,230	
21.75	4,873	21,611	-	52	24,889	24,745	7,710	2,322	15,482	2	75,202	
22.00	15,821	21,244	301	566	39,899	38,330	28,124	18,117	89,220	3,512	218,070	
22.25	14,024	20,768	2	370	68,242	35,592	14,363	8,065	49,536	63	176,232	
22.50	2,371	2,462	2	10,739	19,748	78,374	13,124	5,762	165,865	31	293,645	
22.75	2,122	5,741	0	1,318	16,526	17,853	9,231	1,484	11,922	12	58,347	
23.00	4,120	5,872	141	505	34,798	31,241	24,639	2,886	47,420	2,413	144,042	
23.25	4,207	6,656	25	105	9,201	8,744	6,911	1,010	4,595	143	30,733	
23.50	3,938	4,156	-	105	8,814	6,564	3,732	1,654	9,241	113	30,223	
23.75	1,346	4,048	3	-	5,263	4,514	2,618	770	8,495	6	21,670	
24.00	7,590	7,773	15	113	7,975	7,070	4,947	1,735	9,472	3,717	35,044	
24.25	3,876	2,128	-	-	1,176	4,322	2,412	1,118	4,238	49	13,315	
24.50	196	536	-	3	3,388	6,739	4,334	1,643	1,264	60	17,431	
24.75	447	4,017	4	-	150	3,008	956	381	232	28	4,759	
25.00 & above	141,875	160,840	5,809	10	18,802	20,604	12,028	9,297	16,673	146,631	229,953	
Total	8,432,969	9,243,500	8,593	107,048	2,499,060	1,839,745	1,251,602	448,785	2,580,256	189,903	8,924,991	
Weighted Average	13.3	14.45	22.31	18.41	15.37	16.14	13.70	15.06	17.44	31.29	16.26	

*01.00 stands for 00.25 to 01.00

.....

*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	Sep-22	Dec-22 ^R	Mar-23							Total	
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others		Unsecured Advances
00.00	1,873	1,897	-	-	1,063	31	681	2	107	5	1,890
01.00*	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-
03.00*	342	352	-	-	-	104	236	-	-	-	340
04.00*	50	48	-	-	-	-	35	-	14	3	52
05.00*	39	33	-	-	-	-	26	-	6	2	34
06.00*	8	8	-	-	-	-	13	-	-	-	13
07.00*	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	-	-	-	-	-	283,792	-	283,792
08.25	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-
10.00	800	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-
11.25	3	3	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-
12.25	2,000	2,000	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-
12.75	1,200	845	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-
13.75	3,000	3,000	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-
14.25	300	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-
14.75	262	-	-	-	-	-	-	-	-	-	-
15.00	400	-	-	-	-	-	-	-	-	-	-
15.25	4,591	-	-	-	-	-	-	-	-	-	-
15.50	21,384	1,500	-	-	-	-	-	-	-	-	-
15.75	6,427	17,951	-	-	-	-	-	-	-	-	-
16.00	8,212	2,958	-	-	-	-	-	-	400	-	400
16.25	11,205	4,900	-	-	-	-	-	-	23	-	23
16.50	22,680	10,286	-	-	-	1,324	-	-	697	-	2,021
16.75	2,287	10,686	-	-	-	-	-	-	-	-	-
17.00	11,651	6,873	-	-	-	1,800	-	-	7,804	-	9,604
17.25	1,197	5,608	-	-	-	-	-	-	8,913	-	8,913
17.50	753	12,802	-	-	-	-	-	-	1,133	-	1,133
17.75	1,712	166	-	-	-	-	-	-	6,028	-	6,028
18.00	-	11,256	-	-	-	-	-	-	10,769	-	10,769
18.25	-	400	-	-	-	-	-	-	795	-	795
18.50	-	281	-	-	-	-	-	-	5,222	-	5,222
18.75	1,109	1,558	-	-	-	-	-	-	72	-	72
19.00	-	-	-	-	-	-	-	-	1,587	-	1,587
19.25	-	1,066	-	-	-	-	860	-	1,821	-	2,681
19.50	-	-	-	-	37	-	-	-	3,667	-	3,705
19.75	-	-	-	-	298	-	1,958	280	1,754	-	4,289
20.00	-	-	-	-	1,019	-	-	-	1,718	-	2,737
20.25	-	-	-	-	-	-	-	-	7,934	-	7,934
20.50	-	-	-	-	-	-	1,068	-	809	-	1,877
20.75	-	-	-	-	-	-	-	-	7	-	7
21.00	-	-	-	-	-	-	-	-	-	-	-
21.25	-	-	-	-	-	-	-	-	1,547	-	1,547
21.50	-	-	-	-	-	-	-	-	1,500	-	1,500
21.75	-	-	-	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-	-	-	-
22.25	-	-	-	-	-	-	-	-	4,145	-	4,145
22.50	-	-	-	-	-	-	-	-	-	-	-
22.75	-	-	-	-	-	-	-	-	2,792	-	2,792
23.00	-	-	-	-	-	-	-	-	125	-	125
23.25	-	-	-	-	-	-	-	-	-	-	-
23.50	-	-	-	-	-	-	-	-	-	-	-
23.75	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	700	-	700
24.75	-	-	-	-	-	-	-	-	3,000	-	3,000
25.00 & above	-	-	-	-	-	-	-	-	100	-	100
Total	103,484	96,478	-	-	2,417	3,260	4,877	281	358,979	9	369,824
Weighted Average	15.6	16.22	-	-	11.16	16.19	16.03	19.63	9.94	2.12	10.09

*01.00 stands for 00.25 to 01.00

*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	Sep-22	Dec-22 ^R	Mar-23									
	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	1,873	1,897	20	-	-	-	1,735	-	135	-	1,870	1,890
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	342	352	-	-	-	-	-	-	340	-	340	340
04.00*	50	48	-	-	-	-	-	-	52	-	52	52
05.00*	39	33	-	-	-	-	-	-	34	-	34	34
06.00*	8	8	-	-	-	-	-	-	13	-	13	13
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	283,792	-	-	-	-	-	-	283,792	283,792
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	800	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	3	3	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-	-
12.25	2,000	2,000	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-	-
12.75	1,200	845	-	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-
13.75	3,000	3,000	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-
14.25	300	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-
14.75	262	-	-	-	-	-	-	-	-	-	-	-
15.00	400	-	-	-	-	-	-	-	-	-	-	-
15.25	4,591	-	-	-	-	-	-	-	-	-	-	-
15.50	21,384	1,500	-	-	-	-	-	-	-	-	-	-
15.75	6,427	17,951	-	-	-	-	-	-	-	-	-	-
16.00	8,212	2,958	-	-	-	-	400	-	-	400	400	400
16.25	11,205	4,900	-	-	-	-	23	-	-	23	23	23
16.50	22,680	10,286	-	-	-	-	2,021	-	-	2,021	2,021	2,021
16.75	2,287	10,686	-	-	-	-	-	-	-	-	-	-
17.00	11,651	6,873	-	-	-	-	9,604	-	-	9,604	9,604	9,604
17.25	1,197	5,608	-	-	-	-	8,913	-	-	8,913	8,913	8,913
17.50	753	12,802	-	-	-	-	1,133	-	-	1,133	1,133	1,133
17.75	1,712	166	-	-	-	-	6,028	-	-	6,028	6,028	6,028
18.00	-	11,256	-	-	-	-	10,769	-	-	10,769	10,769	10,769
18.25	-	400	-	-	-	-	795	-	-	795	795	795
18.50	-	281	-	-	-	-	5,222	-	-	5,222	5,222	5,222
18.75	1,109	1,558	-	-	-	-	72	-	-	72	72	72
19.00	-	-	-	-	-	-	1,587	-	-	1,587	1,587	1,587
19.25	-	1,066	-	-	-	-	2,681	-	-	2,681	2,681	2,681
19.50	-	-	-	-	-	-	3,705	-	-	3,705	3,705	3,705
19.75	-	-	-	-	-	-	4,289	-	-	4,289	4,289	4,289
20.00	-	-	-	-	-	-	2,737	-	-	2,737	2,737	2,737
20.25	-	-	-	-	-	-	7,934	-	-	7,934	7,934	7,934
20.50	-	-	-	-	-	-	1,875	-	2	1,877	1,877	1,877
20.75	-	-	-	-	-	-	7	-	-	7	7	7
21.00	-	-	-	-	-	-	-	-	-	-	-	-
21.25	-	-	-	-	-	-	1,547	-	-	1,547	1,547	1,547
21.50	-	-	-	-	-	-	1,500	-	-	1,500	1,500	1,500
21.75	-	-	-	-	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-	-	-	-	-
22.25	-	-	-	-	-	-	4,145	-	-	4,145	4,145	4,145
22.50	-	-	-	-	-	-	-	-	-	-	-	-
22.75	-	-	-	-	-	-	2,792	-	-	2,792	2,792	2,792
23.00	-	-	-	-	-	-	125	-	-	125	125	125
23.25	-	-	-	-	-	-	-	-	-	-	-	-
23.50	-	-	-	-	-	-	-	-	-	-	-	-
23.75	-	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	700	-	-	700	700	700
24.75	-	-	-	-	-	-	3,000	-	-	3,000	3,000	3,000
25.00 & above	-	-	-	-	-	-	100	-	-	100	100	100
Total	103,484	96,478	20	283,792	-	-	85,436	-	576	-	369,804	369,824

*01.00 stands for 00.25 to 01.00

.....

*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size
All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	-	-	21	-	79	-	152	0	113,294	1,185
25,000 to 50,000	-	-	-	-	1	0	2	0	96,974	3,562
50,000 to 100,000	-	-	1	0	3	0	5	0	95,853	6,784
100,000 to 150,000	-	-	1	0	1	0	5	1	101,419	12,047
150,000 to 200,000	-	-	1	0	2	0	2	0	67,009	11,468
200,000 to 300,000	-	-	2	0	5	1	21	5	106,305	25,457
300,000 to 400,000	-	-	1	215	1	0	6	2	168,231	57,114
400,000 to 500,000	-	-	-	-	3	1	13	6	54,060	24,098
500,000 to 750,000	-	-	2	1	1	1	44	27	66,676	40,212
750,000 to 1,000,000	-	-	-	-	6	5	40	35	41,636	36,793
1,000,000 to 2,000,000	-	-	7	9	17	26	443	714	64,369	88,864
2,000,000 to 3,000,000	-	-	7	17	15	38	112	279	26,992	66,597
3,000,000 to 4,000,000	-	-	3	12	11	39	50	172	12,931	44,635
4,000,000 to 5,000,000	-	-	-	-	10	46	42	183	10,259	46,279
5,000,000 to 6,000,000	-	-	2	11	6	33	18	97	7,103	38,335
6,000,000 to 7,000,000	-	-	3	19	8	51	17	112	4,437	28,743
7,000,000 to 8,000,000	-	-	-	-	10	77	17	126	4,250	31,839
8,000,000 to 9,000,000	-	-	1	8	6	51	3	26	6,051	50,706
9,000,000 to 10,000,000	-	-	1	9	8	76	13	124	3,582	34,319
10,000,000 to 100,000,000	1	20	58	2,489	151	6,761	218	7,855	39,454	1,246,504
100,000,000 to 500,000,000	-	-	51	12,312	143	40,138	131	32,488	9,372	2,016,430
500,000,000 to 1,000,000,000	-	-	18	13,573	63	46,352	42	28,805	1,440	978,275
1,000,000,000 to 5,000,000,000	-	-	32	76,964	106	256,880	44	87,425	964	1,799,583
5,000,000,000 to 10,000,000,000	-	-	14	102,279	46	309,384	16	87,487	40	248,050
10,000,000,000 & Over	-	-	32	1,228,049	44	846,579	6	94,972	7	87,433
Total	1	20	258	1,435,969	746	1,506,539	1,462	340,944	1,102,708	7,025,313

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

of Accounts and Borrowers
Banks
31st March, 2023

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		Size of Account * (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
5	-	635,875	3,294	515	9	749,941	4,487	749,941	4,487	Less Than 25,000
-	-	1,043,203	34,722	1,480	66	1,141,660	38,350	1,141,660	38,350	25,000 to 50,000
-	-	464,501	29,786	2,143	93	562,506	36,664	562,506	36,664	50,000 to 100,000
-	-	147,434	18,255	303	7	249,163	30,310	249,163	30,310	100,000 to 150,000
3	1	110,802	19,208	230	27	178,049	30,705	178,049	30,705	150,000 to 200,000
1	0	154,138	37,867	468	117	260,940	63,448	260,940	63,448	200,000 to 300,000
6	2	79,129	27,109	301	58	247,675	84,500	247,675	84,500	300,000 to 400,000
1	0	50,625	22,558	107	53	104,809	46,717	104,809	46,717	400,000 to 500,000
4	3	226,576	147,358	26	18	293,329	187,620	293,329	187,620	500,000 to 750,000
6	5	66,283	57,825	36	37	108,007	94,700	108,007	94,700	750,000 to 1,000,000
31	47	180,688	247,727	105	45	245,660	337,433	245,660	337,433	1,000,000 to 2,000,000
15	35	43,089	105,250	29	42	70,259	172,259	70,259	172,259	2,000,000 to 3,000,000
7	25	15,749	54,452	1	4	28,752	99,337	28,752	99,337	3,000,000 to 4,000,000
5	22	10,217	45,671	5	6	20,538	92,208	20,538	92,208	4,000,000 to 5,000,000
13	70	8,086	44,509	1	6	15,229	83,062	15,229	83,062	5,000,000 to 6,000,000
5	33	3,727	24,152	1	6	8,198	53,115	8,198	53,115	6,000,000 to 7,000,000
4	30	2,971	22,262	1	8	7,253	54,343	7,253	54,343	7,000,000 to 8,000,000
3	26	2,269	19,238	1	8	8,334	70,063	8,334	70,063	8,000,000 to 9,000,000
4	37	3,347	32,183	1	10	6,956	66,758	6,956	66,758	9,000,000 to 10,000,000
44	1,874	5,942	117,408	11	472	45,878	1,383,364	45,879	1,383,384	10,000,000 to 100,000,000
16	3,407	78	12,635	12	1,759	9,803	2,119,169	9,803	2,119,169	100,000,000 to 500,000,000
6	3,956	1	689	-	-	1,570	1,071,649	1,570	1,071,649	500,000,000 to 1,000,000,000
4	4,980	2	4,773	-	-	1,152	2,230,604	1,152	2,230,604	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	116	747,200	116	747,200	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	89	2,257,033	89	2,257,033	10,000,000,000 & Over
183	14,553	3,254,732	1,128,932	5,777	2,850	4,365,866	11,455,100	4,365,867	11,455,120	Total

3.6 Advances Classified by Tenure/Maturity

All Banks

(Million Rupees)

Loan Tenure	Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,608,145	6,173,170	2,646,388	5,939,440
1.1. Overnight	17,766	235,900	25,240	333,889
1.2. 2 days to 7 days	2,275	123,654	2,457	44,945
1.3. For 8 days & above but < 1 month	24,277	251,301	26,436	296,047
1.4. For 1 month & above but < 3 month	610,025	657,451	726,727	670,902
1.5. For 3 months & over but < 6 months	86,074	1,303,497	66,312	1,040,207
1.6. For 6 months & over but < one year	1,867,728	3,601,366	1,799,216	3,553,451
2. Medium Term	407,367	1,219,552	337,114	1,014,243
2.1. For one year & over but < 2 years	165,726	830,712	115,341	497,452
2.2. For 2 years & over but < 3 years	241,641	388,840	221,773	516,791
3. Long Term	1,323,474	4,171,309	1,382,365	4,501,437
3.1. For 3 years & over but < 4 years	301,195	617,450	351,768	904,396
3.2. For 4 years & over but < 5 years	249,399	772,910	241,545	583,494
3.3. For 5 years & over but < 7 years	583,086	1,240,624	578,914	1,268,783
3.4. For 7 years & over but < 10 years	93,750	732,243	110,757	816,648
3.5. For 10 years & over but < 15 years	24,804	518,150	28,936	605,577
3.6. For 15 years & over but < 20 years	20,227	115,929	19,321	148,777
3.7. For 20 years & over but < 25 years	47,952	152,186	48,727	155,312
3.8. For 25 years & over but < 30 years	2,872	12,147	2,239	8,969
3.9. For 30 years and over	189	9,671	158	9,480
Total	4,338,986	11,564,031	4,365,867	11,455,120

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
	1. CONVENTIONAL	3,915,303	8,402,224	3,903,604
2. ISLAMIC	423,683	3,161,808	462,263	3,237,859
A. Ijara Finance	77,878	131,679	87,152	129,358
B. Diminishing Musharaka	83,094	857,516	80,715	830,349
C. Istisna	5,929	324,911	5,695	330,682
D. Mudaraba	74	1,634	74	1,634
E. Murabaha	12,570	135,486	11,550	177,000
F. Musawamah finance	25,565	129,245	25,531	105,643
G. Musharaka Finance	22,897	335,563	21,741	330,746
H. Salam Finance	1,596	40,805	1,266	59,615
I. Commodity Murabahah / Tawwaruq	142,314	12,574	173,936	15,955
J. Advance against financing	1,093	8,519	1,071	8,792
K. Other Islamic Modes of Financing	50,673	1,183,878	53,532	1,248,086
Total	4,338,986	11,564,031	4,365,867	11,455,120

* Nature refers to Conventional/Islamic financing.

3.8 Advances Classified by Rate of
All
As on

Rate of Inv./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	195,794	681	46,303	25,810	112,689	218,596	24,720	127	6,935	12,921	2,512
01.00*	2,958	348	1,075	35	628	2,467	465	-	2	164	19
02.00*	33,596	897	23,745	9,251	33,860	44,479	19,642	525	3,914	2,553	10
03.00*	84,385	8,484	61,678	27,588	30,445	73,661	21,653	52	8,734	7,557	2,922
04.00*	47,462	4,169	34,286	17,772	27,296	40,277	10,146	96	5,735	4,499	3,430
05.00*	102,371	7,467	33,972	35,873	22,370	78,063	14,479	495	4,389	5,475	3,526
06.00*	8,209	3,711	9,067	2,584	4,563	7,772	2,208	-	1,941	1,547	342
07.00*	20,228	152	29,918	2,584	5,500	7,021	2,751	87	3,338	1,739	484
08.00*	305,808	483	5,683	2,000	1,139	4,406	1,224	5	353	76	5
09.00*	11,495	494	7,830	10,055	2,994	3,527	811	-	411	708	5
10.00*	26,961	1,649	14,178	21,940	16,995	40,829	6,278	105	2,709	4,272	122
10.25	244	0	952	1,024	2,250	657	68	-	6	11	21
10.50	504	36	305	287	426	204	142	-	107	30	5
10.75	33,170	5	186	906	1,248	1,189	522	-	512	1,475	79
11.00	77,552	754	6,536	4,622	52,359	6,214	2,322	-	512	1,475	79
11.25	317	5	105	128	810	247	33	-	43	51	2
11.50	45,837	12	2,216	1,149	867	1,057	113	-	9	54	43
11.75	380	52	235	129	58	1,514	67	-	37	27	38
12.00	1,796	122	623	1,284	1,154	15,796	2,023	-	98	645	165
12.25	251	80	352	363	732	853	475	-	161	351	64
12.50	12,738	46	1,774	108	317	2,191	481	-	223	211	121
12.75	19,269	14	331	1,068	720	2,285	823	-	466	571	200
13.00	5,072	158	3,568	6,874	2,285	33,051	1,946	-	1,110	1,322	130
13.25	68,514	6	712	146	3,182	9,825	999	-	476	429	262
13.50	1,880	491	1,027	684	6,824	3,274	1,468	-	467	238	980
13.75	4,534	36	772	2,357	1,834	3,343	1,955	-	1,212	647	224
14.00	28,173	398	9,779	22,586	12,247	20,642	2,903	-	3,104	5,776	256
14.25	597	53	1,176	613	1,007	281	212	-	680	107	81
14.50	32,528	86	581	226	971	24,796	492	-	249	147	88
14.75	769	9	469	398	4,013	17,782	476	-	135	205	134
15.00	8,753	124	5,063	3,538	1,292	9,972	231	-	828	174	132
15.25	21,803	45	772	31,357	1,913	873	409	-	268	302	164
15.50	6,154	50	1,555	810	2,270	1,635	443	3	165	504	403
15.75	12,963	49	1,992	4,398	5,083	3,006	7,037	-	1,156	376	386
16.00	37,199	162	15,283	4,233	4,524	19,595	2,107	2,600	546	213	202
16.25	21,770	1,051	7,352	15,567	30,292	22,534	3,010	391	10,429	2,649	3,531
16.50	144,640	33	48,954	12,149	31,828	33,252	5,880	2	2,980	5,018	8,371
16.75	89,789	498	16,579	17,427	8,575	15,900	4,866	89	775	801	1,716
17.00	399,143	10,394	67,686	70,050	51,549	158,683	23,439	190	6,365	10,178	3,216
17.25	260,308	3,255	11,706	32,735	32,225	115,585	13,775	103	2,048	3,745	1,191
17.50	87,187	895	26,362	24,009	53,032	129,971	17,365	2,793	6,234	9,145	4,671
17.75	85,568	1,570	40,689	39,967	42,234	91,262	17,881	120	10,235	3,161	2,164
18.00	154,368	4,177	27,859	37,413	44,529	95,767	15,723	32	5,377	14,500	2,659
18.25	79,824	1,686	22,654	25,185	24,024	60,939	10,358	-	3,308	8,300	969
18.50	100,107	605	24,077	16,528	18,096	57,773	14,239	9	5,640	13,370	3,634
18.75	54,306	1,019	23,958	15,844	12,804	30,813	12,750	57	3,078	5,040	829
19.00	83,883	866	21,461	15,368	22,084	50,336	10,223	93	6,690	11,403	3,245
19.25	51,405	1,325	23,882	7,601	15,727	63,668	7,495	213	3,962	2,760	582
19.50	135,693	4,876	25,542	35,088	34,615	56,162	33,505	53	6,976	8,283	9,851
19.75	46,693	2,897	19,365	28,912	22,511	25,043	13,710	437	3,923	3,845	7,618
20.00	96,506	7,781	29,787	30,126	51,263	99,747	12,382	221	4,347	11,735	5,918
20.25	43,799	961	19,037	14,954	24,774	55,159	11,630	203	4,151	4,167	3,026
20.50	28,296	16,710	35,308	12,543	41,276	64,260	17,820	341	4,659	4,578	4,955
20.75	87,459	5,515	17,568	28,054	15,188	36,111	9,029	224	9,300	4,224	3,384
21.00	38,294	3,988	25,262	8,943	29,571	83,492	14,875	303	1,666	4,466	938
21.25	32,505	768	20,488	16,322	26,852	24,837	8,833	107	1,787	2,318	1,027
21.50	16,659	2,152	11,982	20,194	13,010	44,442	14,087	97	2,664	1,838	649
21.75	7,435	630	18,500	7,800	6,476	14,933	14,222	59	2,198	1,894	1,540
22.00	122,201	5,693	23,449	22,375	32,835	33,241	7,602	260	2,307	2,832	3,642
22.25	63,575	1,857	16,121	15,483	27,267	17,204	4,575	325	6,559	27,231	1,426
22.50	168,279	3,177	7,442	35,591	9,639	75,758	11,128	47	4,124	1,754	253
22.75	11,459	5,356	5,007	4,387	6,010	13,515	9,389	20	1,922	766	2,556
23.00	28,218	45,008	8,829	3,541	16,518	12,834	6,155	3,386	3,178	4,902	1,171
23.25	6,091	3,063	3,365	1,774	4,272	8,608	2,408	20	945	2,385	413
23.50	130,637	5,280	3,478	4,379	4,741	3,625	3,065	20	1,541	1,104	495
23.75	8,093	82	2,032	700	13,561	4,358	1,128	5	264	276	239
24.00	8,576	5,477	2,368	1,495	9,360	6,001	2,439	78	3,328	546	282
24.25	4,705	97	1,456	413	2,622	1,215	616	55	668	531	274
24.50	2,152	385	3,877	1,366	4,193	2,738	782	4	367	1,352	2,180
24.75	3,531	68	631	95	405	1,606	162	7	173	203	153
25.00 & over	147,473	832	40,274	791	57,027	24,082	9,879	145	1,662	1,877	7,257
Total	4,116,893	181,354	1,028,480	869,948	1,208,752	2,336,743	498,548	14,605	186,422	238,876	113,598

*01.00 stands for 00.25 to 01.00

0.25 to 0.50

*10.00 stands for 09.25 to 10.00

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

												(Million Rupees)		
												Rate of Margin		Rate of Int./Return
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	Total	Total	
68,555	2,996	6,608	4,701	2,003	3,441	1,352	1,285	978	1,295	939	741,151	00.00		
-	-	-	-	-	-	-	41	136	81	-	8,418	01.00*		
489	1,388	433	786	967	127	974	0	526	3	0	178,165	02.00*		
1,325	2,292	953	1,533	423	1,230	253	184	289	288	288	336,216	03.00*		
1,708	123	218	726	108	42	34	203	203	56	400	198,818	04.00*		
46,168	1,409	2,275	1,428	744	297	234	143	132	78	400	361,788	05.00*		
2,162	44	43	4	37	56	36	209	46	56	6	44,643	06.00*		
1,858	273	97	378	43	50	147	18	-	41	103	76,808	07.00*		
6	21	-	-	1	133	35	-	1	-	-	321,376	08.00*		
28	-	-	0	-	-	114	-	-	-	-	38,472	09.00*		
1,930	575	1,323	2,486	1,069	1,025	217	397	52	54	114	145,538	10.00*		
26	3	9	17	0	-	2	-	-	-	0	5,290	10.25		
11	36	22	8	5	23	-	2	1	0	-	2,059	10.50		
203	2	6	4	1	2	1	1	-	-	1	37,891	10.75		
157	76	130	14	41	23	232	54	13	78	1	153,243	11.00		
52	5	1	7	-	18	1	23	1	1	-	1,852	11.25		
25	74	14	52	35	24	13	16	15	0	34	51,659	11.50		
33	10	1	8	50	7	1	52	2	80	0	2,780	11.75		
1,384	116	60	36	44	13	7	16	17	50	42	25,491	12.00		
349	14	16	-	7	-	18	12	0	1	41	4,141	12.25		
330	112	37	33	16	57	45	8	5	7	0	18,857	12.50		
854	68	31	4	28	24	1	-	12	4	-	26,773	12.75		
561	383	39	901	23	29	19	6	5	18	1	57,500	13.00		
569	80	33	11	45	30	11	3	-	2	0	85,334	13.25		
406	35	22	109	22	7	20	-	8	5	1,829	19,795	13.50		
629	82	127	22	6	28	35	10	4	2	0	17,888	13.75		
7,919	1,087	110	421	471	134	61	70	27	1,074	0	117,237	14.00		
174	13	8	29	4	12	-	8	1	0	59	5,116	14.25		
437	6	40	68	1	9	43	1	2	27	0	60,797	14.50		
240	16	16	11	2	5	26	6	14	0	0	24,728	14.75		
278	1,075	272	15	-	8	1	18	6	8	1	31,790	15.00		
15,856	106	125	90	64	164	27	4	9	1	3	74,356	15.25		
192	17	3	9	86	15	19	16	19	12	0	14,378	15.50		
35,431	81	24	9	13	26	33	35	24	62	15	72,199	15.75		
891	170	190	11	43	22	47	1	2	3	0	88,045	16.00		
3,093	1,654	212	107	352	119	12	53	49	122	8	124,357	16.25		
1,118	423	221	1,018	15	34	1,133	106	10	108	0	297,292	16.50		
2,076	120	100	69	53	363	89	45	34	81	19	160,066	16.75		
7,352	1,487	6,589	1,998	3,132	615	1,261	997	457	125	366	825,272	17.00		
3,696	784	238	44	1,766	524	3,033	549	223	117	44	487,692	17.25		
79,080	1,823	947	51	976	1,737	447	42	554	227	0	448,449	17.50		
10,614	982	915	1,546	483	172	1,488	347	159	701	302	352,561	17.75		
5,041	2,145	1,305	4,199	2,118	1,079	403	220	263	582	80	419,839	18.00		
1,364	1,706	1,710	482	1,091	64	675	740	202	566	1	245,846	18.25		
5,308	1,965	1,150	1,802	305	295	615	311	313	923	137	267,205	18.50		
6,715	3,661	1,031	287	301	462	97	108	85	112	318	173,673	18.75		
2,271	598	1,130	733	827	922	521	374	716	772	56	234,572	19.00		
1,020	559	371	294	545	258	196	283	105	79	1	182,333	19.25		
2,827	2,471	3,031	1,048	392	285	496	1,609	215	402	585	364,008	19.50		
2,565	1,248	555	705	542	552	673	118	417	661	661	183,513	19.75		
2,969	1,327	1,306	358	580	768	254	319	449	502	1,036	359,671	20.00		
2,688	855	490	294	333	831	394	92	55	48	1	187,941	20.25		
3,529	1,184	21,333	842	282	180	177	171	115	69	29	258,656	20.50		
1,824	435	431	4,820	219	108	279	58	457	21	12	224,720	20.75		
13,824	502	388	295	292	287	924	128	259	170	879	229,746	21.00		
4,565	315	1,411	1,195	449	219	402	157	37	141	3	144,740	21.25		
4,898	3,508	2,688	1,451	550	72	55	64	45	98	7	141,208	21.50		
1,198	922	440	286	246	134	63	96	29	38	23	79,163	21.75		
2,237	2,315	280	1,427	289	163	420	276	223	228	5	264,300	22.00		
1,015	3,332	538	291	295	163	1,411	202	419	24	222	189,535	22.25		
3,337	148	7,480	1,532	256	138	363	112	133	130	113	330,925	22.50		
1,056	751	443	249	73	76	60	46	68	4	1	63,215	22.75		
9,446	3,621	657	414	1,221	229	1,620	259	529	192	25	151,953	23.00		
302	1,111	313	242	276	89	786	125	65	174	36	36,863	23.25		
644	177	351	82	63	83	59	116	50	37	0	160,028	23.50		
262	167	591	95	113	698	45	46	55	25	1	32,835	23.75		
529	157	522	121	186	502	119	187	236	15	1	42,526	24.00		
676	241	856	170	54	56	36	12	9	189	3	14,954	24.25		
407	151	133	126	89	53	89	55	193	13	6	20,711	24.50		
122	163	104	90	118	139	60	9	29	5	0	7,872	24.75		
1,492	845	618	389	377	401	407	201	113	171	9	296,322	25.00 & over		
382,381	56,642	74,164	43,285	25,659	19,945	23,072	11,857	9,623	11,014	9,258	11,455,120	Total		

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 31st March, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	112,052	36,615	4,896	3,070	-	-	116,948	39,685
05.00	-	-	-	-	-	-	-	-
10.00	1	0	1	51	-	-	2	51
15.00	-	-	1	4	-	-	1	4
20.00	16,523	4,886	241	470	-	-	16,764	5,356
25.00	11,231	15,170	3,132	2,209	-	-	14,363	17,379
35.00	2,086	1,127	5,835	2,723	-	-	7,921	3,850
45.00	13,234	258	1	0	-	-	13,235	259
55.00	70,101	35,331	2	2	-	-	70,103	35,333
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	124	63	-	-	124	63
99.99	-	-	-	-	-	-	-	-
Total	225,228	93,387.6	14,233	8,592.7	-	-	239,461	101,980.2
Weighted Average		24.50		17.80				23.93
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	6	252	38	939	-	-	44	1,191
05.00	-	-	123	123	-	-	123	123
10.00	-	-	149	11,301	-	-	149	11,301
15.00	-	-	33	3,748	-	-	33	3,748
20.00	-	-	16	5,133	-	-	16	5,133
25.00	3	958	26	12,892	-	-	29	13,850
35.00	6	953	50	4,751	-	-	56	5,704
45.00	2	291	34	3,659	-	-	36	3,950
55.00	1	-	15	2,325	-	-	16	2,325
65.00	-	-	2	3,142	-	-	2	3,142
75.00	-	-	1	20	-	-	1	20
85.00	-	-	1	105	-	-	1	105
95.00	-	-	1	2	-	-	1	2
99.99	-	-	1	9	-	-	1	9
Total	18	2,454.0	490	48,148.1	-	-	508	50,602.1
Weighted Average		26.54		25.32				25.38
Securities Shares and Other Financial Instruments - To Others								
00.00	4	295	16	2,092	-	-	20	2,387
05.00	-	-	35	21	-	-	35	21
10.00	73	16,993	51	2,867	-	-	124	19,860
15.00	3	1,087	19	1,874	-	-	22	2,961
20.00	8	2,281	32	7,509	-	-	40	9,790
25.00	141	32,203	26	2,691	-	-	167	34,895
35.00	15	2,298	88	8,698	-	-	103	10,996
45.00	3	22	37	3,232	-	-	40	3,254
55.00	4	62	23	2,348	-	-	27	2,409
65.00	-	-	6	27,549	-	-	6	27,549
75.00	-	-	2	4	-	-	2	4
85.00	-	-	3	15	-	-	3	15
95.00	-	-	1	0	-	-	1	0
99.99	-	-	1	-	-	-	1	-
Total	251	55,241.0	340	58,900.2	-	-	591	114,141.2
Weighted Average		20.09		41.60				31.19
Merchandise - Food Items								
00.00	42	6,079	4,533	220,456	-	-	4,575	226,535
05.00	-	-	2,342	22,509	-	-	2,342	22,509
10.00	9	228	3,141	114,608	-	-	3,150	114,836
15.00	40	6,484	2,041	55,385	-	-	2,081	61,869
20.00	259	8,397	1,903	75,245	-	-	2,162	83,642
25.00	537	43,205	3,642	119,507	-	-	4,179	162,712
35.00	89	2,102	2,875	60,748	-	-	2,964	62,850
45.00	54	648	682	44,260	-	-	736	44,908
55.00	159	101,823	188	49,735	-	-	347	151,559
65.00	-	-	189	9,147	-	-	189	9,147
75.00	-	-	103	3,903	-	-	103	3,903
85.00	-	-	110	2,809	-	-	110	2,809
95.00	-	-	42	2,005	-	-	42	2,005
99.99	-	-	5	131	-	-	5	131
Total	1,189	168,966.0	21,796	780,449.1	-	-	22,985	949,415.1
Weighted Average		38.64		18.09				21.74

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 31st March, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	127	11,676	2,293	167,412	1	40	2,421	179,127
05.00	1	5	1,032	8,080	-	-	1,033	8,085
10.00	27	1,092	965	40,928	-	-	992	42,020
15.00	17	93	956	98,424	-	-	973	98,517
20.00	244	7,734	1,058	39,037	-	-	1,302	46,771
25.00	11,970	120,753	1,346	83,245	-	-	13,316	203,998
35.00	153	3,886	1,050	60,329	-	-	1,203	64,215
45.00	60	449	692	49,225	-	-	752	49,674
55.00	553	6,952	171	11,114	-	-	724	18,066
65.00	-	-	92	7,730	-	-	92	7,730
75.00	-	-	40	5,324	-	-	40	5,324
85.00	-	-	141	2,714	-	-	141	2,714
95.00	-	-	96	1,405	-	-	96	1,405
99.99	-	-	18	384	3	1,019	21	1,403
Total	13,152	152,639.7	9,950	575,350.8	4	1,058.9	23,106	729,049.4
Weighted Average		24.09		18.41		96.23		19.71
Merchandise - Finished/Manufactured Goods								
00.00	119	10,322	2,728	207,099	16	1,024	2,863	218,445
05.00	-	-	624	9,182	-	-	624	9,182
10.00	47	1,253	2,199	84,790	-	-	2,246	86,044
15.00	69	4,345	2,083	162,917	-	-	2,152	167,262
20.00	748	15,450	4,382	100,889	-	-	5,030	116,339
25.00	1,628	121,142	6,192	287,868	-	-	7,820	409,011
35.00	149	7,319	2,830	182,240	-	-	2,979	189,559
45.00	90	4,143	1,860	43,688	-	-	1,950	47,831
55.00	460	14,129	382	23,712	-	-	842	37,840
65.00	1	97	383	21,955	-	-	384	22,053
75.00	-	-	177	8,843	-	-	177	8,843
85.00	-	-	259	4,638	-	-	259	4,638
95.00	8	315	222	3,908	-	-	230	4,222
99.99	26	102	23	1,531	3	335	52	1,968
Total	3,345	178,617.6	24,244	1,143,260.0	19	1,358.4	27,608	1,323,236.0
Weighted Average		25.50		21.18		24.64		21.77
Fixed Assets Including Machinery								
00.00	8,145	92,683	84,168	147,380	88	136	92,401	240,199
05.00	-	-	5,068	25,098	-	-	5,068	25,098
10.00	237	2,261	81,563	163,539	-	-	81,800	165,801
15.00	11,139	17,066	8,704	150,095	-	-	19,843	167,161
20.00	6,077	28,313	46,749	301,277	-	-	52,826	329,590
25.00	8,364	125,156	62,354	702,988	4	3,124	70,722	831,268
35.00	24,853	19,025	33,311	158,149	-	-	58,164	177,174
45.00	8,978	6,900	19,993	74,973	-	-	28,971	81,874
55.00	295	16,602	17,910	62,446	-	-	18,205	79,048
65.00	16	91	7,305	25,838	-	-	7,321	25,929
75.00	5	305	5,284	10,273	-	-	5,289	10,578
85.00	2	242	4,126	13,809	-	-	4,128	14,050
95.00	4	209	2,872	3,711	-	-	2,876	3,919
99.99	1	-	437	169	-	-	438	169
Total	68,116	308,852.3	379,844	1,839,744.8	92	3,259.8	448,052	2,151,856.9
Weighted Average		18.56		23.26		23.96		22.58
Real Estate - Land								
00.00	2,638	16,836	876	11,353	19	565	3,533	28,754
05.00	-	-	25	63	-	-	25	63
10.00	32	702	2,694	14,711	-	-	2,726	15,413
15.00	732	1,120	1,736	39,264	-	-	2,468	40,384
20.00	99	9,745	6,586	55,057	-	-	6,685	64,802
25.00	3,045	64,379	7,492	122,055	2	680	10,539	187,114
35.00	275	6,033	5,536	65,607	2	180	5,813	71,820
45.00	697	4,563	2,950	19,299	-	-	3,647	23,862
55.00	230	3,492	11,367	20,221	-	-	11,597	23,714
65.00	-	-	548	4,360	-	-	548	4,360
75.00	1	19	398	4,060	-	-	399	4,079
85.00	-	-	206	931	-	-	206	931
95.00	1	1	670	1,574	-	-	671	1,575
99.99	-	-	278	1,108	-	-	278	1,108
Total	7,750	106,891.6	41,362	359,662.8	23	1,425.1	49,135	467,979.5
Weighted Average		22.29		26.94		16.35		25.85

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 31st March, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	7,968	69,152	18,406	119,808	138	355	26,512	189,315
05.00	3	27	1,863	14,513	-	-	1,866	14,540
10.00	138	1,619	13,779	92,891	-	-	13,917	94,510
15.00	7,931	5,879	9,267	125,535	2	14	17,200	131,428
20.00	997	21,213	10,622	164,248	10	59	11,629	185,521
25.00	836	52,294	10,478	159,157	3	3,024	11,317	214,475
35.00	73	13,552	6,139	81,696	-	-	6,212	95,248
45.00	163	5,633	3,732	71,472	-	-	3,895	77,105
55.00	30,077	51,664	1,592	21,859	-	-	31,669	73,523
65.00	19	608	1,088	15,404	-	-	1,107	16,012
75.00	17	419	979	10,795	-	-	996	11,213
85.00	22	734	859	8,445	-	-	881	9,179
95.00	39	472	736	4,655	-	-	775	5,128
99.99	12	18	174	1,460	-	-	186	1,478
Total	48,295	223,283.5	79,714	891,939.1	153	3,451.6	128,162	1,118,674.3
Weighted Average		23.42		22.28		22.30		22.51
Against Fixed Deposits								
00.00	28	47	1,483	5,115	2	281	1,513	5,443
05.00	-	-	292	3,353	-	-	292	3,353
10.00	7	85	17,951	367,350	1	0	17,959	367,435
15.00	45	629	213	7,770	-	-	258	8,399
20.00	49	3,209	2,499	28,828	-	-	2,548	32,037
25.00	122	9,032	2,738	15,126	-	-	2,860	24,158
35.00	7	528	366	10,729	-	-	373	11,257
45.00	21	431	331	4,251	-	-	352	4,681
55.00	4	29	543	1,481	-	-	547	1,509
65.00	-	-	170	383	-	-	170	383
75.00	-	-	101	319	-	-	101	319
85.00	-	-	103	187	-	-	103	187
95.00	-	-	152	1,783	-	-	152	1,783
99.99	-	-	38	78	-	-	38	78
Total	283	13,989.8	26,980	446,749.8	3	281.3	27,266	461,020.9
Weighted Average		24.09		12.50		0.02		12.85
Against Insurance Policies								
00.00	-	-	7	6	-	-	7	6
05.00	-	-	4	1	-	-	4	1
10.00	7	22	3	699	-	-	10	722
15.00	1	7	1	13	-	-	2	21
20.00	3	7	10	74	-	-	13	81
25.00	17	46	42	1,030	-	-	59	1,076
35.00	7	33	8	16	-	-	15	50
45.00	3	17	3	47	-	-	6	65
55.00	24	85	10	147	-	-	34	233
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	62	219.4	88	2,035.0	-	-	150	2,254.4
Weighted Average		34.71		22.09		-		23.31
Other Secured Advances								
00.00	2,094	44,010	48,377	502,056	36	289,630	50,507	835,696
05.00	-	-	48,838	98,358	-	-	48,838	98,358
10.00	689	661	6,941	60,789	5	4	7,635	61,454
15.00	135	652	1,220	162,868	3	4	1,358	163,523
20.00	4,620	7,494	1,475	203,431	6	11,355	6,101	222,281
25.00	321	57,397	1,697	139,958	60	24,156	2,078	221,511
35.00	21	2,114	472	4,311	6	360	499	6,785
45.00	233	536	343	6,047	-	-	576	6,583
55.00	702	6,372	96	924	-	-	798	7,296
65.00	-	-	23	1,014	-	-	23	1,014
75.00	-	-	17	954	-	-	17	954
85.00	-	-	12	47	-	-	12	47
95.00	1	1	15	237	-	-	16	238
99.99	1	1	24	2,899	-	-	25	2,899
Total	8,817	119,237.4	109,550	1,183,891.5	116	325,508.8	118,483	1,628,637.7
Weighted Average		16.90		10.14		2.59		9.13

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 31st March, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	223,779	587,124	45,099	1,339,595	71	28,775	268,949	1,955,495
05.00	-	-	-	-	-	-	-	-
10.00	866	553	56	25,008	1	3,895	923	29,456
15.00	4	4,664	9	20,008	-	-	13	24,672
20.00	1	250	42	830	-	-	43	1,080
25.00	1,061	3,863	8	12	1	800	1,070	4,675
35.00	-	-	20	35	-	-	20	35
45.00	-	-	4	8,403	-	-	4	8,403
55.00	1,136	3,654	26	2,451	-	-	1,162	6,105
65.00	1	-	-	-	-	-	1	-
75.00	-	-	1	0	-	-	1	0
85.00	-	-	1	0	-	-	1	0
95.00	-	-	4	21	-	-	4	21
99.99	-	-	-	-	-	-	-	-
Total	226,848	600,107.7	45,270	1,396,364.2	73	33,470.5	272,191	2,029,942.3
Weighted Average		0.60		0.75		1.76		0.72
Unsecured Advances								
00.00	69,904	13,486	1,836,912	159,868	20	9	1,906,836	173,364
05.00	-	-	-	-	-	-	-	-
10.00	3	6	537,779	19,572	-	-	537,782	19,578
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	43,271	10,463	-	-	43,271	10,463
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	69,907	13,491.8	2,417,962	189,903.2	20	9.5	2,487,889	203,404.4
Weighted Average		0.00		2.41		-		2.25
Grand Total	673,261	2,037,379	3,171,823	8,924,991	503	369,824	3,845,587	11,332,194
Weighted Average		16.83		16.16		3.28		15.86

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**	
Conventional Banking										
2022	Sep	17.20 (17.20)	14.12 (13.96)	12.39 (12.15)	12.94 (12.53)	12.17 (12.16)	13.05 (12.88)	14.87 (15.04)	29.65 (29.65)	13.75 (13.43)
	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)
2023	Mar	13.22 (13.22)	18.17 (17.68)	15.07 (14.70)	15.77 (15.14)	13.51 (13.49)	15.63 (15.46)	16.43 (17.73)	30.85 (30.85)	15.82 (15.66)
	Islamic Banking									
2022	Sep	-	15.18 (15.24)	11.58 (11.51)	12.77 (12.70)	11.66 (11.46)	7.91 (7.75)	13.96 (12.35)	24.25 (24.25)	12.57 (11.95)
	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)
2023	Mar	-	18.42 (18.11)	14.61 (14.61)	15.97 (15.81)	13.81 (13.68)	11.41 (11.13)	16.68 (15.23)	30.20 (30.20)	15.50 (14.90)
	Overall Banking									
2022	Sep	17.20 (17.20)	14.21 (14.07)	12.15 (11.97)	12.88 (12.59)	12.01 (11.94)	12.39 (12.27)	14.62 (14.43)	29.36 (29.36)	13.41 (13.02)
	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)
2023	Mar	13.22 (13.22)	18.18 (17.71)	14.94 (14.68)	15.83 (15.38)	13.61 (13.55)	15.08 (14.94)	16.50 (17.05)	30.78 (30.78)	15.73 (15.44)

* Nature refers to Conventional/Islamic financing.

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

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

Category of Financing	Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,862	864,756	9,498	846,780
1.1. Export finance schemes	5,800	712,889	5,398	675,806
1.2. Others	4,062	151,867	4,100	170,974
2. Import financing	10,937	519,946	9,560	543,759
3. Government self employment schemes	40,644	37,583	42,488	39,198
4. Working capital/short term	2,852,052	5,293,470	2,871,857	5,269,936
4.1. Small Loans	1,150,856	371,531	1,133,962	370,251
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	241	4,951
4.4. Others	1,699,469	4,896,883	1,737,654	4,894,734
5. Fixed investment/long term	1,425,491	4,848,276	1,432,464	4,755,446
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,509	653,041	23,029	660,035
5.2. Financing Power Plants Using Renewable Energy	2,164	91,048	2,218	89,338
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	45	1,109
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,207	3,524	1,211	3,607
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	140	3,420	144	3,326
5.6. Small Loans	302,302	248,753	311,732	243,901
5.7. Others	984,817	3,152,101	981,258	3,037,351
5.8. Financing for Construction Purposes	111,631	643,714	112,193	662,236
5.9. Machinery	676	51,409	634	54,542
Total	4,338,986	11,564,031	4,365,867	11,455,120