

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	239,461	101,980	240,390	94,555	241,426	102,143
II. Securities, Shares and Other						
Financial Instruments:	1,112	164,745	993	144,593	1,011	154,306
A. Quoted on the Stock Exchange:	637	69,022	557	74,021	546	74,783
1. To Stock Brokers and Dealers:	361	38,752	322	39,012	318	45,919
(a) Government and Other Trustee Securities	147	10,588	149	11,453	145	16,250
(b) Shares and Debentures	210	26,574	168	25,205	168	27,379
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	5	2,354	5	2,290
2. To Others:	276	30,270	235	35,009	228	28,864
(a) Government and Other Trustee Securities	74	1,325	67	6,047	63	756
(b) Shares and Debentures	162	19,315	134	19,071	132	18,200
(c) Participation Term Certificates	5	10	4	8	4	8
(d) Others	35	9,620	30	9,882	29	9,899
B. Unquoted on the Stock Exchange:	475	95,723	436	70,573	465	79,523
1. To Stock Brokers and Dealers:	147	11,850	141	11,451	121	11,161
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	140	11,559	135	11,168	117	11,001
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	5	282	3	160
2. To Others:	328	83,873	295	59,122	344	68,362
(a) Government and Other Trustee Securities	103	28,184	97	8,386	81	8,682
(b) Shares and Debentures	45	2,379	36	2,186	32	2,092
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	179	53,309	162	48,549	231	57,588
III. Merchandise	73,703	3,001,916	67,812	2,777,643	68,957	2,880,256
A. Food Items:	22,989	949,630	20,336	819,941	20,065	846,884
1. Wheat	8,944	383,305	8,728	349,489	8,371	412,549
2. Rice and Paddy	3,141	139,485	2,647	103,956	2,447	108,375
3. Other Grains & Pulses:	524	9,686	516	8,321	547	16,629
(a) Indigenous	412	7,763	415	6,936	526	16,284
(b) Imported	112	1,923	101	1,385	21	345
4. Edible Oils:	1,758	92,209	1,549	92,358	1,546	95,660
(a) Indigenous	1,681	87,393	1,462	87,078	1,445	91,111
(b) Imported	77	4,816	87	5,280	101	4,549
5. Sugar:	1,689	239,849	1,521	184,128	1,303	126,800
(a) Indigenous	1,682	236,651	1,514	182,809	1,297	126,383
(b) Imported	7	3,199	7	1,320	6	417
6. Kariana And Spices	219	3,334	203	2,761	186	2,998
7. Fish And Fish Preparations	29	1,343	20	538	20	397
8. Other Food Items:	6,685	80,419	5,152	78,389	5,645	83,474
(a) Indigenous	6,652	79,525	5,121	77,390	5,621	82,981
(b) Imported	33	894	31	1,000	24	493
B. Raw Materials:	23,106	729,049	22,353	691,690	22,343	680,908
1. Cotton Raw:	14,691	175,546	14,392	165,220	14,372	170,407
(a) Indigenous	3,200	156,889	2,852	146,386	2,778	151,692
(b) Imported	11,491	18,657	11,540	18,833	11,594	18,714
2. Synthetic Fibers:	137	15,639	128	14,532	130	16,502
(a) Indigenous	105	13,403	95	13,499	81	15,340
(b) Imported	32	2,236	33	1,033	49	1,162
3. Fertilizers:	1,458	67,444	1,464	68,267	1,317	45,038
(a) Indigenous	1,445	61,249	1,450	63,257	1,304	40,417
(b) Imported	13	6,195	14	5,010	13	4,621
4. Petroleum Crude:	1,311	175,379	1,330	149,959	1,307	142,281
(a) Indigenous	1,244	127,686	1,260	106,138	1,244	99,655
(b) Imported	67	47,693	70	43,820	63	42,626
5. Iron and Steel:	2,476	125,651	2,165	123,239	2,139	122,400
(a) Indigenous	1,695	82,150	1,586	82,144	1,680	90,624
(b) Imported	781	43,501	579	41,095	459	31,776
6. Wool & Goat Hair	2	15	2	15	1	15
7. Hides & Skins	173	5,481	156	4,996	157	5,286
8. Oil Seeds	206	11,721	267	10,971	273	12,913
9. Pesticides & Insecticides:	476	6,153	464	6,729	439	5,084
(a) Indigenous	458	5,143	449	6,232	427	4,672
(b) Imported	18	1,011	15	497	12	412
10. Other Raw Materials:	2,176	146,021	1,985	147,762	2,208	160,984
(a) Indigenous	1,929	132,707	1,809	137,203	1,978	149,900
(b) Imported	247	13,313	176	10,559	230	11,084

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	27,608	1,323,236	25,123	1,266,012	26,549	1,352,464
1. Cotton Textiles:	4,925	292,431	4,812	296,950	5,020	311,569
(a) Indigenous	4,708	281,539	4,599	286,445	4,811	298,683
(b) Imported	217	10,892	213	10,506	209	12,886
2. Cotton Yarn:	2,523	92,688	2,488	89,549	2,273	114,674
(a) Indigenous	2,482	90,980	2,445	88,077	2,233	113,521
(b) Imported	41	1,709	43	1,472	40	1,152
3. Other Textiles:	3,631	227,078	3,430	232,393	3,449	237,551
(a) Indigenous	3,606	225,084	3,404	228,627	3,424	234,197
(b) Imported	25	1,994	26	3,766	25	3,354
4. Machinery:	1,273	70,178	1,210	55,335	1,171	53,159
(a) Indigenous	712	34,279	669	32,309	676	32,022
(b) Imported	561	35,899	541	23,026	495	21,137
5. Handloom Products	2	38	3	64	-	-
6. Carpets & Rugs	33	958	29	917	34	912
7. Readymade Garments	1,725	100,150	1,564	93,333	1,532	103,300
8. Cement and Cement Products:	676	141,797	666	147,194	653	136,655
(a) Indigenous	657	138,486	650	144,502	623	133,193
(b) Imported	19	3,310	16	2,693	30	3,461
9. Sports Goods	120	2,686	93	1,586	95	1,692
10. Surgical Instruments	189	8,822	171	7,472	165	6,709
11. Chemicals & Dyes	1,851	62,269	1,732	61,568	1,732	62,545
12. Other Finished Goods:	10,660	324,141	8,925	279,650	10,425	323,699
(a) Indigenous	10,209	307,157	8,575	270,273	9,878	307,489
(b) Imported	451	16,985	350	9,377	547	16,210
IV. Fixed Assets Including Machinery	452,992	2,152,522	435,573	2,160,035	404,507	2,052,716
A. Transport Equipment	434,075	817,171	416,663	781,707	386,007	764,058
B. Furniture & Fixtures	354	15,889	334	15,350	344	16,402
C. Office Equipment	371	46,170	392	46,523	375	47,771
D. Other Machinery & Equipment	18,192	1,273,292	18,184	1,316,454	17,781	1,224,485
V. Real Estate	645,412	1,701,059	627,866	1,704,776	608,769	1,684,011
A. Land	515,733	581,000	494,352	569,126	474,642	566,148
1. Residential	12,189	223,357	11,599	212,341	12,712	226,199
(a) House	10,094	213,457	9,704	206,207	11,984	223,221
(b) Flat	2,095	9,900	1,895	6,133	728	2,978
2. Non-Residential	503,544	357,643	482,753	356,785	461,930	339,949
(a) Commercial	14,899	171,688	15,014	165,286	14,289	160,015
(b) Industrial	855	36,214	1,230	36,643	621	18,790
(c) Agriculture	487,322	139,443	466,105	143,618	446,798	154,895
(d) Others	468	10,298	404	11,238	222	6,249
B. Buildings:	129,679	1,120,060	133,514	1,135,650	134,127	1,117,863
1. Residential	116,374	644,172	120,927	663,681	121,670	646,462
(a) House	101,883	558,063	106,969	578,158	110,461	563,250
(b) Flat	14,491	86,109	13,958	85,524	11,209	83,212
2. Non-Residential	13,305	475,887	12,587	471,969	12,457	471,401
(a) Commercial	6,146	231,842	5,832	230,635	5,877	236,543
(b) Industrial	3,220	180,075	3,053	179,629	3,065	176,892
(c) Agriculture	2,689	35,995	2,388	36,827	2,508	42,078
(d) Others	1,250	27,975	1,314	24,879	1,007	15,888
VI. Fixed Deposits and Insurance Policies	27,420	463,342	26,046	456,416	25,062	443,891
A. Bank Deposits	27,269	461,087	25,921	454,713	24,954	442,494
1. Security Deposits	2,601	31,297	2,368	55,533	2,360	31,086
2. Term Deposits (TDRs)	18,229	401,984	17,153	359,708	17,016	386,756
3. Other Deposits	6,439	27,806	6,400	39,472	5,578	24,652
B. Insurance Policies	151	2,254	125	1,703	108	1,397
VII. Others	426,519	3,663,177	448,460	4,258,728	452,323	3,906,222
A. Other Secured Advances	120,594	1,629,015	124,790	1,659,541	125,892	1,625,292
1. Receivables	97,285	607,277	98,531	524,759	102,056	531,975
2. Employees Benefits	3,152	574	3,357	599	1,470	274
3. Others	20,157	1,021,164	22,902	1,134,184	22,366	1,093,044
B. Advances Secured by Guarantee(s)	305,925	2,034,162	323,670	2,599,187	326,431	2,280,930
1. Institutional Guarantee(s)	6,700	1,821,513	6,917	2,386,071	6,922	2,076,825
2. Individual Guarantee(s)	299,225	212,649	316,753	213,116	319,509	204,105
VIII. Unsecured Advances	2,499,248	206,379	2,606,408	211,171	2,563,220	218,663
1. Credit Cards	1,965,239	89,212	2,058,512	93,756	2,016,588	103,117
2. Personal Loan	515,583	109,232	525,455	109,094	518,918	106,031
3. Others	18,426	7,934	22,441	8,321	27,714	9,515
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,207

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	225,228	93,388	226,500	85,842	227,991	93,260
II. Securities, Shares and Other						
Financial Instruments:	282	57,696	256	52,780	315	63,675
A. Quoted on the Stock Exchange:	102	3,353	91	2,857	88	3,481
1. To Stock Brokers and Dealers:	12	1,677	11	1,595	12	1,988
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	12	1,677	11	1,595	12	1,988
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	90	1,676	80	1,262	76	1,493
(a) Government and Other Trustee Securities	70	1,275	62	943	58	724
(b) Shares and Debentures	19	396	17	314	17	763
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	180	54,343	165	49,923	227	60,194
1. To Stock Brokers and Dealers:	6	777	6	771	6	771
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	777	6	771	6	771
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	174	53,566	159	49,152	221	59,423
(a) Government and Other Trustee Securities	31	6,812	26	6,580	20	6,631
(b) Shares and Debentures	2	798	4	798	2	798
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	141	45,957	129	41,774	199	51,994
III. Merchandise	17,690	500,438	17,575	504,098	17,803	527,053
A. Food Items:	1,193	169,181	1,165	179,599	1,286	192,882
1. Wheat	84	74,656	85	95,803	85	101,527
2. Rice and Paddy	369	32,189	348	25,066	358	46,262
3. Other Grains & Pulses:	25	236	24	182	22	157
(a) Indigenous	22	234	22	180	21	154
(b) Imported	3	3	2	2	1	3
4. Edible Oils:	150	5,726	157	8,259	173	8,919
(a) Indigenous	150	5,726	157	8,259	173	8,919
(b) Imported	-	-	-	-	-	-
5. Sugar:	185	48,133	182	43,169	182	27,960
(a) Indigenous	185	48,133	182	43,169	182	27,960
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	16	32	14	41	14	31
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	364	8,208	355	7,080	452	8,026
(a) Indigenous	364	8,208	355	7,080	452	8,026
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,152	152,640	13,205	154,803	13,252	148,584
1. Cotton Raw:	11,747	27,898	11,793	29,284	11,799	29,267
(a) Indigenous	534	22,626	514	23,634	480	23,053
(b) Imported	11,213	5,271	11,279	5,649	11,319	6,214
2. Synthetic Fibers:	2	209	2	208	3	220
(a) Indigenous	1	9	1	8	2	20
(b) Imported	1	200	1	200	1	200
3. Fertilizers:	513	8,843	511	9,742	515	6,786
(a) Indigenous	513	8,843	511	9,742	515	6,786
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	32	49,658	32	50,034	33	46,919
(a) Indigenous	17	45,861	17	46,509	17	43,840
(b) Imported	15	3,797	15	3,524	16	3,078
5. Iron and Steel:	153	10,000	151	13,206	151	14,311
(a) Indigenous	125	6,013	123	6,376	123	6,614
(b) Imported	28	3,987	28	6,830	28	7,697
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	3	12	3	12
8. Oil Seeds	2	9	2	9	2	10
9. Pesticides & Insecticides:	39	659	38	708	31	198
(a) Indigenous	39	659	38	708	31	198
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	661	55,351	673	51,599	715	50,863
(a) Indigenous	658	55,348	670	51,596	712	50,859
(b) Imported	3	4	3	4	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	3,345	178,618	3,205	169,696	3,265	185,587
1. Cotton Textiles:	981	46,979	989	46,144	1,024	51,045
(a) Indigenous	905	41,495	912	40,826	955	44,623
(b) Imported	76	5,484	77	5,318	69	6,422
2. Cotton Yarn:	513	27,464	510	26,130	529	26,638
(a) Indigenous	485	27,275	482	25,941	499	26,415
(b) Imported	28	188	28	188	30	222
3. Other Textiles:	200	25,857	196	23,995	192	28,032
(a) Indigenous	182	25,061	179	23,289	178	27,807
(b) Imported	18	796	17	706	14	225
4. Machinery:	22	1,586	23	1,575	23	1,329
(a) Indigenous	17	24	18	25	18	28
(b) Imported	5	1,562	5	1,549	5	1,301
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	14	391	9	366	12	364
7. Readymade Garments	213	20,460	202	19,703	232	22,661
8. Cement and Cement Products:	71	19,708	66	17,890	62	18,065
(a) Indigenous	71	19,708	66	17,890	62	18,065
(b) Imported	-	-	-	-	-	-
9. Sports Goods	7	98	7	83	7	82
10. Surgical Instruments	6	39	6	62	6	40
11. Chemicals & Dyes	187	6,269	172	7,086	167	7,415
12. Other Finished Goods:	1,131	29,768	1,025	26,661	1,011	29,171
(a) Indigenous	1,093	28,631	989	25,670	974	28,682
(b) Imported	38	1,136	36	992	37	1,234
IV. Fixed Assets Including Machinery	73,056	309,517	73,094	304,501	73,087	306,195
A. Transport Equipment	66,965	99,957	66,580	97,218	66,521	97,942
B. Furniture & Fixtures	27	7,850	28	7,026	25	7,001
C. Office Equipment	63	5,946	65	5,918	64	5,925
D. Other Machinery & Equipment	6,001	195,764	6,421	194,339	6,477	195,327
V. Real Estate	524,160	444,581	503,230	456,429	482,983	457,939
A. Land	474,348	219,912	453,253	226,812	432,820	228,879
1. Residential	3,353	67,940	3,210	68,951	3,246	65,646
(a) House	3,353	67,940	3,210	68,951	3,245	65,418
(b) Flat	-	-	-	-	1	227
2. Non-Residential	470,995	151,972	450,043	157,861	429,574	163,233
(a) Commercial	3,121	36,502	3,337	38,346	3,280	35,871
(b) Industrial	63	1,256	64	1,359	80	3,055
(c) Agriculture	467,811	114,214	446,635	118,142	426,209	122,189
(d) Others	-	-	7	15	5	2,118
B. Buildings:	49,812	224,669	49,977	229,617	50,163	229,060
1. Residential	45,847	105,029	46,047	107,081	46,197	109,634
(a) House	45,807	104,867	46,004	106,918	45,918	108,894
(b) Flat	40	162	43	163	279	740
2. Non-Residential	3,965	119,640	3,930	122,536	3,966	119,426
(a) Commercial	2,220	93,815	2,219	96,092	2,277	93,999
(b) Industrial	250	14,608	265	14,049	270	12,699
(c) Agriculture	1,462	9,164	1,422	10,898	1,397	10,992
(d) Others	33	2,053	24	1,498	22	1,737
VI. Fixed Deposits and Insurance Policies	349	14,276	342	12,902	353	14,435
A. Bank Deposits	286	14,056	295	12,755	310	14,311
1. Security Deposits	191	13,059	197	10,813	202	12,395
2. Term Deposits (TDRs)	49	475	45	1,524	50	1,828
3. Other Deposits	46	521	53	418	58	88
B. Insurance Policies	63	219	47	147	43	124
VII. Others	271,510	723,942	273,033	1,110,923	274,231	1,061,201
A. Other Secured Advances	10,928	119,615	11,023	113,107	11,274	111,732
1. Receivables	1	20	3	390	3	250
2. Employees Benefits	-	-	-	-	-	-
3. Others	10,927	119,595	11,020	112,717	11,271	111,482
B. Advances Secured by Guarantee(s)	260,582	604,328	262,010	997,816	262,957	949,469
1. Institutional Guarantee(s)	3,918	447,565	3,889	838,535	3,836	795,626
2. Individual Guarantee(s)	256,664	156,763	258,121	159,281	259,121	153,844
VIII. Unsecured Advances	81,266	16,466	85,830	16,918	85,081	17,568
1. Credit Cards	5,445	281	9,397	375	7,846	543
2. Personal Loan	63,785	12,139	64,264	12,522	65,038	12,955
3. Others	12,036	4,047	12,169	4,022	12,197	4,071
Total	1,193,541	2,160,305	1,179,860	2,544,393	1,161,844	2,541,326

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,233	8,593	13,890	8,714	13,435	8,883
II. Securities, Shares and Other						
Financial Instruments:						
A. Quoted on the Stock Exchange:	830	107,048	737	91,813	696	90,631
1. To Stock Brokers and Dealers:	349	37,075	311	37,416	306	43,931
(a) Government and Other Trustee Securities	147	10,588	149	11,453	145	16,250
(b) Shares and Debentures	198	24,897	157	23,609	156	25,391
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	5	2,354	5	2,290
2. To Others:	186	28,594	155	33,747	152	27,371
(a) Government and Other Trustee Securities	4	50	5	5,104	5	32
(b) Shares and Debentures	143	18,919	117	18,757	115	17,437
(c) Participation Term Certificates	4	5	3	3	3	3
(d) Others	35	9,620	30	9,882	29	9,899
B. Unquoted on the Stock Exchange:	295	41,379	271	20,649	238	19,329
1. To Stock Brokers and Dealers:	141	11,073	135	10,679	115	10,389
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	134	10,782	129	10,397	111	10,229
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	5	282	3	160
2. To Others:	154	30,307	136	9,970	123	8,939
(a) Government and Other Trustee Securities	72	21,373	71	1,806	61	2,051
(b) Shares and Debentures	43	1,582	32	1,389	30	1,294
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	38	7,352	33	6,775	32	5,594
III. Merchandise	55,990	2,499,060	50,212	2,271,392	51,141	2,351,602
A. Food Items:	21,796	780,449	19,171	640,342	18,779	654,002
1. Wheat	8,860	308,649	8,643	253,686	8,286	311,023
2. Rice and Paddy	2,772	107,296	2,299	78,890	2,089	62,114
3. Other Grains & Pulses:	499	9,450	492	8,139	525	16,472
(a) Indigenous	390	7,529	393	6,756	505	16,130
(b) Imported	109	1,920	99	1,383	20	342
4. Edible Oils:	1,608	86,483	1,392	84,099	1,373	86,741
(a) Indigenous	1,531	81,667	1,305	78,819	1,272	82,192
(b) Imported	77	4,816	87	5,280	101	4,549
5. Sugar:	1,504	191,716	1,339	140,960	1,121	98,841
(a) Indigenous	1,497	188,517	1,332	139,640	1,115	98,424
(b) Imported	7	3,199	7	1,320	6	417
6. Kariana And Spices	203	3,302	189	2,720	172	2,967
7. Fish And Fish Preparations	29	1,343	20	538	20	397
8. Other Food Items:	6,321	72,211	4,797	71,309	5,193	75,448
(a) Indigenous	6,288	71,317	4,766	70,310	5,169	74,955
(b) Imported	33	894	31	1,000	24	493
B. Raw Materials:	9,950	575,351	9,144	535,774	9,089	531,360
1. Cotton Raw:	2,944	147,648	2,599	135,936	2,573	141,140
(a) Indigenous	2,666	134,262	2,338	122,752	2,298	128,639
(b) Imported	278	13,386	261	13,184	275	12,501
2. Synthetic Fibers:	135	15,430	126	14,324	127	16,281
(a) Indigenous	104	13,394	94	13,491	79	15,320
(b) Imported	31	2,036	32	833	48	962
3. Fertilizers:	945	58,601	953	58,525	802	38,252
(a) Indigenous	932	52,406	939	53,515	789	33,631
(b) Imported	13	6,195	14	5,010	13	4,621
4. Petroleum Crude:	1,278	125,681	1,297	99,877	1,274	95,362
(a) Indigenous	1,227	81,825	1,243	59,629	1,227	55,815
(b) Imported	51	43,856	54	40,248	47	39,547
5. Iron and Steel:	2,323	115,651	2,014	110,033	1,988	108,089
(a) Indigenous	1,570	76,137	1,463	75,769	1,557	84,010
(b) Imported	753	39,514	551	34,265	431	24,079
6. Wool & Goat Hair	2	15	2	15	1	15
7. Hides & Skins	170	5,469	153	4,984	154	5,274
8. Oil Seeds	204	11,712	265	10,962	271	12,903
9. Pesticides & Insecticides:	437	5,494	426	6,021	408	4,886
(a) Indigenous	419	4,483	411	5,523	396	4,475
(b) Imported	18	1,011	15	497	12	412
10. Other Raw Materials:	1,512	89,650	1,309	95,098	1,491	109,158
(a) Indigenous	1,268	76,341	1,136	84,542	1,264	98,078
(b) Imported	244	13,310	173	10,556	227	11,080

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	24,244	1,143,260	21,897	1,095,276	23,273	1,166,240
1. Cotton Textiles:	3,943	245,233	3,822	250,587	3,996	260,524
(a) Indigenous	3,802	239,825	3,686	245,399	3,856	254,060
(b) Imported	141	5,408	136	5,188	140	6,464
2. Cotton Yarn:	2,008	65,108	1,976	63,303	1,744	88,036
(a) Indigenous	1,995	63,588	1,961	62,019	1,734	87,106
(b) Imported	13	1,520	15	1,284	10	930
3. Other Textiles:	3,426	200,806	3,229	207,981	3,253	209,141
(a) Indigenous	3,419	199,608	3,220	204,921	3,242	206,011
(b) Imported	7	1,199	9	3,060	11	3,129
4. Machinery:	1,250	68,294	1,186	53,760	1,147	51,830
(a) Indigenous	694	33,957	650	32,283	657	31,994
(b) Imported	556	34,337	536	21,477	490	19,836
5. Handloom Products	2	38	3	64	-	-
6. Carpets & Rugs	19	567	20	551	22	548
7. Readymade Garments	1,511	79,659	1,361	73,599	1,300	80,639
8. Cement and Cement Products:	605	122,089	600	129,304	591	118,590
(a) Indigenous	586	118,778	584	126,612	561	115,128
(b) Imported	19	3,310	16	2,693	30	3,461
9. Sports Goods	113	2,588	86	1,503	88	1,610
10. Surgical Instruments	183	8,783	164	7,410	158	6,548
11. Chemicals & Dyes	1,663	55,984	1,559	54,466	1,564	55,116
12. Other Finished Goods:	9,521	294,112	7,891	252,749	9,410	293,659
(a) Indigenous	9,108	278,264	7,577	244,364	8,900	278,683
(b) Imported	413	15,849	314	8,385	510	14,975
IV. Fixed Assets Including Machinery	379,844	1,839,745	362,390	1,852,943	331,332	1,743,915
A. Transport Equipment	367,024	717,095	349,999	684,357	319,403	665,965
B. Furniture & Fixtures	327	8,039	306	8,324	319	9,402
C. Office Equipment	308	40,224	327	40,605	311	41,845
D. Other Machinery & Equipment	12,185	1,074,387	11,758	1,119,657	11,299	1,026,703
V. Real Estate	121,076	1,251,602	124,466	1,243,829	125,638	1,222,179
A. Land	41,362	359,663	41,076	340,895	41,818	336,449
1. Residential	8,836	155,417	8,389	143,390	9,466	160,554
(a) House	6,741	145,517	6,494	137,257	8,739	157,803
(b) Flat	2,095	9,900	1,895	6,133	727	2,750
2. Non-Residential	32,526	204,246	32,687	197,504	32,352	175,896
(a) Commercial	11,774	134,325	11,675	126,780	11,007	124,004
(b) Industrial	792	34,958	1,164	34,604	539	15,055
(c) Agriculture	19,511	25,229	19,470	25,476	20,589	32,706
(d) Others	449	9,733	378	10,644	217	4,131
B. Buildings:	79,714	891,939	83,390	902,934	83,820	885,730
1. Residential	70,377	538,715	74,736	556,158	75,332	536,412
(a) House	55,962	452,916	60,856	470,971	64,433	454,092
(b) Flat	14,415	85,799	13,880	85,188	10,899	82,320
2. Non-Residential	9,337	353,224	8,654	346,776	8,488	349,318
(a) Commercial	3,923	135,003	3,611	132,906	3,597	139,887
(b) Industrial	2,970	165,467	2,787	164,560	2,795	164,193
(c) Agriculture	1,227	26,831	966	25,928	1,111	31,087
(d) Others	1,217	25,923	1,290	23,381	985	14,151
VI. Fixed Deposits and Insurance Policies	27,068	448,785	25,701	443,199	24,706	429,067
A. Bank Deposits	26,980	446,750	25,623	441,643	24,641	427,794
1. Security Deposits	2,407	17,956	2,168	44,406	2,155	18,301
2. Term Deposits (TDRs)	18,180	401,509	17,108	358,183	16,966	384,928
3. Other Deposits	6,393	27,285	6,347	39,054	5,520	24,565
B. Insurance Policies	88	2,035	78	1,555	65	1,273
VII. Others	154,820	2,580,256	175,260	2,704,357	177,950	2,410,011
A. Other Secured Advances	109,550	1,183,891	113,676	1,149,125	114,558	1,124,855
1. Receivables	97,280	606,831	98,520	522,591	102,048	531,287
2. Employees Benefits	3,122	564	3,325	581	1,436	258
3. Others	9,148	576,497	11,831	625,953	11,074	593,311
B. Advances Secured by Guarantee(s)	45,270	1,396,364	61,584	1,555,232	63,392	1,285,156
1. Institutional Guarantee(s)	2,709	1,340,477	2,952	1,501,396	3,004	1,234,894
2. Individual Guarantee(s)	42,561	55,887	58,632	53,835	60,388	50,262
VIII. Unsecured Advances	2,417,962	189,903	2,520,560	194,245	2,478,121	201,090
1. Credit Cards	1,959,794	88,932	2,049,115	93,381	2,008,742	102,575
2. Personal Loan	451,779	97,088	461,174	96,568	453,863	93,072
3. Others	6,389	3,883	10,271	4,296	15,516	5,443
Total	3,171,823	8,924,991	3,273,216	8,810,492	3,203,019	8,457,378

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	-	-
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	23	2,417	25	2,153	13	1,600
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:	4	1,059	4	1,113	2	964
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	48	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	1	48	-	-
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:	3	1,019	3	1,065	2	964
(a) Indigenous	3	1,019	3	1,065	2	964
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	19	1,358	21	1,040	11	637
1. Cotton Textiles:	1	219	1	219	-	-
(a) Indigenous	1	219	1	219	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	2	117	-	-
(a) Indigenous	2	117	2	117	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	5	415	5	417	4	379
(a) Indigenous	5	415	5	417	4	379
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	298	1	-	1	-
(a) Indigenous	1	298	1	-	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	31	1	32	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	1	-	1	121
11. Chemicals & Dyes	1	17	1	15	1	14
12. Other Finished Goods:	8	261	9	239	4	123
(a) Indigenous	8	261	9	239	4	123
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	3,260	89	2,591	88	2,605
A. Transport Equipment	86	118	84	132	83	150
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	6	3,142	5	2,459	5	2,455
V. Real Estate	176	4,877	170	4,517	148	3,893
A. Land	23	1,425	23	1,419	4	820
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	23	1,425	23	1,419	4	820
(a) Commercial	4	860	2	160	2	140
(b) Industrial	-	-	2	680	2	680
(c) Agriculture	-	-	-	-	-	-
(d) Others	19	565	19	579	-	-
B. Buildings:	153	3,452	147	3,098	144	3,073
1. Residential	150	428	144	441	141	416
(a) House	114	279	109	268	110	264
(b) Flat	36	149	35	173	31	152
2. Non-Residential	3	3,024	3	2,657	3	2,657
(a) Commercial	3	3,024	2	1,637	3	2,657
(b) Industrial	-	-	1	1,020	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	281	3	315	3	389
A. Bank Deposits	3	281	3	315	3	389
1. Security Deposits	3	281	3	315	3	389
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	189	358,979	167	443,448	142	435,009
A. Other Secured Advances	116	325,509	91	397,309	60	388,704
1. Receivables	4	427	8	1,778	5	438
2. Employees Benefits	30	10	32	17	34	16
3. Others	82	325,072	51	395,513	21	388,251
B. Advances Secured by Guarantee(s)	73	33,470	76	46,139	82	46,305
1. Institutional Guarantee(s)	73	33,470	76	46,139	82	46,305
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	20	9	18	7	18	5
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	19	6	17	4	17	4
3. Others	1	4	1	3	1	1
Total	503	369,824	472	453,032	412	443,502

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	239,461	101,980	240,390	94,555	241,426	102,143
II. Securities, Shares and Other						
Financial Instruments:	993	154,213	918	132,486	914	141,576
A. Quoted on the Stock Exchange:	553	62,183	501	67,543	492	67,811
1. To Stock Brokers and Dealers:	288	34,171	273	34,843	274	41,600
(a) Government and Other Trustee Securities	147	10,588	149	11,453	145	16,250
(b) Shares and Debentures	137	21,993	119	21,036	124	23,059
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	5	2,354	5	2,290
2. To Others:	265	28,012	228	32,699	218	26,212
(a) Government and Other Trustee Securities	74	1,325	67	6,047	62	741
(b) Shares and Debentures	153	17,758	129	17,461	125	16,263
(c) Participation Term Certificates	5	10	4	8	4	8
(d) Others	33	8,920	28	9,182	27	9,199
B. Unquoted on the Stock Exchange:	440	92,029	417	64,943	422	73,765
1. To Stock Brokers and Dealers:	146	11,750	140	11,351	120	11,061
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	139	11,459	134	11,068	116	10,901
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	5	282	3	160
2. To Others:	294	80,279	277	53,593	302	62,704
(a) Government and Other Trustee Securities	102	28,132	96	8,334	80	8,630
(b) Shares and Debentures	45	2,379	36	2,186	32	2,092
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	146	49,767	145	43,072	190	51,982
III. Merchandise	53,446	2,160,225	50,091	1,918,355	51,159	2,027,635
A. Food Items:	16,241	673,024	15,262	540,397	15,137	616,897
1. Wheat	8,609	269,409	8,259	215,912	7,868	323,097
2. Rice and Paddy	2,585	116,457	2,255	85,639	2,146	96,188
3. Other Grains & Pulses:	313	4,367	311	2,676	399	4,432
(a) Indigenous	283	3,569	288	2,291	387	4,269
(b) Imported	30	798	23	385	12	163
4. Edible Oils:	1,072	43,952	972	42,667	998	42,351
(a) Indigenous	1,012	39,627	891	37,835	900	38,086
(b) Imported	60	4,325	81	4,832	98	4,265
5. Sugar:	948	172,967	818	128,460	716	87,807
(a) Indigenous	945	170,398	816	127,760	714	87,807
(b) Imported	3	2,569	2	700	2	-
6. Kariana And Spices	201	1,365	188	1,318	173	1,612
7. Fish And Fish Preparations	23	1,313	20	538	20	397
8. Other Food Items:	2,490	63,195	2,439	63,187	2,817	61,012
(a) Indigenous	2,457	62,301	2,408	62,187	2,793	60,520
(b) Imported	33	894	31	1,000	24	493
B. Raw Materials:	19,718	527,387	19,184	491,961	19,272	474,937
1. Cotton Raw:	13,594	126,816	13,435	120,617	13,517	127,853
(a) Indigenous	2,189	110,777	1,971	103,685	2,018	111,489
(b) Imported	11,405	16,039	11,464	16,932	11,499	16,364
2. Synthetic Fibers:	94	14,421	85	13,324	86	15,317
(a) Indigenous	81	12,675	72	12,828	61	14,745
(b) Imported	13	1,746	13	497	25	571
3. Fertilizers:	1,192	52,127	1,183	52,238	1,124	31,638
(a) Indigenous	1,181	46,463	1,171	47,482	1,112	27,018
(b) Imported	11	5,663	12	4,756	12	4,621
4. Petroleum Crude:	1,002	137,486	1,012	111,003	1,052	104,794
(a) Indigenous	962	102,861	970	81,947	1,015	75,969
(b) Imported	40	34,626	42	29,056	37	28,826
5. Iron and Steel:	1,851	84,920	1,602	85,008	1,583	86,927
(a) Indigenous	1,333	59,429	1,250	60,532	1,270	61,932
(b) Imported	518	25,490	352	24,476	313	24,995
6. Wool & Goat Hair	2	15	2	15	1	15
7. Hides & Skins	78	2,207	77	1,758	76	1,717
8. Oil Seeds	105	5,482	112	4,824	106	5,429
9. Pesticides & Insecticides:	361	4,931	368	5,378	349	3,871
(a) Indigenous	358	4,500	365	5,359	348	3,857
(b) Imported	3	432	3	19	1	15
10. Other Raw Materials:	1,439	98,983	1,308	97,796	1,378	97,375
(a) Indigenous	1,278	88,667	1,213	90,151	1,241	89,091
(b) Imported	161	10,316	95	7,645	137	8,284

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	17,487	959,814	15,645	885,997	16,750	935,801
1. Cotton Textiles:	3,247	233,392	3,065	220,395	3,062	234,701
(a) Indigenous	3,166	226,889	2,980	214,433	2,987	227,604
(b) Imported	81	6,503	85	5,961	75	7,097
2. Cotton Yarn:	1,117	58,010	1,111	56,388	1,157	64,736
(a) Indigenous	1,081	57,262	1,072	55,574	1,122	64,253
(b) Imported	36	748	39	814	35	483
3. Other Textiles:	2,483	178,842	2,362	180,738	2,406	183,855
(a) Indigenous	2,458	176,847	2,336	176,973	2,381	180,501
(b) Imported	25	1,994	26	3,766	25	3,354
4. Machinery:	732	36,791	671	21,262	667	21,180
(a) Indigenous	542	17,864	499	15,256	493	14,652
(b) Imported	190	18,926	172	6,005	174	6,528
5. Handloom Products	2	38	3	64	-	-
6. Carpets & Rugs	31	872	27	840	32	842
7. Readymade Garments	1,397	70,756	1,259	66,811	1,175	72,947
8. Cement and Cement Products:	511	109,529	509	104,208	495	94,809
(a) Indigenous	505	106,673	503	102,075	489	91,904
(b) Imported	6	2,857	6	2,133	6	2,905
9. Sports Goods	116	1,930	91	1,538	92	1,450
10. Surgical Instruments	97	1,677	88	1,348	78	1,647
11. Chemicals & Dyes	1,087	38,676	1,031	38,912	1,063	39,380
12. Other Finished Goods:	6,667	229,302	5,428	193,494	6,523	220,253
(a) Indigenous	6,402	217,542	5,274	189,339	6,302	210,265
(b) Imported	265	11,760	154	4,156	221	9,988
IV. Fixed Assets Including Machinery	266,271	1,496,156	256,178	1,497,799	246,217	1,427,943
A. Transport Equipment	250,670	527,384	240,522	507,924	230,731	495,754
B. Furniture & Fixtures	92	10,412	96	9,937	101	11,110
C. Office Equipment	241	31,991	260	32,723	267	35,194
D. Other Machinery & Equipment	15,268	926,369	15,300	947,216	15,118	885,885
V. Real Estate	606,470	1,150,638	589,168	1,153,062	569,932	1,150,019
A. Land	509,376	457,781	487,783	452,042	467,899	447,785
1. Residential	7,868	155,180	7,598	150,368	7,878	145,398
(a) House	7,446	153,726	7,175	148,884	7,433	143,667
(b) Flat	422	1,454	423	1,484	445	1,730
2. Non-Residential	501,508	302,601	480,185	301,674	460,021	302,387
(a) Commercial	14,478	154,248	14,426	146,319	13,968	139,187
(b) Industrial	555	7,652	552	7,706	469	8,392
(c) Agriculture	486,175	135,521	464,965	141,091	445,373	148,600
(d) Others	300	5,179	242	6,558	211	6,208
B. Buildings:	97,094	692,858	101,385	701,020	102,033	702,235
1. Residential	87,403	404,247	92,290	418,909	92,963	417,003
(a) House	80,297	365,121	85,133	380,265	85,742	377,081
(b) Flat	7,106	39,126	7,157	38,644	7,221	39,922
2. Non-Residential	9,691	288,611	9,095	282,111	9,070	285,231
(a) Commercial	4,364	164,617	4,141	158,215	4,208	161,009
(b) Industrial	1,821	73,112	1,654	73,913	1,710	76,213
(c) Agriculture	2,303	26,585	2,277	34,183	2,164	34,415
(d) Others	1,203	24,297	1,023	15,801	988	13,595
VI. Fixed Deposits and Insurance Policies	26,851	402,500	25,440	391,485	24,260	382,761
A. Bank Deposits	26,700	400,245	25,315	389,783	24,156	381,376
1. Security Deposits	2,528	21,492	2,175	26,966	2,211	25,357
2. Term Deposits (TDRs)	17,813	354,947	16,916	338,526	16,579	333,977
3. Other Deposits	6,359	23,807	6,224	24,291	5,366	22,042
B. Insurance Policies	151	2,254	125	1,703	104	1,385
VII. Others	415,916	2,566,348	436,094	3,060,658	440,747	2,918,134
A. Other Secured Advances	112,073	1,063,088	114,698	1,112,700	116,411	1,109,563
1. Receivables	94,425	430,357	95,787	386,141	99,474	401,535
2. Employees Benefits	1,944	390	2,008	387	45	16
3. Others	15,704	632,341	16,903	726,172	16,892	708,013
B. Advances Secured by Guarantee(s)	303,843	1,503,261	321,396	1,947,958	324,336	1,808,571
1. Institutional Guarantee(s)	6,068	1,300,822	6,155	1,745,485	6,389	1,611,855
2. Individual Guarantee(s)	297,775	202,439	315,241	202,473	317,947	196,716
VIII. Unsecured Advances	2,294,197	185,245	2,386,356	188,737	2,328,137	194,143
1. Credit Cards	1,793,107	79,014	1,873,835	83,048	1,818,657	90,884
2. Personal Loan	485,895	99,621	494,117	98,990	486,775	95,739
3. Others	15,195	6,610	18,404	6,699	22,705	7,521
Total	3,903,605	8,217,306	3,984,635	8,437,138	3,902,792	8,344,354

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	119	10,532	75	12,107	97	12,730
A. Quoted on the Stock Exchange:	84	6,838	56	6,478	54	6,972
1. To Stock Brokers and Dealers:	73	4,581	49	4,168	44	4,320
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	73	4,581	49	4,168	44	4,320
(c) Others	-	-	-	-	-	-
2. To Others:	11	2,258	7	2,310	10	2,652
(a) Government and Other Trustee Securities	-	-	-	-	1	15
(b) Sukuk/Participation Term Certificates (PTCs)	9	1,558	5	1,610	7	1,937
(c) Others	2	700	2	700	2	700
B. Unquoted on the Stock Exchange:	35	3,694	19	5,629	43	5,759
1. To Stock Brokers and Dealers:	1	100	1	100	1	100
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	1	100	1	100	1	100
(c) Others	-	-	-	-	-	-
2. To Others:	34	3,594	18	5,529	42	5,659
(a) Government and Other Trustee Securities	1	52	1	52	1	52
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	33	3,542	17	5,477	41	5,607
III. Merchandise	20,257	841,690	17,721	859,288	17,798	852,621
A. Food Items:	6,748	276,606	5,074	279,545	4,928	229,987
1. Wheat	335	113,896	469	133,577	503	89,453
2. Rice and Paddy	556	23,028	392	18,318	301	12,187
3. Other Grains & Pulses:	211	5,319	205	5,645	148	12,197
(a) Indigenous	129	4,194	127	4,645	139	12,015
(b) Imported	82	1,125	78	1,000	9	182
4. Edible Oils:	686	48,257	577	49,691	548	53,309
(a) Indigenous	669	47,766	571	49,243	545	53,025
(b) Imported	17	491	6	449	3	284
5. Sugar:	741	66,883	703	55,668	587	38,994
(a) Indigenous	737	66,253	698	55,049	583	38,577
(b) Imported	4	630	5	620	4	417
6. Kariana And Spices	18	1,969	15	1,443	13	1,386
7. Fish And Fish Preparations	6	30	-	-	-	-
8. Other Food Items:	4,195	17,224	2,713	15,203	2,828	22,461
(a) Indigenous	4,195	17,224	2,713	15,203	2,828	22,461
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3,388	201,662	3,169	199,729	3,071	205,972
1. Cotton Raw:	1,097	48,730	957	44,603	855	42,554
(a) Indigenous	1,011	46,112	881	42,702	760	40,203
(b) Imported	86	2,618	76	1,901	95	2,351
2. Synthetic Fibers:	43	1,218	43	1,208	44	1,185
(a) Indigenous	24	728	23	671	20	595
(b) Imported	19	490	20	536	24	590
3. Fertilizers:	266	15,318	281	16,029	193	13,400
(a) Indigenous	264	14,786	279	15,775	192	13,399
(b) Imported	2	532	2	254	1	1
4. Petroleum Crude:	309	37,893	318	38,956	255	37,486
(a) Indigenous	282	24,826	290	24,191	229	23,686
(b) Imported	27	13,067	28	14,765	26	13,800
5. Iron and Steel:	625	40,731	563	38,231	556	35,473
(a) Indigenous	362	22,720	336	21,612	410	28,692
(b) Imported	263	18,011	227	16,619	146	6,781
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	95	3,275	79	3,238	81	3,569
8. Oil Seeds	101	6,239	155	6,147	167	7,483
9. Pesticides & Insecticides:	115	1,222	96	1,351	90	1,212
(a) Indigenous	100	643	84	873	79	815
(b) Imported	15	579	12	478	11	397
10. Other Raw Materials:	737	47,038	677	49,966	830	63,609
(a) Indigenous	651	44,040	596	47,051	737	60,809
(b) Imported	86	2,998	81	2,915	93	2,800

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	10,121	363,422	9,478	380,015	9,799	416,663
1. Cotton Textiles:	1,678	59,039	1,747	76,556	1,958	76,868
(a) Indigenous	1,542	54,650	1,619	72,011	1,824	71,079
(b) Imported	136	4,389	128	4,544	134	5,789
2. Cotton Yarn:	1,406	34,678	1,377	33,161	1,116	49,937
(a) Indigenous	1,401	33,718	1,373	32,503	1,111	49,268
(b) Imported	5	960	4	658	5	670
3. Other Textiles:	1,148	48,237	1,068	51,654	1,043	53,696
(a) Indigenous	1,148	48,237	1,068	51,654	1,043	53,696
(b) Imported	-	-	-	-	-	-
4. Machinery:	541	33,387	539	34,073	504	31,979
(a) Indigenous	170	16,415	170	17,052	183	17,370
(b) Imported	371	16,972	369	17,021	321	14,609
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	86	2	77	2	71
7. Readymade Garments	328	29,394	305	26,522	357	30,352
8. Cement and Cement Products:	165	32,267	157	42,987	158	41,846
(a) Indigenous	152	31,814	147	42,427	134	41,289
(b) Imported	13	454	10	560	24	557
9. Sports Goods	4	755	2	48	3	241
10. Surgical Instruments	92	7,145	83	6,124	87	5,063
11. Chemicals & Dyes	764	23,594	701	22,656	669	23,164
12. Other Finished Goods:	3,993	94,839	3,497	86,156	3,902	103,446
(a) Indigenous	3,807	89,615	3,301	80,935	3,576	97,224
(b) Imported	186	5,225	196	5,221	326	6,222
IV. Fixed Assets Including Machinery	186,721	656,366	179,395	662,236	158,290	624,773
A. Transport Equipment	183,405	289,787	176,141	273,783	155,276	268,303
B. Furniture & Fixtures	262	5,477	238	5,413	243	5,293
C. Office Equipment	130	14,179	132	13,800	108	12,577
D. Other Machinery & Equipment	2,924	346,923	2,884	369,239	2,663	338,600
V. Real Estate	38,942	550,421	38,698	551,714	38,837	533,991
A. Land	6,357	123,219	6,569	117,083	6,743	118,363
1. Residential	4,321	68,176	4,001	61,973	4,834	80,802
(a) House	2,648	59,731	2,529	57,323	4,551	79,554
(b) Flat	1,673	8,445	1,472	4,649	283	1,247
2. Non-Residential	2,036	55,043	2,568	55,111	1,909	37,562
(a) Commercial	421	17,440	588	18,966	321	20,828
(b) Industrial	300	28,562	678	28,938	152	10,398
(c) Agriculture	1,147	3,921	1,140	2,527	1,425	6,295
(d) Others	168	5,119	162	4,679	11	42
B. Buildings:	32,585	427,202	32,129	434,630	32,094	415,628
1. Residential	28,971	239,926	28,637	244,772	28,707	229,458
(a) House	21,586	192,942	21,836	197,893	24,719	186,169
(b) Flat	7,385	46,983	6,801	46,879	3,988	43,290
2. Non-Residential	3,614	187,276	3,492	189,858	3,387	186,170
(a) Commercial	1,782	67,225	1,691	72,420	1,669	75,534
(b) Industrial	1,399	106,963	1,399	105,716	1,355	100,679
(c) Agriculture	386	9,410	111	2,644	344	7,663
(d) Others	47	3,678	291	9,078	19	2,294
VI. Fixed Deposits and Insurance Policies	569	60,842	606	64,931	802	61,130
A. Bank Deposits	569	60,842	606	64,931	798	61,118
1. Security Deposits	73	9,805	193	28,568	149	5,729
2. Term Deposits (TDRs)	416	47,038	237	21,182	437	52,779
3. Other Deposits	80	3,999	176	15,181	212	2,610
B. Insurance Policies	-	-	-	-	4	12
VII. Others	10,603	1,096,829	12,366	1,198,070	11,576	988,088
A. Other Secured Advances	8,521	565,927	10,092	546,841	9,481	515,729
1. Receivables	2,860	176,920	2,744	138,617	2,582	130,440
2. Employees Benefits	1,208	184	1,349	212	1,425	258
3. Others	4,453	388,823	5,999	408,012	5,474	385,031
B. Advances Secured by Guarantee(s)	2,082	530,902	2,274	651,229	2,095	472,359
1. Institutional Guarantee(s)	632	520,692	762	640,586	533	464,970
2. Individual Guarantee(s)	1,450	10,210	1,512	10,643	1,562	7,389
VIII. Unsecured Advances	205,051	21,134	220,052	22,434	235,083	24,519
1. Credit Cards	172,132	10,199	184,677	10,708	197,931	12,233
2. Personal Loan	29,688	9,612	31,338	10,104	32,143	10,291
3. Others	3,231	1,324	4,037	1,622	5,009	1,994
Total	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	20	1	22	1	11
1) Official	1	20	1	22	1	11
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,365,866	11,455,100	4,453,547	11,807,895	4,365,274	11,442,196
I. GOVERNMENT	258	1,435,969	245	1,887,264	230	1,726,654
A. Federal Government	177	868,719	165	1,035,269	147	1,045,277
1) Commodity Operations	62	511,272	65	590,910	55	634,736
2) Others	115	357,448	100	444,360	92	410,542
B. Provincial Governments	81	567,250	80	851,995	83	681,376
1) Commodity Operations	45	560,314	47	845,001	47	674,499
2) Others	36	6,935	33	6,994	36	6,877
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	746	1,506,539	722	1,657,833	713	1,562,421
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	1,089	14	1,145	14	800
Utilities	447	555,682	432	583,518	416	589,044
Transport, storage and communications	109	404,059	116	450,384	116	430,534
Manufacturing	93	74,775	76	99,530	73	72,537
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	33	18,253	37	15,551	19	9,061
Commerce and Trade	35	383,015	33	440,386	33	390,944
Others	14	4,765	13	2,420	41	4,603
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,462	340,944	1,316	330,009	1,245	295,642
Mutual Funds and AMCs	104	3,744	106	6,948	96	1,546
Insurance & Pension Funds	624	3,813	521	3,678	487	4,582
MFIs and DFIs	131	252,499	135	217,496	139	192,892
Stock Exchange & Brokerage Houses	263	15,280	227	15,817	210	16,711
Modarabas	116	5,616	105	5,859	94	4,755
Other NBFIs	224	59,993	222	80,210	219	75,156
IV. PRIVATE SECTOR (BUSINESS)	1,102,708	7,025,313	1,078,171	6,790,466	1,060,584	6,717,658
A. Agriculture, forestry and fishing	749,175	338,498	729,023	343,916	716,796	374,411
1. Crop and animal production, hunting and related service activities	748,353	337,080	728,196	342,168	715,952	372,429
Growing of Wheat, Rice, Sugar Cane & Cotton	322,334	169,059	316,489	158,973	312,581	168,991
Growing of tropical, subtropical, pome and stone fruits & vegetables	33,913	12,002	29,944	11,427	26,363	10,332
Growing of other fruits, vegetables and crops	21,780	12,360	21,370	13,288	22,795	17,157
Raising of livestock and other related activities	281,306	110,408	270,074	113,216	261,230	120,325
Other agricultural support activities	89,019	33,248	90,315	45,256	92,980	55,618
Hunting, trapping and related service activities	1	3	4	8	3	5
02 - Forestry and logging	125	26	134	26	135	28
03 - Fishing and aquaculture	697	1,393	693	1,722	709	1,954
B. Mining and quarrying	924	67,189	942	77,015	937	69,750
05 - Mining of coal and lignite	74	50,878	73	52,309	75	44,042
06 - Extraction of crude petroleum and natural gas	642	14,243	647	18,111	658	19,928
07 - Mining of metal ores	18	607	24	606	23	620
08-Other mining and quarrying	186	1,439	195	5,970	179	5,150
09 - Mining support service activities	4	22	3	21	2	10
C. Manufacturing	138,207	4,621,086	133,175	4,416,698	129,649	4,315,326
10 - Manufacture of food products	61,610	1,101,218	60,514	1,009,712	57,895	890,179
11 - Manufacture of beverages	1,036	49,000	1,011	51,088	1,012	53,609
12 - Manufacture of tobacco products	659	3,651	656	3,015	628	1,457
13 - Manufacture of textiles	26,672	1,576,543	25,541	1,518,436	26,183	1,603,870
Preparation and spinning of textile fibres	9,454	545,421	8,863	533,281	9,072	571,644
Weaving of textiles	5,382	322,562	5,155	315,300	5,369	328,648
Finishing of textiles	4,250	297,959	4,065	281,286	4,203	293,033
Manufacture of knitted and crocheted fabrics	795	52,341	738	51,895	703	55,860
Manufacture of made-up textile articles, except apparel	3,275	194,584	3,148	186,275	3,192	189,348
Manufacture of carpets and rugs	152	1,155	129	1,118	142	1,149
Manufacture of other textiles n.e.c.	3,364	162,521	3,443	149,281	3,502	164,188
14 - Manufacture of wearing apparel	4,951	208,043	4,696	213,733	4,586	215,221
15 - Manufacture of leather and related products	2,124	49,398	2,082	47,628	2,040	46,886

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	400	7,586	404	7,757	378	7,310
Manufacture of luggage, handbags and the like, saddlery and harness	97	1,940	94	2,098	96	2,076
Manufacture of footwear	1,627	39,872	1,584	37,772	1,566	37,500
a. Leather wear	1,286	32,031	1,281	29,950	1,226	29,287
b. Rubber and Plastic wear	341	7,842	303	7,822	340	8,213
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	472	7,643	436	8,298	458	8,926
17 - Manufacture of paper and paper products	1,483	99,728	1,446	95,559	1,570	97,436
18 - Printing and reproduction of recorded media	968	16,315	939	17,135	869	18,662
Printing and other service activities related to printing	958	15,139	928	15,495	858	17,041
Reproduction of recorded media	10	1,176	11	1,639	11	1,621
19 - Manufacture of coke and refined petroleum products	1,406	147,424	1,429	145,231	1,465	130,605
20 - Manufacture of chemicals and chemical products	9,195	318,192	8,492	317,908	8,309	273,319
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,870	102,061	5,554	107,042	5,218	111,416
22 - Manufacture of rubber and plastics products	3,012	84,234	2,695	73,468	2,606	78,615
23 - Manufacture of other non-metallic mineral products	2,045	297,693	1,992	299,995	1,983	285,497
24 - Manufacture of basic metals	5,033	208,442	4,715	201,644	4,626	201,031
25 - Manufacture of fabricated metal products, except machinery and equipment	1,046	32,512	967	29,075	881	28,198
26 - Manufacture of computer, electronic and optical products	330	8,555	321	9,411	301	11,869
27 - Manufacture of electrical equipment	2,467	131,069	2,124	114,263	1,931	119,493
28 - Manufacture of machinery and equipment	974	20,946	898	20,174	852	14,058
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,956	88,549	1,838	66,697	1,761	61,828
30 - Manufacture of other transport equipment	589	14,348	545	13,711	526	12,547
31 - Manufacture of furniture	825	5,967	841	6,070	819	5,645
32 - Other manufacturing	3,378	47,282	3,337	45,132	3,029	43,366
Manufacture of jewellery and related articles	277	376	279	366	282	350
Manufacture of imitation jewellery and related articles	7	98	10	97	6	33
Manufacture of musical instruments	67	1,128	55	949	53	886
Manufacture of sports goods	353	8,046	344	6,439	310	6,705
Manufacture of games and toys	8	12	6	2	5	1
supplies	384	5,429	352	5,828	343	5,436
Manufacture of Handicrafts	144	66	143	47	144	58
Other manufacturing n.e.c.	2,138	32,127	2,148	31,404	1,886	29,897
33 - Repair and installation of machinery and equipment	106	2,275	106	2,274	101	1,590
D. Electricity, gas, steam and air conditioning supply	2,674	603,507	2,366	570,493	2,270	538,192
Electric power generation, transmission and distribution	2,447	592,175	2,179	559,943	2,069	527,727
a) Hydal	613	33,590	495	30,649	472	23,261
b) Thermal	226	172,460	213	144,360	219	136,351
c) Coal Based	79	120,296	85	123,903	91	124,130
d) Wind	179	63,200	173	61,506	173	59,516
e) Solar	101	7,506	90	7,118	105	8,522
f) Other	1,249	195,123	1,123	192,407	1,009	175,947
Manufacture of gas; distribution of gaseous fuels through mains	206	11,290	168	10,520	171	10,420
Steam and air conditioning supply	21	42	19	30	30	45
E. Water supply; sewerage, waste management and remediation activities	159	13,806	128	14,547	133	17,858
36 - Water collection, treatment and supply	42	227	39	178	41	172
37 - Sewerage	10	13	9	12	7	6
38 - Waste collection, treatment and disposal activities; materials recovery services	103	13,561	77	14,353	82	17,677
services	4	5	3	4	3	4
F. Construction	3,894	195,182	3,720	190,233	3,704	193,452
41 - Construction of buildings	2,447	143,543	2,322	139,806	2,368	143,249
42 - Civil engineering	1,214	48,347	1,164	47,156	1,188	47,259
43 - Specialized construction activities	233	3,293	234	3,270	148	2,944

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	136,167	472,900	136,643	434,272	138,894	465,958
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,901	31,579	4,841	28,640	4,871	26,524
46 - Wholesale trade, except of motor vehicles and motorcycles	35,634	275,343	34,713	242,156	34,653	279,729
47 - Retail trade, except of motor vehicles and motorcycles	95,632	165,978	97,089	163,476	99,370	159,704
H. Transportation and storage	24,865	117,579	24,073	116,975	23,198	116,689
49 - Land transport and transport via pipelines	8,440	60,725	7,802	56,278	7,820	56,181
50 - Water transport	83	622	78	1,203	69	495
51 - Air transport	132	1,575	121	1,513	116	1,361
52 - Warehousing and support activities for transportation	15,836	48,878	15,722	51,582	14,822	52,255
53 - Courier activities other than national post activities	374	5,778	350	6,399	371	6,397
I. Accommodation and food service activities	2,365	36,938	2,136	36,930	2,085	35,785
55 - Accommodation	566	22,500	639	22,690	553	21,581
56 - Food and beverage service activities	1,799	14,438	1,497	14,240	1,532	14,204
J. Information and communication	3,103	310,202	2,944	328,024	2,891	338,055
58 - Publishing activities	882	2,642	847	2,423	759	2,196
59 - Motion picture, video and television programme production, sound recording and music publishing activities	83	2,516	78	2,446	81	2,362
60 - Programming and broadcasting activities	50	1,001	47	1,291	50	1,752
61 - Telecommunications	873	287,536	917	306,886	1,020	314,514
62 - Computer programming, consultancy and related activities	1,001	11,776	846	10,050	795	11,855
63 - Information service activities	214	4,731	209	4,928	186	5,376
K. Real estate activities	929	35,566	839	36,254	809	34,154
L. Professional, scientific and technical activities	5,910	54,085	8,835	58,826	9,119	55,054
69 - Legal and accounting activities	171	1,102	162	908	162	867
71 - Architectural and engineering activities; technical testing and analysis	87	1,101	80	1,147	86	1,378
72 - Scientific research and development	473	5,628	425	5,114	426	5,605
73 - Advertising and market research	204	4,307	198	4,130	191	4,875
74 - Other professional, scientific and technical activities	1,258	4,545	1,120	4,533	1,087	4,292
75 - Veterinary activities	3,691	37,078	6,825	42,882	7,141	37,907
77 - Rental and leasing activities	26	323	25	113	26	130
M. Administrative and support service activities	8,395	50,177	8,381	48,305	8,293	51,198
77 - Rental and leasing activities	675	2,418	567	2,023	584	2,152
78 - Employment activities	55	435	37	353	37	272
79 - Travel agency, tour operator, reservation service and related activities	897	14,085	809	11,159	841	14,009
80 - Security and investigation activities	707	2,908	668	2,922	656	2,826
81 - Services to buildings and landscape activities	36	190	37	163	32	160
82 - Office administrative, office support and other business support activities	6,025	30,140	6,263	31,685	6,143	31,778
N. Education	1,999	32,383	1,974	33,435	1,961	32,485
O. Human health and social work activities	1,388	16,788	1,382	16,965	1,382	18,004
86 - Human health activities	1,364	16,749	1,361	16,949	1,361	17,892
87 - Residential care activities	5	21	2	1	2	18
88 - Social work activities with and without accommodation	19	17	19	15	19	95
P. Arts, entertainment and recreation	116	1,684	108	1,889	107	1,894
Q. Other service activities	22,438	57,744	21,502	65,690	18,356	59,393
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,828	15,032	5,871	14,134	5,928	13,051
A. Government Trusts and Non-profit Organizations	62	1,038	63	765	59	683
B. Private Trusts and Non-profit Organizations	5,761	13,607	5,804	12,982	5,820	11,892
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5	387	4	387	49	476
VI. PERSONAL	3,254,732	1,128,932	3,366,944	1,126,480	3,296,481	1,125,437
A. Bank Employees	156,359	249,198	160,774	266,050	164,505	285,437
1) For house building	74,738	193,954	76,153	207,682	77,488	224,883
2) For transport i.e. purchase of car etc.	50,067	49,722	51,075	51,980	51,789	53,528
3) Other purposes	31,554	5,523	33,546	6,389	35,228	7,025
B. Consumer Financing	3,093,852	879,015	3,201,651	859,736	3,127,484	839,342
1) For house building	35,113	214,900	34,734	212,315	34,375	208,280
2) For transport i.e. purchase of car etc	333,498	316,920	318,615	293,728	289,163	272,289
3) Credit cards	1,965,245	89,152	2,058,911	93,786	2,017,565	103,196
4) Consumers durable	37,218	6,873	37,113	7,280	36,687	7,103
5) Personal loans	722,778	251,171	752,278	252,627	749,694	248,473
C) Other	4,521	719	4,519	693	4,492	659
VII. OTHER	132	2,371	278	1,708	93	1,333
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,207

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,193,541	2,160,305	1,179,860	2,544,393	1,161,844	2,541,326
I. GOVERNMENT	50	176,621	59	472,454	58	471,014
A. Federal Government	32	49,598	37	76,670	35	89,328
1) Commodity Operations	8	15,498	8	44,952	8	77,859
2) Others	24	34,101	29	31,719	27	11,469
B. Provincial Governments	18	127,023	22	395,784	23	381,686
1) Commodity Operations	15	126,986	19	395,733	18	381,238
2) Others	3	36	3	51	5	448
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	120	432,186	112	535,669	140	523,963
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	7	12	8	11
Utilities	49	144,334	42	164,923	42	165,214
Transport, storage and communications	29	110,270	29	120,245	31	129,530
Manufacturing	24	43,468	23	53,950	23	42,011
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	5	3,935	5	3,569	5	3,322
Commerce and Trade	4	64,811	4	127,643	4	118,490
Others	1	457	1	429	26	486
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	106	25,452	110	24,576	107	24,117
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	2	48	3	1	1	94
MFIs and DFIs	12	15,046	12	13,764	11	11,906
Stock Exchange & Brokerage Houses	15	757	14	887	13	1,011
Modarabas	2	217	2	434	2	217
Other NBFIs	73	9,384	77	9,490	78	10,890
IV. PRIVATE SECTOR (BUSINESS)	802,049	1,247,737	783,349	1,230,328	765,697	1,237,359
A. Agriculture, forestry and fishing	652,413	203,551	632,286	199,115	617,589	213,888
1. Crop and animal production, hunting and related service activities	651,748	203,340	631,621	198,899	616,910	213,458
Growing of Wheat, Rice, Sugar Cane & Cotton	248,640	99,754	242,351	87,008	237,935	93,354
Growing of tropical, subtropical, pome and stone fruits & vegetables	32,046	9,249	28,065	8,641	24,546	7,645
Growing of other fruits, vegetables and crops	16,114	5,818	15,961	6,460	15,833	7,883
Raising of livestock and other related activities	275,217	73,892	264,379	78,380	255,601	79,948
Other agricultural support activities	79,731	14,628	80,865	18,409	82,995	24,628
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	119	16	130	17	126	17
03 - Fishing and aquaculture	546	195	535	199	553	412
B. Mining and quarrying	141	19,115	142	20,646	139	20,544
05 - Mining of coal and lignite	17	14,887	17	14,459	17	14,474
06 - Extraction of crude petroleum and natural gas	54	4,050	56	6,037	55	5,927
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	68	167	67	139	65	133
09 - Mining support service activities	1	12	1	11	1	10
C. Manufacturing	54,944	666,644	54,920	662,551	52,917	655,179
10 - Manufacture of food products	43,967	190,107	44,108	191,545	41,903	168,354
11 - Manufacture of beverages	84	2,739	86	2,645	84	2,028
12 - Manufacture of tobacco products	200	40	194	38	174	32
13 - Manufacture of textiles	3,606	201,162	3,563	196,942	3,692	215,034
Preparation and spinning of textile fibres	1,662	84,844	1,600	84,605	1,631	93,682
Weaving of textiles	701	40,812	659	43,060	698	44,814
Finishing of textiles	610	48,637	632	44,576	677	48,155
Manufacture of knitted and crocheted fabrics	43	1,242	46	1,197	42	996
Manufacture of made-up textile articles, except apparel	256	11,927	245	10,899	258	12,744
Manufacture of carpets and rugs	58	451	53	424	58	429
Manufacture of other textiles n.e.c.	276	13,250	328	12,181	328	14,214
14 - Manufacture of wearing apparel	1,534	29,702	1,495	28,493	1,504	29,299
15 - Manufacture of leather and related products	429	4,399	429	4,741	436	4,628

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	48	662	49	773	46	584
Manufacture of luggage, handbags and the like, saddlery and harness	15	138	15	100	14	112
Manufacture of footwear	366	3,599	365	3,868	376	3,932
a. Leather wear	340	2,693	335	2,975	341	3,096
b. Rubber and Plastic wear	26	906	30	894	35	837
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	134	454	135	809	136	775
17 - Manufacture of paper and paper products	90	5,018	99	4,069	108	5,152
18 - Printing and reproduction of recorded media	137	3,221	145	3,194	164	3,532
Printing and other service activities related to printing	135	3,209	143	3,182	162	3,521
Reproduction of recorded media	2	12	2	12	2	12
19 - Manufacture of coke and refined petroleum products	52	52,217	53	53,328	58	48,227
20 - Manufacture of chemicals and chemical products	1,052	28,026	1,036	31,210	1,002	22,940
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	238	8,533	219	8,983	235	11,058
22 - Manufacture of rubber and plastics products	380	9,912	364	8,790	405	9,840
23 - Manufacture of other non-metallic mineral products	458	68,281	439	67,736	453	70,940
24 - Manufacture of basic metals	388	24,876	393	26,545	398	28,586
25 - Manufacture of fabricated metal products, except machinery and equipment	70	1,206	71	1,290	72	1,309
26 - Manufacture of computer, electronic and optical products	23	145	24	783	27	977
27 - Manufacture of electrical equipment	326	18,775	288	14,503	267	15,090
28 - Manufacture of machinery and equipment	118	826	113	821	116	660
29 - Manufacture of motor vehicles, trailers and semi-trailers	174	8,549	168	8,387	175	8,151
30 - Manufacture of other transport equipment	3	33	3	30	2	19
31 - Manufacture of furniture	511	1,703	518	1,708	492	1,148
32 - Other manufacturing	970	6,719	977	5,961	1,014	7,400
Manufacture of jewellery and related articles	204	103	204	87	210	103
Manufacture of imitation jewellery and related articles	4	27	4	27	4	27
Manufacture of musical instruments	2	1	2	1	2	1
Manufacture of sports goods	73	2,630	73	2,206	74	2,854
Manufacture of games and toys	4	-	4	-	4	-
supplies	48	382	42	386	41	328
Manufacture of Handicrafts	128	28	128	28	126	17
Other manufacturing n.e.c.	507	3,548	520	3,226	553	4,071
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	355	139,921	343	124,620	353	125,712
Electric power generation, transmission and distribution	326	136,973	325	122,162	335	123,110
a) Hydal	129	12,736	129	9,137	129	7,505
b) Thermal	92	60,271	87	48,979	90	50,497
c) Coal Based	14	42,950	18	43,556	24	44,017
d) Wind	21	13,022	21	12,790	21	12,425
e) Solar	34	3,072	34	2,867	34	3,435
f) Other	36	4,922	36	4,833	37	5,230
Manufacture of gas; distribution of gaseous fuels through mains	29	2,948	18	2,459	18	2,602
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	26	179	20	172	21	163
36 - Water collection, treatment and supply	14	11	13	10	15	27
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	10	164	7	161	6	136
services	2	4	-	-	-	-
F. Construction	1,081	36,588	1,091	37,181	1,104	37,886
41 - Construction of buildings	679	22,501	670	22,252	675	22,206
42 - Civil engineering	375	13,690	392	14,501	397	15,222
43 - Specialized construction activities	27	397	29	428	32	458

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	62,246	72,901	63,138	79,192	63,470	79,596
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,396	8,146	2,429	7,679	2,470	6,903
46 - Wholesale trade, except of motor vehicles and motorcycles	14,535	38,875	14,788	41,759	15,089	47,166
47 - Retail trade, except of motor vehicles and motorcycles	45,315	25,880	45,921	29,754	45,911	25,527
H. Transportation and storage	17,536	21,981	17,708	20,382	17,160	20,221
49 - Land transport and transport via pipelines	4,107	5,826	4,179	3,155	4,387	4,801
50 - Water transport	1	-	1	-	1	-
51 - Air transport	34	120	34	99	33	85
52 - Warehousing and support activities for transportation	13,386	14,152	13,486	15,794	12,731	13,915
53 - Courier activities other than national post activities	8	1,884	8	1,335	8	1,420
I. Accommodation and food service activities	785	11,440	863	11,666	814	11,149
55 - Accommodation	238	9,458	315	9,689	252	9,177
56 - Food and beverage service activities	547	1,982	548	1,977	562	1,972
J. Information and communication	445	43,002	425	40,252	464	41,048
58 - Publishing activities	183	104	183	99	184	98
59 - Motion picture, video and television programme production, sound recording and music publishing activities	40	1,788	40	1,778	38	1,673
60 - Programming and broadcasting activities	3	2	3	2	4	6
61 - Telecommunications	110	38,301	111	37,841	150	38,769
62 - Computer programming, consultancy and related activities	79	2,521	57	250	59	250
63 - Information service activities	30	286	31	282	29	251
K. Real estate activities	64	4,587	71	4,988	77	4,582
L. Professional, scientific and technical activities	82	1,198	93	1,223	104	1,272
69 - Legal and accounting activities	21	20	21	19	21	16
71 - Architectural and engineering activities; technical testing and analysis	11	1	11	0	13	0
72 - Scientific research and development	19	1,056	18	1,029	16	1,051
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	14	18	19	43	24	47
75 - Veterinary activities	13	100	20	129	26	156
M. Administrative and support service activities	3	2	3	3	3	1
77 - Rental and leasing activities	4,535	5,388	4,843	5,622	4,775	5,344
78 - Employment activities	232	1,044	231	1,003	233	910
79 - Travel agency, tour operator, reservation service and related activities	2	93	2	93	2	92
80 - Security and investigation activities	28	695	28	637	34	687
81 - Services to buildings and landscape activities	33	116	33	101	34	60
82 - Office administrative, office support and other business support activities	14	35	14	34	14	19
N. Education	4,226	3,405	4,535	3,755	4,458	3,575
624	3,828	631	4,721	647	3,606	
O. Human health and social work activities	625	5,920	635	5,329	652	5,513
86 - Human health activities	614	5,898	626	5,327	644	5,511
87 - Residential care activities	4	21	2	1	1	1
88 - Social work activities with and without accommodation	7	1	7	1	7	1
P. Arts, entertainment and recreation	34	34	33	29	33	21
Q. Other service activities	6,113	11,461	6,107	12,640	5,378	11,635
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,653	2,681	5,652	2,234	5,658	1,920
A. Government Trusts and Non-profit Organizations	-	-	-	-	1	-
B. Private Trusts and Non-profit Organizations	5,653	2,681	5,652	2,234	5,657	1,920
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	385,552	274,049	390,569	277,876	390,176	282,251
A. Bank Employees	71,184	86,453	72,535	90,610	73,430	97,203
1) For house building	42,094	68,490	42,413	71,742	42,627	77,932
2) For transport i.e. purchase of car etc.	18,567	16,117	18,910	16,545	19,103	16,663
3) Other purposes	10,523	1,846	11,212	2,322	11,700	2,608
B. Consumer Financing	314,367	187,596	318,033	187,266	316,745	185,048
1) For house building	2,763	19,951	2,746	19,669	2,721	19,455
2) For transport i.e. purchase of car etc	39,736	23,324	38,966	21,956	38,247	20,885
3) Credit cards	5,445	281	9,403	376	7,857	544
4) Consumers durable	32,324	5,907	32,412	6,195	32,627	5,939
5) Personal loans	234,099	138,133	234,506	139,071	235,293	138,224
C) Other	1	0	1	0	1	0
VII. OTHER	11	1,579	9	1,255	8	702
Total	1,193,541	2,160,305	1,179,860	2,544,393	1,161,844	2,541,326

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,171,823	8,924,991	3,273,216	8,810,492	3,203,019	8,457,378
I. GOVERNMENT	206	975,556	184	1,042,522	170	881,579
A. Federal Government	143	535,329	126	586,311	110	581,889
1) Commodity Operations	54	495,774	57	545,958	47	556,877
2) Others	89	39,555	69	40,353	63	25,013
B. Provincial Governments	63	440,227	58	456,211	60	299,690
1) Commodity Operations	30	433,328	28	449,268	29	293,261
2) Others	33	6,899	30	6,943	31	6,429
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	626	1,074,353	610	1,122,164	573	1,038,458
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,077	7	1,133	6	788
Utilities	398	411,348	390	418,594	374	423,830
Transport, storage and communications	80	293,789	87	330,139	85	301,004
Manufacturing	69	31,307	53	45,580	50	30,526
Mining and Quarrying	-	-	-	-	-	-
Construction	28	14,319	32	11,982	14	5,739
Commerce and Trade	31	318,205	29	312,743	29	272,454
Others	13	4,308	12	1,991	15	4,117
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,356	315,492	1,206	305,433	1,138	271,524
Mutual Funds and AMCs	102	3,744	104	6,948	94	1,546
Insurance & Pension Funds	622	3,765	518	3,678	486	4,488
MFIs and DFIs	119	237,454	123	203,732	128	180,986
Stock Exchange & Brokerage Houses	248	14,524	213	14,930	197	15,700
Modarabas	114	5,398	103	5,425	92	4,538
Other NBFIs	151	50,608	145	70,721	141	64,266
IV. PRIVATE SECTOR (BUSINESS)	300,454	5,692,140	294,641	5,480,026	294,764	5,411,465
A. Agriculture, forestry and fishing	96,760	134,664	96,735	140,044	99,205	155,250
1. Crop and animal production, hunting and related service activities	96,603	133,456	96,573	138,513	99,040	153,697
Growing of Wheat, Rice, Sugar Cane & Cotton	73,694	69,305	74,138	71,964	74,646	75,637
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,867	2,753	1,879	2,786	1,817	2,688
Growing of other fruits, vegetables and crops	5,665	6,539	5,408	6,828	6,961	9,272
Raising of livestock and other related activities	6,089	36,516	5,695	34,836	5,629	40,377
Other agricultural support activities	9,287	18,340	9,449	22,091	9,984	25,719
Hunting, trapping and related service activities	1	3	4	8	3	5
02 - Forestry and logging	6	10	4	9	9	11
03 - Fishing and aquaculture	151	1,198	158	1,523	156	1,542
B. Mining and quarrying	783	48,074	800	56,369	798	49,206
05 - Mining of coal and lignite	57	35,991	56	37,849	58	29,568
06 - Extraction of crude petroleum and natural gas	588	10,193	591	12,074	603	14,001
07 - Mining of metal ores	17	607	23	606	22	620
08-Other mining and quarrying	118	1,272	128	5,830	114	5,016
09 - Mining support service activities	3	10	2	10	1	-
C. Manufacturing	83,099	3,894,086	78,114	3,713,239	76,636	3,623,732
10 - Manufacture of food products	17,632	907,074	16,388	812,626	15,974	716,194
11 - Manufacture of beverages	948	46,250	922	48,428	924	51,563
12 - Manufacture of tobacco products	456	3,589	459	2,966	450	1,411
13 - Manufacture of textiles	23,024	1,361,448	21,948	1,317,701	22,485	1,388,368
Preparation and spinning of textile fibres	7,786	459,985	7,257	448,080	7,439	477,659
Weaving of textiles	4,681	281,750	4,496	272,240	4,671	283,834
Finishing of textiles	3,610	236,245	3,415	233,784	3,525	244,819
Manufacture of knitted and crocheted fabrics	752	51,100	692	50,698	661	54,864
Manufacture of made-up textile articles, except apparel	3,017	182,553	2,901	175,273	2,932	176,501
Manufacture of carpets and rugs	94	704	76	693	84	720
Manufacture of other textiles n.e.c.	3,084	149,112	3,111	136,932	3,173	149,971
14 - Manufacture of wearing apparel	3,414	178,236	3,198	185,135	3,082	185,922
15 - Manufacture of leather and related products	1,692	44,916	1,650	42,794	1,604	42,257

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	352	6,924	355	6,984	332	6,725
Manufacture of luggage, handbags and the like, saddlery and harness	81	1,792	78	1,989	82	1,965
Manufacture of footwear	1,259	36,200	1,217	33,820	1,190	33,568
a. Leather wear	944	29,265	944	26,892	885	26,191
b. Rubber and Plastic wear	315	6,936	273	6,929	305	7,377
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	338	7,189	301	7,489	322	8,151
17 - Manufacture of paper and paper products	1,387	92,479	1,341	90,704	1,459	91,625
18 - Printing and reproduction of recorded media	831	13,094	794	13,941	705	15,129
Printing and other service activities related to printing	823	11,929	785	12,314	696	13,520
Reproduction of recorded media	8	1,165	9	1,628	9	1,609
19 - Manufacture of coke and refined petroleum products	1,353	93,707	1,376	91,903	1,407	82,378
20 - Manufacture of chemicals and chemical products	8,118	273,843	7,432	272,411	7,285	237,897
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,614	90,100	5,314	93,614	4,965	93,233
22 - Manufacture of rubber and plastics products	2,627	73,399	2,331	64,679	2,201	68,775
23 - Manufacture of other non-metallic mineral products	1,581	224,534	1,549	230,008	1,528	213,311
24 - Manufacture of basic metals	4,637	181,833	4,320	174,599	4,228	172,445
25 - Manufacture of fabricated metal products, except machinery and equipment	976	31,305	896	27,785	809	26,889
26 - Manufacture of computer, electronic and optical products	307	8,409	297	8,628	274	10,892
27 - Manufacture of electrical equipment	2,121	101,876	1,822	91,441	1,651	96,326
28 - Manufacture of machinery and equipment	855	20,105	784	19,339	735	13,384
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,778	79,320	1,665	57,598	1,582	52,997
30 - Manufacture of other transport equipment	586	14,314	542	13,681	524	12,529
31 - Manufacture of furniture	314	4,265	323	4,362	327	4,498
32 - Other manufacturing	2,404	40,525	2,356	39,133	2,014	35,966
Manufacture of jewellery and related articles	73	272	75	279	72	247
Manufacture of imitation jewellery and related articles	3	71	6	70	2	6
Manufacture of musical instruments	65	1,128	53	948	51	885
Manufacture of sports goods	280	5,416	271	4,234	236	3,851
Manufacture of games and toys	4	12	2	2	1	1
supplies	336	5,047	310	5,442	302	5,108
Manufacture of Handicrafts	16	38	15	19	18	40
Other manufacturing n.e.c.	1,627	28,541	1,624	28,140	1,332	25,826
33 - Repair and installation of machinery and equipment	106	2,275	106	2,274	101	1,590
D. Electricity, gas, steam and air conditioning supply	2,311	446,268	2,014	425,799	1,910	399,413
Electric power generation, transmission and distribution	2,116	439,209	1,848	418,950	1,730	392,795
a) Hydal	484	20,855	366	21,512	343	15,756
b) Thermal	134	112,189	126	95,380	129	85,854
c) Coal Based	61	62,154	63	65,201	64	68,862
d) Wind	158	50,177	152	48,717	152	47,091
e) Solar	67	4,434	56	4,252	71	5,086
f) Other	1,212	189,401	1,085	183,888	971	170,146
Manufacture of gas; distribution of gaseous fuels through mains	174	7,016	147	6,819	150	6,572
Steam and air conditioning supply	21	42	19	30	30	45
E. Water supply; sewerage, waste management and remediation activities	133	13,627	108	14,375	112	17,696
36 - Water collection, treatment and supply	28	217	26	168	26	145
37 - Sewerage	10	13	9	12	7	6
38 - Waste collection, treatment and disposal activities; materials recovery services	93	13,397	70	14,191	76	17,541
services	2	1	3	4	3	4
F. Construction	2,810	158,413	2,626	152,891	2,598	155,425
41 - Construction of buildings	1,766	120,862	1,650	117,395	1,691	120,903
42 - Civil engineering	838	34,655	771	32,653	791	32,037
43 - Specialized construction activities	206	2,896	205	2,843	116	2,486

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	73,908	395,372	73,494	347,724	75,420	380,991
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,505	23,433	2,412	20,961	2,401	19,622
46 - Wholesale trade, except of motor vehicles and motorcycles	21,094	232,273	19,922	195,313	19,562	229,259
47 - Retail trade, except of motor vehicles and motorcycles	50,309	139,666	51,160	131,450	53,457	132,110
H. Transportation and storage	7,327	95,584	6,363	96,580	6,037	96,466
49 - Land transport and transport via pipelines	4,332	54,886	3,622	53,110	3,433	51,380
50 - Water transport	81	621	76	1,203	67	493
51 - Air transport	98	1,455	87	1,414	83	1,276
52 - Warehousing and support activities for transportation	2,450	34,727	2,236	35,788	2,091	38,340
53 - Courier activities other than national post activities	366	3,894	342	5,064	363	4,977
I. Accommodation and food service activities	1,578	23,540	1,271	23,627	1,269	22,999
55 - Accommodation	326	11,084	322	11,364	299	10,766
56 - Food and beverage service activities	1,252	12,456	949	12,262	970	12,232
J. Information and communication	2,654	266,763	2,514	282,821	2,424	290,424
58 - Publishing activities	699	2,539	664	2,324	575	2,098
59 - Motion picture, video and television programme production, sound recording and music publishing activities	43	728	38	667	43	689
60 - Programming and broadcasting activities	47	999	44	1,289	46	1,745
61 - Telecommunications	759	248,798	801	264,095	867	269,162
62 - Computer programming, consultancy and related activities	922	9,255	789	9,800	736	11,605
63 - Information service activities	184	4,444	178	4,646	157	5,125
K. Real estate activities	865	30,979	768	31,266	732	29,572
L. Professional, scientific and technical activities	5,822	52,633	8,737	57,356	9,009	53,437
69 - Legal and accounting activities	150	1,082	141	889	141	850
71 - Architectural and engineering activities; technical testing and analysis	74	1,095	67	1,142	71	1,374
72 - Scientific research and development	451	4,324	405	3,853	407	4,245
73 - Advertising and market research	203	4,307	197	4,130	190	4,875
74 - Other professional, scientific and technical activities	1,243	4,528	1,100	4,479	1,062	4,212
75 - Veterinary activities	3,678	36,978	6,805	42,753	7,115	37,751
77 - Rental and leasing activities	23	320	22	109	23	129
M. Administrative and support service activities	3,859	44,782	3,537	42,676	3,518	45,854
78 - Employment activities	443	1,375	336	1,020	351	1,242
79 - Travel agency, tour operator, reservation service and related activities	53	342	35	260	35	180
80 - Security and investigation activities	869	13,389	781	10,522	807	13,322
81 - Services to buildings and landscape activities	674	2,792	635	2,821	622	2,765
82 - Office administrative, office support and other business support activities	22	156	23	129	18	141
N. Education	1,798	26,729	1,727	27,923	1,685	28,203
O. Human health and social work activities	1,375	28,554	1,343	28,714	1,314	28,879
86 - Human health activities	763	10,868	747	11,636	730	12,491
87 - Residential care activities	750	10,851	735	11,622	717	12,380
88 - Social work activities with and without accommodation	1	0	-	-	1	17
P. Arts, entertainment and recreation	12	16	12	14	12	94
Q. Other service activities	82	1,650	75	1,860	74	1,873
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	16,325	46,283	15,395	53,050	12,978	47,758
A. Government Trusts and Non-profit Organizations	175	12,351	219	11,900	270	11,131
B. Private Trusts and Non-profit Organizations	62	1,038	63	765	58	683
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	108	10,926	152	10,748	163	9,972
VI. PERSONAL	5	387	4	387	49	476
A. Bank Employees	2,868,885	854,308	2,976,087	847,994	2,906,020	842,590
1) For house building	85,008	162,303	88,078	174,961	90,917	187,769
2) For transport i.e. purchase of car etc.	32,583	125,154	33,684	135,614	34,808	146,652
3) Other purposes	31,436	33,491	32,102	35,305	32,624	36,719
B. Consumer Financing	20,989	3,657	22,292	4,042	23,485	4,398
1) For house building	2,779,357	691,286	2,883,491	672,339	2,810,612	654,163
2) For transport i.e. purchase of car etc	32,261	194,830	31,900	192,530	31,566	188,708
3) Credit cards	293,731	293,582	279,618	271,759	250,885	251,390
4) Consumers durable	1,959,800	88,871	2,049,508	93,411	2,009,708	102,652
5) Personal loans	4,894	966	4,701	1,086	4,060	1,164
C) Other	488,671	113,036	517,764	113,555	514,393	110,248
VII. OTHER	4,520	719	4,518	693	4,491	659
	121	792	269	453	84	630
Total	3,171,823	8,924,991	3,273,216	8,810,492	3,203,019	8,457,378

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	20	1	22	1	11
1) Official	1	20	1	22	1	11
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	502	369,804	471	453,011	411	443,491
I. GOVERNMENT	2	283,792	2	372,288	2	374,060
A. Federal Government	2	283,792	2	372,288	2	374,060
1) Commodity Operations	-	-	-	-	-	-
2) Others	2	283,792	2	372,288	2	374,060
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	205	85,436	181	80,112	123	68,834
A. Agriculture, forestry and fishing	2	283	2	4,756	2	5,273
1. Crop and animal production, hunting and related service activities	2	283	2	4,756	2	5,273
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	3	1	0	1	3
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	281	1	4,756	1	5,271
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	164	60,357	141	40,908	96	36,416
10 - Manufacture of food products	11	4,037	18	5,541	18	5,631
11 - Manufacture of beverages	4	11	3	15	4	18
12 - Manufacture of tobacco products	3	23	3	10	4	14
13 - Manufacture of textiles	42	13,932	30	3,793	6	468
Preparation and spinning of textile fibres	6	593	6	595	2	303
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	30	13,076	18	2,927	1	59
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	104	2	104	2	104
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	4	168	1	3
14 - Manufacture of wearing apparel	3	105	3	105	-	-
15 - Manufacture of leather and related products	3	83	3	93	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	10	1	10	-	-
Manufacture of footwear	2	73	2	83	-	-
a. Leather wear	2	73	2	83	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	6	2,231	6	786	3	660
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	-	-	-	-
20 - Manufacture of chemicals and chemical products	25	16,323	24	14,287	22	12,482
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	18	3,428	21	4,444	18	7,125
22 - Manufacture of rubber and plastics products	5	923	-	-	-	-
23 - Manufacture of other non-metallic mineral products	6	4,879	4	2,251	2	1,247
24 - Manufacture of basic metals	8	1,733	2	500	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	20	10,418	14	8,320	13	8,077
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	4	680	5	712	4	680
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	4	38	4	38	1	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	38	4	38	1	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	8	17,318	9	20,074	7	13,068
Electric power generation, transmission and distribution	5	15,992	6	18,832	4	11,823
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	4	15,192	4	15,146	3	11,251
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	800	2	3,686	1	571
Manufacture of gas; distribution of gaseous fuels through mains	3	1,326	3	1,242	3	1,245
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	3	181	3	161	2	140
41 - Construction of buildings	2	180	2	160	2	140
42 - Civil engineering	1	1	1	1	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	13	4,627	11	7,357	4	5,372
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	5	4,195	3	5,084	2	3,304
47 - Retail trade, except of motor vehicles and motorcycles	8	432	8	2,273	2	2,068
H. Transportation and storage	2	14	2	13	1	2
49 - Land transport and transport via pipelines	1	13	1	13	-	-
50 - Water transport	1	1	1	0	1	2
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,958	2	1,637	2	1,637
55 - Accommodation	2	1,958	2	1,637	2	1,637
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	4	437	5	4,951	3	6,582
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	4	437	5	4,951	3	6,582
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	254	5	247	6	345
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	6	2	4	2	3
72 - Scientific research and development	3	248	2	232	3	309
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	-	1	11	1	33
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	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	-	-
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	295	576	288	611	285	596
A. Bank Employees	167	442	161	479	158	465
1) For house building	61	309	56	325	53	300
2) For transport i.e. purchase of car etc.	64	114	63	130	62	147
3) Other purposes	42	19	42	24	43	19
B. Consumer Financing	128	133	127	131	127	131
1) For house building	89	119	88	116	88	116
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	1	1
Total	503	369,824	472	453,032	412	443,502

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	20	1	22	1	11
1) Official	1	20	1	22	1	11
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,903,604	8,217,286	3,984,634	8,437,116	3,902,791	8,344,343
I. GOVERNMENT	209	917,567	189	1,276,029	185	1,300,343
A. Federal Government	138	530,447	122	680,674	116	803,246
1) Commodity Operations	33	176,260	32	238,674	32	394,721
2) Others	105	354,186	90	442,000	84	408,525
B. Provincial Governments	71	387,120	67	595,355	69	497,097
1) Commodity Operations	36	380,222	35	588,412	34	490,271
2) Others	35	6,899	32	6,943	35	6,826
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	567	1,178,918	508	1,295,215	496	1,250,879
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,077	7	1,133	7	788
Utilities	320	426,386	279	449,546	283	453,014
Transport, storage and communications	76	288,663	79	292,733	80	305,958
Manufacturing	92	74,770	70	99,511	66	72,514
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	28	15,555	30	13,065	15	6,989
Commerce and Trade	31	305,429	30	372,431	29	342,695
Others	12	2,138	12	1,897	15	4,023
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	719	287,550	602	269,067	570	236,184
Mutual Funds and AMC's	6	3,393	7	6,566	5	1,268
Insurance & Pension Funds	216	3,053	129	2,929	116	3,887
MFIs and DFIs	119	216,403	114	184,336	113	159,720
Stock Exchange & Brokerage Houses	180	12,452	165	12,368	153	13,411
Modarabas	4	489	4	1,098	4	587
Other NBFIs	194	51,760	183	61,771	179	57,311
IV. PRIVATE SECTOR (BUSINESS)	1,043,354	5,065,419	1,019,373	4,822,880	1,003,171	4,777,392
A. Agriculture, forestry and fishing	745,153	320,619	724,460	324,244	711,969	351,818
1. Crop and animal production, hunting and related service activities	744,340	319,328	723,643	322,626	711,139	350,008
Growing of Wheat, Rice, Sugar Cane & Cotton	321,769	167,884	315,665	157,172	311,698	167,016
Growing of tropical, subtropical, pome and stone fruits & vegetables	33,870	11,940	29,865	11,257	26,288	10,158
Growing of other fruits, vegetables and crops	21,615	11,960	21,195	12,890	22,638	16,791
Raising of livestock and other related activities	280,283	101,050	269,042	103,924	260,210	109,017
Other agricultural support activities	86,802	26,492	87,872	37,376	90,302	47,021
Hunting, trapping and related service activities	1	3	4	8	3	5
2 - Forestry and logging	121	16	131	18	132	21
03 - Fishing and aquaculture	692	1,274	686	1,599	698	1,789
B. Mining and quarrying	719	45,067	717	43,508	719	45,004
05 - Mining of coal and lignite	48	35,111	45	32,576	50	32,602
06 - Extraction of crude petroleum and natural gas	503	8,903	505	9,942	516	11,540
07 - Mining of metal ores	13	185	19	182	18	198
08-Other mining and quarrying	152	858	146	798	134	663
09 - Mining support service activities	3	10	2	10	1	-
C. Manufacturing	107,054	3,229,150	102,349	3,031,581	100,401	2,950,361
10 - Manufacture of food products	55,088	789,937	53,951	714,723	51,856	637,274
11 - Manufacture of beverages	465	19,145	420	16,034	396	16,851
12 - Manufacture of tobacco products	228	2,443	222	1,773	202	134
13 - Manufacture of textiles	18,436	1,126,480	17,301	1,068,771	17,834	1,131,422
Preparation and spinning of textile fibres	7,009	420,626	6,541	406,991	6,729	437,417
Weaving of textiles	3,383	243,495	3,123	234,669	3,250	245,803
Finishing of textiles	3,217	209,821	3,057	191,600	3,131	200,381
Manufacture of knitted and crocheted fabrics	424	36,545	384	37,249	376	39,673
Manufacture of made-up textile articles, except apparel	2,258	115,895	2,100	106,947	2,103	106,741
Manufacture of carpets and rugs	113	888	98	885	108	908
Manufacture of other textiles n.e.c.	2,032	99,210	1,998	90,430	2,137	100,498
14 - Manufacture of wearing apparel	3,815	130,090	3,606	137,331	3,527	137,269
15 - Manufacture of leather and related products	1,610	33,451	1,591	31,518	1,604	31,513

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	270	5,741	270	5,934	251	5,256
Manufacture of luggage, handbags and the like, saddlery and harness	69	1,368	66	1,414	65	1,454
Manufacture of footwear	1,271	26,342	1,255	24,170	1,288	24,803
a. Leather wear	963	20,148	967	18,087	990	18,507
b. Rubber and Plastic wear	308	6,194	288	6,083	298	6,296
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	395	6,187	363	6,522	376	7,417
17 - Manufacture of paper and paper products	1,077	64,127	996	56,066	1,010	60,893
18 - Printing and reproduction of recorded media	575	7,002	535	6,787	511	7,176
Printing and other service activities related to printing	568	6,843	528	6,631	504	7,004
Reproduction of recorded media	7	159	7	156	7	172
19 - Manufacture of coke and refined petroleum products	1,200	126,577	1,193	124,979	1,231	106,618
20 - Manufacture of chemicals and chemical products	5,344	211,106	4,756	208,202	4,713	169,456
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,273	53,829	2,978	51,622	2,972	53,629
22 - Manufacture of rubber and plastics products	1,997	55,908	1,659	45,888	1,725	49,748
23 - Manufacture of other non-metallic mineral products	1,402	213,501	1,384	212,814	1,361	196,635
24 - Manufacture of basic metals	3,779	144,350	3,536	142,565	3,519	143,951
25. Manufacture of fabricated metal products, except machinery and equipment	823	22,864	748	20,830	688	19,709
26 - Manufacture of computer, electronic and optical products	177	2,514	170	3,627	156	3,981
27 - Manufacture of electrical equipment	1,670	102,508	1,401	86,759	1,339	92,878
28 - Manufacture of machinery and equipment	634	13,765	598	12,566	583	8,554
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,239	51,047	1,183	32,139	1,133	28,364
30 - Manufacture of other transport equipment	445	11,473	409	10,891	401	9,922
31 - Manufacture of furniture	726	4,945	719	5,091	740	4,690
32. Other manufacturing	2,582	33,826	2,555	31,998	2,439	30,836
Manufacture of jewellery and related articles	272	285	274	278	276	259
Manufacture of imitation jewellery and related articles	6	34	6	33	6	33
Manufacture of musical instruments	67	1,128	55	949	53	886
Manufacture of sports goods	311	6,745	289	5,795	266	5,936
Manufacture of games and toys	6	1	6	2	5	1
supplies	238	3,886	203	3,598	185	3,187
Manufacture of Handicrafts	143	66	142	47	140	50
Other manufacturing n.e.c.	1,539	21,681	1,580	21,297	1,508	20,485
33 - Repair and installation of machinery and equipment	74	2,076	75	2,087	85	1,441
D. Electricity, gas, steam and air conditioning supply	1,201	422,594	1,087	395,525	1,105	376,242
Electric power generation, transmission and distribution	1,050	414,514	960	388,215	977	368,732
a) Hydal	157	26,595	146	25,794	146	19,418
b) Thermal	181	119,113	170	100,629	172	96,284
c) Coal Based	50	88,510	50	89,306	56	87,345
d) Wind	106	32,704	106	31,591	105	30,193
e) Solar	88	5,958	75	5,587	86	6,446
f) Other	468	141,634	413	135,308	412	129,046
Manufacture of gas; distribution of gaseous fuels through mains	138	8,050	115	7,280	117	7,482
Steam and air conditioning supply	13	30	12	30	11	28
E. Water supply; sewerage, waste management and remediation activities	134	11,239	103	13,343	111	13,746
36 - Water collection, treatment and supply	37	42	34	40	39	57
37 - Sewerage	10	13	9	12	7	6
38 - Waste collection, treatment and disposal activities; materials recovery services	85	11,179	60	13,291	65	13,683
services	2	4	-	-	-	-
F. Construction	2,902	134,930	2,792	130,788	2,838	135,028
41 - Construction of buildings	1,829	96,787	1,763	94,741	1,783	96,452
42 - Civil engineering	951	36,791	916	34,736	935	37,210
43 - Specialized construction activities	122	1,352	113	1,311	120	1,366

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	124,185	361,071	125,522	325,234	127,052	353,468
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,264	28,277	4,259	25,819	4,306	23,795
46 - Wholesale trade, except of motor vehicles and motorcycles	28,374	211,105	27,931	178,396	27,284	211,859
47 - Retail trade, except of motor vehicles and motorcycles	91,547	121,688	93,332	121,019	95,462	117,815
H. Transportation and storage	21,352	87,257	20,899	85,498	20,299	86,045
49 - Land transport and transport via pipelines	6,534	48,363	6,089	44,385	6,264	44,778
50 - Water transport	55	115	47	170	44	163
51 - Air transport	60	1,310	53	1,286	48	995
52 - Warehousing and support activities for transportation	14,547	33,157	14,575	35,860	13,786	36,239
53 - Courier activities other than national post activities	156	4,312	135	3,797	157	3,870
I. Accommodation and food service activities	1,705	26,442	1,685	26,663	1,636	25,705
55 - Accommodation	483	18,257	556	18,771	472	17,898
56 - Food and beverage service activities	1,222	8,185	1,129	7,892	1,164	7,808
J. Information and communication	2,099	232,484	1,857	245,378	1,936	249,057
58 - Publishing activities	517	1,574	399	1,589	405	1,431
59 - Motion picture, video and television programme production, sound recording and music publishing activities	83	2,516	78	2,446	81	2,362
60 - Programming and broadcasting activities	44	309	40	611	43	1,080
61 - Telecommunications	678	218,639	710	232,890	767	233,643
62 - Computer programming, consultancy and related activities	673	7,530	529	5,735	543	8,440
63 - Information service activities	104	1,917	101	2,108	97	2,100
K. Real estate activities	639	21,005	551	21,320	560	19,606
L. Professional, scientific and technical activities	4,948	47,229	7,900	51,615	8,204	45,956
69 - Legal and accounting activities	75	640	71	487	74	455
71 - Architectural and engineering activities; technical testing and analysis	14	534	13	650	15	583
72 - Scientific research and development	242	4,747	215	4,433	233	5,038
73 - Advertising and market research	43	2,956	40	2,749	36	2,585
74 - Other professional, scientific and technical activities	1,034	3,215	920	3,093	873	3,029
75 - Veterinary activities	3,522	34,845	6,624	40,121	6,956	34,208
77 - Rental and leasing activities	18	292	17	82	17	58
M. Administrative and support service activities	7,102	43,014	7,220	40,395	7,191	43,776
77 - Rental and leasing activities	366	1,653	323	1,372	354	1,579
78 - Employment activities	25	197	21	154	22	153
79 - Travel agency, tour operator, reservation service and related activities	703	12,703	635	9,752	662	12,593
80 - Security and investigation activities	225	2,192	170	2,161	168	2,061
81 - Services to buildings and landscape activities	34	187	33	133	29	134
82 - Office administrative, office support and other business support activities	5,749	26,081	6,038	26,822	5,956	27,256
N. Education	1,284	21,777	1,261	22,119	1,266	20,551
O. Human health and social work activities	1,110	10,344	1,103	9,897	1,114	11,183
86 - Human health activities	1,086	10,305	1,082	9,881	1,094	11,087
87 - Residential care activities	5	21	2	1	1	1
88 - Social work activities with and without accommodation	19	17	19	15	19	95
P. Arts, entertainment and recreation	81	468	83	465	84	449
Q. Other service activities	21,686	50,730	19,784	55,307	16,686	49,397
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	104	10,755	113	10,078	119	9,184
A. Government Trusts and Non-profit Organizations	33	731	33	591	36	607
B. Private Trusts and Non-profit Organizations	5,712	10,125	5,722	9,621	5,728	8,675
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	4	378	3	379	3	379
VI. PERSONAL	2,852,995	755,019	2,958,195	762,080	2,892,593	769,180
A. Bank Employees	137,239	203,214	140,861	216,796	143,535	231,911
1) For house building	66,692	157,626	67,763	168,536	68,632	182,066
2) For transport i.e. purchase of car etc.	42,016	40,587	42,860	42,477	43,323	43,524
3) Other purposes	28,531	5,001	30,238	5,783	31,580	6,321
B. Consumer Financing	2,711,252	551,088	2,812,836	544,593	2,744,586	536,613
1) For house building	15,463	86,261	15,387	84,694	15,267	82,892
2) For transport i.e. purchase of car etc	174,913	139,121	167,385	128,687	157,587	119,174
3) Credit cards	1,793,109	78,953	1,874,230	83,078	1,819,630	90,962
4) Consumers durable	33,062	6,317	33,206	6,671	33,486	6,523
5) Personal loans	694,705	240,436	722,628	241,461	718,616	237,062
C) Other	4,504	717	4,498	691	4,472	657
VII. OTHER	11	1,579	9	1,255	9	703
Total	3,903,605	8,217,306	3,984,635	8,437,138	3,902,792	8,344,354

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853
I. GOVERNMENT	49	518,402	56	611,236	45	426,311
A. Federal Government	39	338,273	43	354,596	31	242,032
1) Commodity Operations	29	335,011	33	352,236	23	240,015
2) Others	10	3,261	10	2,359	8	2,017
B. Provincial Governments	10	180,129	13	256,640	14	184,279
1) Commodity Operations	9	180,093	12	256,589	13	184,228
2) Others	1	36	1	51	1	51
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	179	327,621	214	362,618	217	311,542
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	7	12	7	11
Utilities	127	129,296	153	133,971	133	136,031
Transport, storage and communications	33	115,395	37	157,652	36	124,576
Manufacturing	1	5	6	19	7	23
Mining and Quarrying	-	-	-	-	-	-
Construction	5	2,698	7	2,487	4	2,073
Commerce and Trade	4	77,587	3	67,955	4	48,249
Others	2	2,627	1	523	26	580
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	743	53,394	714	60,943	675	59,457
Mutual Funds and AMCs	98	351	99	382	91	278
Insurance & Pension Funds	408	759	392	750	371	695
MFIs and DFIs	12	36,096	21	33,160	26	33,172
Stock Exchange & Brokerage Houses	83	2,828	62	3,450	57	3,299
Modarabas	112	5,127	101	4,762	90	4,168
Other NBFIs	30	8,233	39	18,440	40	17,845
IV. PRIVATE SECTOR (BUSINESS)	59,354	1,959,893	58,798	1,967,586	57,413	1,940,266
A. Agriculture, forestry and fishing	4,022	17,880	4,563	19,672	4,827	22,593
1. Crop and animal production, hunting and related service activities	4,013	17,751	4,553	19,541	4,813	22,421
Growing of Wheat, Rice, Sugar Cane & Cotton	565	1,175	824	1,801	883	1,975
Growing of tropical, subtropical, pome and stone fruits & vegetables	43	62	79	170	75	174
Growing of other fruits, vegetables and crops	165	399	175	398	157	366
Raising of livestock and other related activities	1,023	9,358	1,032	9,293	1,020	11,308
Other agricultural support activities	2,217	6,756	2,443	7,879	2,678	8,597
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	4	10	3	8	3	7
03 - Fishing and aquaculture	5	119	7	122	11	165
B. Mining and quarrying	205	22,122	225	33,508	218	24,746
05 - Mining of coal and lignite	26	15,767	28	19,732	25	11,440
06 - Extraction of crude petroleum and natural gas	139	5,339	142	8,169	142	8,387
07 - Mining of metal ores	5	422	5	424	5	422
08 - Other mining and quarrying	34	582	49	5,172	45	4,487
09 - Mining support service activities	1	12	1	11	1	10
C. Manufacturing	31,153	1,391,936	30,826	1,385,117	29,248	1,364,965
10 - Manufacture of food products	6,522	311,281	6,563	294,989	6,039	252,905
11 - Manufacture of beverages	571	29,855	591	35,054	616	36,758
12 - Manufacture of tobacco products	431	1,208	434	1,242	426	1,323
13 - Manufacture of textiles	8,236	450,063	8,240	449,665	8,349	472,448
Preparation and spinning of textile fibres	2,445	124,796	2,322	126,290	2,343	134,227
Weaving of textiles	1,999	79,066	2,032	80,631	2,119	82,846
Finishing of textiles	1,033	88,137	1,008	89,686	1,072	92,651
Manufacture of knitted and crocheted fabrics	371	15,796	354	14,647	327	16,187
Manufacture of made-up textile articles, except apparel	1,017	78,689	1,048	79,329	1,089	82,607
Manufacture of carpets and rugs	39	267	31	233	34	241
Manufacture of other textiles n.e.c.	1,332	63,311	1,445	58,851	1,365	63,690
14 - Manufacture of wearing apparel	1,136	77,953	1,090	76,402	1,059	77,952
15 - Manufacture of leather and related products	514	15,947	491	16,110	436	15,373

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	130	1,846	134	1,823	127	2,054
Manufacture of luggage, handbags and the like, saddlery and harness	28	572	28	685	31	622
Manufacture of footwear	356	13,530	329	13,602	278	12,697
a. Leather wear	323	11,882	314	11,863	236	10,780
b. Rubber and Plastic wear	33	1,648	15	1,740	42	1,918
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	77	1,456	73	1,777	82	1,509
17 - Manufacture of paper and paper products	406	35,602	450	39,493	560	36,543
18 - Printing and reproduction of recorded media	393	9,314	404	10,348	358	11,486
Printing and other service activities related to printing	390	8,296	400	8,865	354	10,037
Reproduction of recorded media	3	1,018	4	1,483	4	1,449
19 - Manufacture of coke and refined petroleum products	206	20,847	236	20,252	234	23,987
20 - Manufacture of chemicals and chemical products	3,851	107,086	3,736	109,706	3,596	103,864
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,597	48,231	2,576	55,420	2,246	57,787
22 - Manufacture of rubber and plastics products	1,015	28,327	1,036	27,580	881	28,868
23 - Manufacture of other non-metallic mineral products	643	84,192	608	87,181	622	88,863
24 - Manufacture of basic metals	1,254	64,092	1,179	59,079	1,107	57,080
25. Manufacture of fabricated metal products, except machinery and equipment	223	9,647	219	8,245	193	8,489
26 - Manufacture of computer, electronic and optical products	153	6,041	151	5,784	145	7,888
27 - Manufacture of electrical equipment	797	28,562	723	27,504	592	26,616
28 - Manufacture of machinery and equipment	340	7,181	300	7,608	269	5,504
29 - Manufacture of motor vehicles, trailers and semi-trailers	717	37,501	655	34,558	628	33,464
30 - Manufacture of other transport equipment	144	2,874	136	2,821	125	2,625
31 - Manufacture of furniture	99	1,023	122	979	79	955
32. Other manufacturing	796	13,456	782	13,134	590	12,530
Manufacture of jewellery and related articles	5	90	5	88	6	91
Manufacture of imitation jewellery and related articles	1	64	4	64	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	42	1,301	55	645	44	770
Manufacture of games and toys	2	11	-	-	-	-
supplies	146	1,543	149	2,230	158	2,248
Manufacture of Handicrafts	1	0	1	0	4	8
Other manufacturing n.e.c.	599	10,446	568	10,107	378	9,413
33 - Repair and installation of machinery and equipment	32	199	31	186	16	149
D. Electricity, gas, steam and air conditioning supply	1,473	180,913	1,279	174,968	1,165	161,950
Electric power generation, transmission and distribution	1,397	177,661	1,219	171,728	1,092	158,995
a) Hydal	456	6,995	349	4,855	326	3,843
b) Thermal	45	53,347	43	43,731	47	40,067
c) Coal Based	29	31,786	35	34,597	35	36,786
d) Wind	73	30,496	67	29,915	68	29,323
e) Solar	13	1,547	15	1,531	19	2,075
f) Other	781	53,489	710	57,099	597	46,901
Manufacture of gas; distribution of gaseous fuels through mains	68	3,240	53	3,240	54	2,937
Steam and air conditioning supply	8	13	7	-	19	18
E. Water supply; sewerage, waste management and remediation activities	25	2,567	25	1,204	22	4,113
36 - Water collection, treatment and supply	5	185	5	138	2	115
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	18	2,382	17	1,062	17	3,994
services	2	1	3	4	3	4
F. Construction	992	60,252	928	59,445	866	58,424
41 - Construction of buildings	618	46,755	559	45,066	585	46,797
42 - Civil engineering	263	11,555	248	12,419	253	10,049
43 - Specialized construction activities	111	1,941	121	1,959	28	1,577

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11,982	111,829	11,121	109,038	11,842	112,490
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	637	3,301	582	2,821	565	2,730
46 - Wholesale trade, except of motor vehicles and motorcycles	7,260	64,238	6,782	63,760	7,369	67,871
47 - Retail trade, except of motor vehicles and motorcycles	4,085	44,290	3,757	42,457	3,908	41,889
H. Transportation and storage	3,513	30,322	3,174	31,477	2,899	30,644
49 - Land transport and transport via pipelines	1,906	12,362	1,713	11,893	1,556	11,403
50 - Water transport	28	507	31	1,033	25	332
51 - Air transport	72	265	68	227	68	366
52 - Warehousing and support activities for transportation	1,289	15,721	1,147	15,722	1,036	16,016
53 - Courier activities other than national post activities	218	1,467	215	2,602	214	2,526
I. Accommodation and food service activities	660	10,496	451	10,267	449	10,079
55 - Accommodation	83	4,242	83	3,919	81	3,683
56 - Food and beverage service activities	577	6,253	368	6,347	368	6,396
J. Information and communication	1,004	77,718	1,087	82,646	955	88,998
58 - Publishing activities	365	1,068	448	834	354	765
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	6	692	7	681	7	671
61 - Telecommunications	195	68,897	207	73,996	253	80,871
62 - Computer programming, consultancy and related activities	328	4,246	317	4,315	252	3,415
63 - Information service activities	110	2,814	108	2,820	89	3,276
K. Real estate activities	290	14,561	288	14,934	249	14,548
L. Professional, scientific and technical activities	962	6,856	935	7,211	915	9,098
69 - Legal and accounting activities	96	462	91	421	88	412
71 - Architectural and engineering activities; technical testing and analysis	73	567	67	497	71	795
72 - Scientific research and development	231	881	210	681	193	567
73 - Advertising and market research	161	1,351	158	1,381	155	2,290
74 - Other professional, scientific and technical activities	224	1,331	200	1,440	214	1,263
75 - Veterinary activities	169	2,233	201	2,761	185	3,699
75 - Veterinary activities	8	31	8	30	9	73
M. Administrative and support service activities	1,293	7,163	1,161	7,909	1,102	7,422
77 - Rental and leasing activities	309	765	244	650	230	573
78 - Employment activities	30	238	16	199	15	119
79 - Travel agency, tour operator, reservation service and related activities	194	1,381	174	1,407	179	1,416
80 - Security and investigation activities	482	716	498	761	488	765
81 - Services to buildings and landscape activities	2	3	4	30	3	26
82 - Office administrative, office support and other business support activities	276	4,059	225	4,862	187	4,522
N. Education	715	10,605	713	11,316	695	11,935
O. Human health and social work activities	278	6,444	279	7,068	268	6,821
86 - Human health activities	278	6,444	279	7,068	267	6,804
87 - Residential care activities	-	-	-	-	1	17
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	35	1,216	25	1,425	23	1,445
Q. Other service activities	752	7,013	1,718	10,383	1,670	9,996
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	79	3,798	113	3,543	161	3,390
A. Government Trusts and Non-profit Organizations	29	307	30	174	23	76
B. Private Trusts and Non-profit Organizations	49	3,482	82	3,361	92	3,217
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	9	1	9	46	97
VI. PERSONAL	401,737	373,914	408,749	364,400	403,888	356,257
A. Bank Employees	19,120	45,984	19,913	49,254	20,970	53,526
1) For house building	8,046	36,328	8,390	39,146	8,856	42,817
2) For transport i.e. purchase of car etc.	8,051	9,135	8,215	9,503	8,466	10,004
3) Other purposes	3,023	522	3,308	605	3,648	704
B. Consumer Financing	382,600	327,928	388,815	315,144	382,898	302,729
1) For house building	19,650	128,639	19,347	127,620	19,108	125,388
2) For transport i.e. purchase of car etc	158,585	177,798	151,230	165,041	131,576	153,116
3) Credit cards	172,136	10,199	184,681	10,708	197,935	12,234
4) Consumers durable	4,156	556	3,907	609	3,201	580
5) Personal loans	28,073	10,735	29,650	11,165	31,078	11,411
C) Other	17	2	21	2	20	2
VII. OTHER	121	792	269	453	84	630
Total	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-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	741,151	817,443	27,521	7,239	282,290	134,482	211,949	40,969	144,732	9,058	858,241	
01.00*	8,418	7,698	-	155	1,696	1,467	2,853	931	2,841	-	9,942	
02.00*	178,165	181,087	-	449	90,375	57,869	15,987	14,493	15,014	44	194,231	
03.00*	336,216	333,003	94	1,112	126,741	71,929	86,536	24,199	20,751	278	331,640	
04.00*	198,818	200,678	286	726	59,699	54,337	54,721	14,609	21,838	2	206,218	
05.00*	361,788	354,655	139	430	72,276	72,296	183,849	14,572	17,625	3,626	364,812	
06.00*	44,643	44,950	1,778	503	23,973	12,910	6,530	5,359	19,679	429	71,162	
07.00*	76,808	66,720	-	12	21,246	28,886	43,379	1,681	21,948	0	117,152	
08.00*	321,376	404,813	-	0	11,161	20,914	1,127	4,850	94,705	1	132,757	
08.25	6,898	16,459	-	-	5,978	15,885	527	2	374,218	0	396,610	
08.50	3,268	2,590	-	-	641	548	268	37	494	-	1,987	
08.75	4,203	3,750	-	-	0	63	341	3	81	-	488	
09.00	24,103	39,595	-	2	2,341	1,188	822	903	5,869	1,452	12,577	
09.25	12,144	2,610	-	17	2,019	300	159	9	119	-	2,623	
09.50	18,557	4,119	-	50	293	178	229	4	937	1	1,692	
09.75	9,158	1,100	-	-	161	438	70	0	49	0	719	
10.00	105,679	10,631	-	47	1,740	3,309	4,189	17	47,520	1	56,822	
10.25	5,290	14,730	-	-	128	93	389	29	247	1	886	
10.50	2,059	15,883	-	-	159	167	738	70	71	-	1,205	
10.75	37,891	52,224	-	-	289	355	606	3	40,402	4	41,659	
11.00	153,243	31,905	-	-	359	12,406	2,942	76	151	95	16,029	
11.25	1,852	899	-	-	1	511	530	6	10	41	1,099	
11.50	51,659	159,090	-	0	11,585	372	1,240	3	102,956	1	116,157	
11.75	2,780	1,998	-	-	10	1,533	290	23	760	1	2,618	
12.00	25,491	33,870	-	-	963	769	18,851	23	851	265	21,721	
12.25	4,141	2,740	-	-	703	909	392	3	283	1	2,291	
12.50	18,857	12,580	-	-	353	1,218	1,225	29	13	3	2,841	
12.75	26,773	35,863	-	-	224	2,614	633	30	58	0	3,558	
13.00	57,500	49,298	542	-	3,504	1,179	16,093	11	239	161	21,729	
13.25	85,334	86,407	-	72	44	67,221	6	262	150	6	67,762	
13.50	19,795	23,202	-	-	73	2,372	1,724	341	922	0	5,432	
13.75	17,858	51,928	-	-	47,411	5,322	1,076	13	35	0	53,858	
14.00	117,237	131,105	8,442	0	244	8,682	3,931	30	1,002	54	22,385	
14.25	5,116	1,832	-	-	3	944	711	1	3	5	1,668	
14.50	60,797	39,356	4	-	106	2,735	635	37	3	216	3,736	
14.75	24,728	8,221	-	-	3,661	1,161	2,571	8	220	3	7,623	
15.00	31,790	27,490	5,029	-	3,037	2,508	2,769	1,070	552	295	15,261	
15.25	74,356	62,618	-	-	30,463	629	2,493	-	47,907	0	81,491	
15.50	14,378	10,114	5,170	-	110	1,068	2,253	131	437	7	9,176	
15.75	72,199	57,236	-	0	24,808	3,356	8,070	298	10,111	5	46,647	
16.00	88,045	44,873	-	4	733	3,225	9,114	1,419	20,545	1,670	36,710	
16.25	124,357	97,423	-	970	1,901	21,272	19,277	11,199	244	10	54,874	
16.50	297,292	141,536	377	18	35,593	10,081	21,556	10,302	25,377	28	103,332	
16.75	160,066	63,765	-	-	2,512	4,455	2,838	1,320	3,590	44	14,761	
17.00	825,272	217,183	111	-	6,805	8,061	5,601	1,617	7,694	1,247	31,136	
17.25	487,692	91,988	-	1,084	15,683	1,013	9,358	90	25,429	0	52,656	
17.50	448,449	240,687	7,356	0	86,668	34,524	20,820	751	52,101	3	202,223	
17.75	352,561	67,709	13,570	-	7,910	5,665	7,041	1,273	4,179	0	39,639	
18.00	419,839	293,786	2,377	560	57,968	17,289	18,698	7,655	52,097	1,019	157,661	
18.25	245,846	103,455	-	564	20,068	6,896	9,131	4,786	9,272	3	50,721	
18.50	267,205	61,809	-	1,002	41,693	6,772	5,795	3,119	6,954	4	65,340	
18.75	173,673	46,602	-	9	19,648	8,617	7,684	944	6,434	2	43,338	
19.00	234,572	100,950	4,650	2,437	211,998	44,829	57,947	20,224	96,763	3,927	442,776	
19.25	182,333	56,281	-	-	14,270	5,891	7,501	137	1,845	1,643	31,286	
19.50	364,008	36,682	-	0	2,058	2,704	1,654	9	908	36	7,369	
19.75	183,513	33,839	10	9	1,540	7,617	5,411	104	1,499	3	16,193	
20.00	359,671	81,628	863	1,772	8,317	15,770	11,723	215	3,543	2,562	44,764	
20.25	187,941	35,701	203	-	3,008	9,724	6,749	270	1,295	54	21,304	
20.50	258,656	21,347	-	0	4,385	1,445	3,223	138	1,270	14	10,477	
20.75	224,720	104,758	-	-	370	13,069	2,603	39	7,280	29	17,387	
21.00	229,746	87,462	5,392	-	11,334	5,064	3,547	57	7,280	1,554	34,228	
21.25	144,740	60,082	335	-	2,129	10,025	5,427	4,066	4,855	42	26,879	
21.50	141,208	129,105	559	300	1,165	2,336	4,770	92	2,569	19	11,811	
21.75	79,163	298,769	42	1	1,706	17,267	1,460	98	3,788	20	24,381	
22.00	264,300	865,729	4,643	1,229	21,902	44,120	18,214	168	11,912	5,255	107,442	
22.25	189,535	462,923	148	13,333	36,908	54,871	6,478	131	79,549	60	191,479	
22.50	330,925	563,593	4,017	20,563	51,634	71,718	17,455	9,474	118,436	24	293,320	
22.75	63,215	519,855	-	8,565	126,574	94,553	36,188	9,932	131,889	7	407,709	
23.00	151,953	656,943	0	12,397	206,495	145,648	39,008	19,511	458,187	3,885	885,131	
23.25	36,863	437,108	1,351	16,850	152,624	147,167	47,035	16,866	258,076	820	640,789	
23.50	160,028	672,320	-	18,004	227,913	100,460	70,769	19,252	487,218	75	923,690	
23.75	32,835	157,509	1	7,592	137,858	100,824	40,905	27,634	221,154	221	536,190	
24.00	42,526	386,367	-	14,404	153,570	83,780	62,520	24,758	239,881	3,671	582,583	
24.25	14,954	219,671	15	4,219	90,631	28,448	30,740	22,335	76,230	157	252,774	
24.50	20,711	189,076	-	3,561	85,929	46,757	37,217	24,302	108,417	159	306,344	
24.75	7,872	43,719	-	1,679	35,721	23,705	30,650	12,727	61,208	351	166,041	
25.00 & above	296,322	713,195	7,117	12,365	162,169	251,929	313,942	62,001	317,452	174,032	1,301,005	
Total	11,455,120	11,807,917	102,143	154,306	2,880,256	2,052,716	1,684,011	443,891	3,906,222	218,706	11,442,250	
Weighted Average	15.73	17.54	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-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	305,549	298,319	26,565	2,254	99,912	38,814	60,531	60	67,554	731	296,419	
01.00*	199	1,266	-	-	99	-	-	199	-	-	298	
02.00*	9,687	9,592	-	20	4,846	2,291	846	1,413	-	-	9,416	
03.00*	23,716	23,338	91	25	10,694	3,187	5,279	4	3,463	-	22,743	
04.00*	15,582	15,228	284	510	4,088	5,819	2,372	-	1,746	-	14,820	
05.00*	131,051	137,546	120	16	20,551	19,712	100,898	214	3,862	1,966	147,340	
06.00*	9,855	10,397	1,778	163	3,591	983	1,295	26	888	-	8,724	
07.00*	8,482	12,795	-	-	1,625	4,669	9,525	-	243	-	16,062	
08.00*	13,349	13,655	-	-	1,071	746	21	22	8,308	-	10,167	
08.25	156	106	-	-	105	-	-	-	-	-	105	
08.50	357	321	-	-	87	191	-	2	-	-	279	
08.75	-	-	-	-	-	-	-	-	-	-	-	
09.00	6,749	4,262	-	-	213	626	93	-	3,005	-	3,937	
09.25	-	-	-	-	-	-	-	-	-	-	-	
09.50	515	195	-	-	54	-	-	-	-	-	54	
09.75	204	-	-	-	-	-	-	-	-	-	-	
10.00	7,893	203	-	47	37	172	36	-	-	-	291	
10.25	65	20	-	-	-	-	-	20	-	-	20	
10.50	12	1	-	-	-	-	1	-	-	-	1	
10.75	33,352	40,393	-	-	288	-	13	-	40,380	-	40,681	
11.00	3,329	438	-	-	64	71	251	51	-	-	437	
11.25	42	41	-	-	1	-	40	-	-	-	41	
11.50	43,746	115,631	-	-	-	1	10	-	102,722	-	102,733	
11.75	6	2	-	-	-	0	1	-	-	-	1	
12.00	16,517	18,624	-	-	697	6	17,251	-	849	-	18,803	
12.25	143	104	-	-	0	-	71	-	10	-	81	
12.50	1,565	719	-	-	-	1	88	26	6	-	122	
12.75	304	293	-	-	-	1	4	24	-	-	29	
13.00	12,259	13,597	542	-	-	1	10,231	-	-	-	10,775	
13.25	68,019	68,065	-	72	6	64,901	0	-	-	-	64,980	
13.50	636	929	-	-	-	2	19	-	-	-	21	
13.75	1,133	36,799	-	-	47,411	0	1	-	-	-	47,413	
14.00	15,184	13,579	8,442	0	-	1	505	-	0	0	8,948	
14.25	225	123	-	-	-	8	73	-	-	-	81	
14.50	49	9	4	-	-	3	0	-	-	-	8	
14.75	6,064	5,541	-	-	3,656	12	1,968	-	1	-	5,637	
15.00	6,057	4,771	5,029	-	-	108	8	-	412	-	5,557	
15.25	25,583	28,805	-	-	30,448	4	2	-	17,878	-	48,332	
15.50	5,515	5,352	5,170	-	-	3	299	-	422	-	5,893	
15.75	7,060	6,973	-	-	-	4	6,949	298	0	0	7,251	
16.00	30,267	32,510	-	-	500	1,535	7,076	-	20,225	-	29,336	
16.25	7,555	3,153	-	-	-	2,526	721	2	98	-	3,347	
16.50	44,645	38,512	377	0	850	1,510	11,415	4	24,650	-	38,805	
16.75	32,497	4,013	-	-	50	0	1,527	-	3,149	-	4,726	
17.00	64,315	19,890	111	-	485	1,669	1,148	27	5,785	-	9,225	
17.25	62,992	46,206	-	1,084	14,475	115	6,788	-	20,117	-	42,578	
17.50	230,390	200,277	7,356	0	83,612	31,915	16,827	14	48,877	-	188,600	
17.75	52,224	26,679	-	-	2,919	14	2,917	-	2,888	-	22,308	
18.00	134,485	109,198	2,377	200	22,787	6,423	7,774	1,000	40,398	-	80,958	
18.25	32,302	19,635	-	301	4,353	2,205	4,200	-	2,931	-	13,990	
18.50	32,557	19,348	-	-	10,726	1,791	3,206	-	3,728	-	19,451	
18.75	26,360	5,233	-	-	849	758	302	-	168	-	2,077	
19.00	59,799	50,363	4,650	300	15,237	4,174	8,437	77	48,020	4	80,900	
19.25	40,691	17,119	-	-	12,141	1,125	337	37	-	-	13,640	
19.50	21,978	1,794	-	-	-	27	239	-	236	-	503	
19.75	9,403	2,567	10	-	28	1,067	285	-	1	-	1,391	
20.00	26,988	6,184	263	-	1,538	916	2,771	11	285	-	5,783	
20.25	8,448	5,691	186	-	747	1,624	1,856	199	6	-	4,618	
20.50	10,746	2,590	-	-	5	21	1,041	-	704	-	1,771	
20.75	66,079	3,349	-	-	2	384	130	-	-	-	516	
21.00	28,407	18,992	5,392	-	10,293	14	606	-	1,660	423	18,387	
21.25	10,037	6,098	335	-	1,070	2,504	808	24	91	-	4,832	
21.50	12,478	12,737	559	-	-	37	26	-	3	-	625	
21.75	3,962	7,656	-	-	-	37	19	32	0	-	88	
22.00	46,230	357,400	4,543	970	5,449	1,054	8,333	-	276	2,372	22,998	
22.25	9,158	16,974	147	13,333	330	4,323	119	-	4	-	18,256	
22.50	37,279	39,325	4,017	5,563	7,712	2,550	521	1,016	23,277	5	44,661	
22.75	2,076	54,738	-	7,965	6,196	2,073	26	4	-	-	16,263	
23.00	7,785	104,609	-	4,191	9,323	16,750	1,028	388	310,951	-	342,632	
23.25	6,130	23,040	1,341	2,886	9,819	7,284	1,545	-	35,502	625	59,002	
23.50	129,805	177,894	-	6,477	8,010	7,610	3,308	663	128,280	0	154,348	
23.75	11,165	14,159	-	2,909	15,695	2,043	4,990	814	61,952	-	88,403	
24.00	7,481	24,304	-	10,104	16,472	11,246	3,547	381	6,285	-	48,036	
24.25	1,639	5,592	-	1,293	6,901	4,267	2,754	69	607	-	15,891	
24.50	2,580	17,393	-	1,159	5,540	4,210	4,192	4,668	329	7	20,105	
24.75	113	4,467	-	215	4,780	3,157	2,040	147	284	-	10,623	
25.00 & above	66,269	156,672	1	1,619	18,617	34,902	126,399	2,501	17,683	11,435	213,156	
Total	2,160,305	2,544,393	93,260	63,675	527,053	306,195	457,939	14,435	1,061,201	17,568	2,541,326	
Weighted Average	14.48	16.08	12.53	21.92	14.10	15.21	15.01	20.57	18.50	25.67	16.49	

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-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	433,712	517,209	956	4,986	181,864	95,640	151,302	40,908	77,075	8,326	561,055	
01.00*	8,219	6,432	-	155	1,597	1,467	2,853	732	2,841	-	9,644	
02.00*	168,478	171,495	-	429	85,529	55,579	15,141	13,081	15,014	44	184,815	
03.00*	312,160	309,298	4	1,087	116,047	68,605	81,034	24,195	17,287	278	308,538	
04.00*	183,184	185,390	2	217	55,611	48,517	52,315	14,609	20,073	-	191,344	
05.00*	230,704	217,077	19	414	51,725	52,583	82,925	14,358	13,755	1,660	217,439	
06.00*	34,775	34,536	-	341	20,382	11,927	5,218	5,333	18,791	429	62,422	
07.00*	68,326	53,926	-	12	19,621	24,217	33,854	1,681	21,705	0	101,090	
08.00*	24,235	19,370	-	0	10,090	20,168	1,106	4,828	86,397	1	122,590	
08.25	6,743	16,353	-	-	5,872	15,885	527	2	158	0	22,444	
08.50	2,910	2,269	-	-	554	357	268	35	494	-	1,708	
08.75	4,203	3,750	-	-	0	63	341	3	81	-	488	
09.00	17,354	35,333	-	2	2,128	562	729	903	2,864	1,452	8,640	
09.25	9,359	2,610	-	17	2,019	300	159	9	119	-	2,623	
09.50	18,042	3,924	-	50	239	178	229	4	937	1	1,638	
09.75	8,954	1,100	-	-	161	438	70	0	49	0	719	
10.00	97,786	10,428	-	-	1,703	3,137	4,153	17	47,520	1	56,531	
10.25	5,225	14,710	-	-	128	93	389	9	247	1	866	
10.50	2,048	15,881	-	-	159	167	737	70	71	-	1,204	
10.75	4,540	11,831	-	-	1	355	592	3	23	4	978	
11.00	149,914	31,467	-	-	294	12,335	2,691	24	151	95	15,591	
11.25	1,810	858	-	-	-	511	490	6	10	41	1,058	
11.50	7,913	43,459	-	0	11,585	371	1,230	3	235	1	13,424	
11.75	2,774	1,996	-	-	10	1,533	289	23	760	1	2,616	
12.00	8,974	15,246	-	-	265	764	1,600	23	2	265	2,918	
12.25	3,998	2,636	-	-	703	909	321	3	273	1	2,210	
12.50	17,292	11,861	-	-	353	1,217	1,137	3	7	3	2,719	
12.75	26,469	35,570	-	-	224	2,613	628	6	58	0	3,529	
13.00	45,241	35,701	-	-	3,504	1,178	5,861	11	239	161	10,954	
13.25	17,316	18,342	-	-	38	2,321	261	6	150	6	2,782	
13.50	19,159	22,273	-	-	73	2,370	1,705	341	922	0	5,412	
13.75	16,726	15,129	-	-	-	5,322	1,075	13	35	0	6,445	
14.00	102,053	117,526	-	-	244	8,681	3,426	30	1,002	54	13,437	
14.25	4,891	1,709	-	-	3	937	638	1	3	5	1,587	
14.50	60,748	39,347	-	-	106	2,732	635	37	3	216	3,728	
14.75	18,664	2,679	-	-	5	1,149	603	8	219	3	1,986	
15.00	25,733	22,718	-	-	3,037	2,400	2,761	1,070	141	295	9,704	
15.25	48,773	33,813	-	-	15	625	2,491	-	30,029	0	33,159	
15.50	8,863	4,762	-	-	110	1,065	1,954	131	16	7	3,283	
15.75	65,140	50,263	-	0	24,808	3,352	1,121	0	10,111	4	39,396	
16.00	57,379	12,363	-	4	233	1,689	2,038	1,419	320	1,670	7,374	
16.25	116,779	94,269	-	970	1,901	18,746	18,556	11,198	146	10	51,527	
16.50	250,626	103,024	-	18	34,743	8,572	10,141	10,298	727	28	64,527	
16.75	127,569	59,752	-	-	2,462	4,455	1,312	1,320	442	44	10,035	
17.00	751,353	195,893	-	-	6,320	6,392	4,452	1,591	1,909	1,247	21,912	
17.25	415,787	45,782	-	-	1,208	899	2,570	90	5,311	0	10,078	
17.50	216,926	40,410	-	-	3,056	2,609	3,993	737	3,224	3	13,623	
17.75	294,309	40,930	-	-	4,991	5,651	4,125	1,273	1,291	0	17,331	
18.00	274,586	178,287	-	360	35,180	10,866	10,925	6,655	6,299	10,019	71,303	
18.25	212,749	83,375	-	263	15,716	4,691	4,931	4,786	6,341	3	36,730	
18.50	229,425	41,180	-	1,002	30,967	4,981	2,589	3,119	3,226	4	45,889	
18.75	147,241	41,369	-	9	18,799	7,859	7,381	944	6,267	2	41,261	
19.00	173,187	49,001	-	2,137	196,761	40,655	49,510	20,147	48,743	3,923	361,876	
19.25	138,962	38,861	-	-	2,129	4,766	7,164	100	1,845	1,643	17,647	
19.50	338,326	34,601	-	0	2,058	2,676	1,415	9	671	36	6,866	
19.75	169,821	30,973	-	9	1,512	6,550	5,126	104	1,498	3	14,802	
20.00	329,946	75,319	600	1,772	6,780	14,854	8,952	203	3,258	2,562	38,981	
20.25	171,558	30,010	17	-	2,261	8,101	4,893	71	1,289	54	16,686	
20.50	246,033	18,518	-	0	4,381	1,424	2,182	138	508	14	8,647	
20.75	158,635	96,606	-	-	368	12,685	2,473	39	1,277	29	16,872	
21.00	201,339	68,470	-	-	1,041	5,051	2,941	57	5,620	1,131	15,841	
21.25	133,156	53,484	-	-	1,059	7,521	4,619	4,042	1,460	42	18,743	
21.50	127,230	115,799	-	300	1,165	2,299	4,744	92	2,566	19	11,186	
21.75	75,202	283,003	42	1	1,706	17,230	1,440	66	3,788	20	24,293	
22.00	218,070	502,038	99	259	16,453	43,066	9,881	168	11,635	2,883	84,444	
22.25	176,232	431,373	1	0	36,578	49,348	6,360	131	77,697	60	170,176	
22.50	293,645	517,056	-	15,000	43,921	69,168	16,934	8,457	89,927	19	243,426	
22.75	58,347	454,576	-	601	119,414	91,240	36,162	9,540	127,952	7	384,915	
23.00	144,042	546,263	0	8,206	197,172	128,898	37,980	19,123	132,755	3,885	528,020	
23.25	30,733	414,069	10	13,963	142,805	139,883	45,490	16,866	222,573	195	581,786	
23.50	30,223	494,197	-	11,527	219,903	92,849	67,462	18,589	345,114	75	755,519	
23.75	21,670	143,350	1	4,683	122,042	98,782	35,915	26,820	152,992	221	441,457	
24.00	35,044	360,712	-	4,300	137,097	72,534	57,336	24,377	232,539	3,671	531,854	
24.25	13,315	213,239	15	2,925	83,730	24,181	27,985	22,266	75,624	157	236,882	
24.50	17,431	170,983	-	2,402	80,390	42,547	33,025	19,635	107,938	152	286,089	
24.75	4,759	36,252	-	1,464	30,941	20,548	27,931	12,580	57,924	351	151,738	
25.00 & above	229,953	554,828	7,116	10,747	143,552	217,027	186,383	59,500	297,448	162,596	1,084,368	
Total	8,924,991	8,810,492	8,883	90,631	2,351,602	1,743,915	1,222,179	429,067	2,410,011	201,133	8,457,421	
Weighted Average	16.26	18.33	26.73	21.35	17.70	18.27	15.67	17.13	21.05	33.07	18.86	

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-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	1,890		1,915		-	-	515	28	116	1	104	2	766
01.00*	-		-		-	-	-	-	-	-	-	-	-
02.00*	-		-		-	-	-	-	-	-	-	-	-
03.00*	340		367		-	-	-	136	223	-	-	-	360
04.00*	52		61		-	-	-	-	34	-	19	2	55
05.00*	34		32		-	-	-	-	26	-	7	1	33
06.00*	13		17		-	-	-	-	17	-	-	-	17
07.00*	-		-		-	-	-	-	-	-	-	-	-
08.00*	283,792		371,788		-	-	-	-	-	-	-	-	-
08.25	-		-		-	-	-	-	-	-	374,060	-	374,060
08.50	-		-		-	-	-	-	-	-	-	-	-
08.75	-		-		-	-	-	-	-	-	-	-	-
09.00	-		-		-	-	-	-	-	-	-	-	-
09.25	-		-		-	-	-	-	-	-	-	-	-
09.50	-		-		-	-	-	-	-	-	-	-	-
09.75	-		-		-	-	-	-	-	-	-	-	-
10.00	-		-		-	-	-	-	-	-	-	-	-
10.25	-		-		-	-	-	-	-	-	-	-	-
10.50	-		-		-	-	-	-	-	-	-	-	-
10.75	-		-		-	-	-	-	-	-	-	-	-
11.00	-		-		-	-	-	-	-	-	-	-	-
11.25	-		-		-	-	-	-	-	-	-	-	-
11.50	-		-		-	-	-	-	-	-	-	-	-
11.75	-		-		-	-	-	-	-	-	-	-	-
12.00	-		-		-	-	-	-	-	-	-	-	-
12.25	-		-		-	-	-	-	-	-	-	-	-
12.50	-		-		-	-	-	-	-	-	-	-	-
12.75	-		-		-	-	-	-	-	-	-	-	-
13.00	-		-		-	-	-	-	-	-	-	-	-
13.25	-		-		-	-	-	-	-	-	-	-	-
13.50	-		-		-	-	-	-	-	-	-	-	-
13.75	-		-		-	-	-	-	-	-	-	-	-
14.00	-		-		-	-	-	-	-	-	-	-	-
14.25	-		-		-	-	-	-	-	-	-	-	-
14.50	-		-		-	-	-	-	-	-	-	-	-
14.75	-		-		-	-	-	-	-	-	-	-	-
15.00	-		-		-	-	-	-	-	-	-	-	-
15.25	-		-		-	-	-	-	-	-	-	-	-
15.50	-		-		-	-	-	-	-	-	-	-	-
15.75	-		-		-	-	-	-	-	-	-	-	-
16.00	400		-		-	-	-	-	-	-	-	-	-
16.25	23		-		-	-	-	-	-	-	-	-	-
16.50	2,021		-		-	-	-	-	-	-	-	-	-
16.75	-		-		-	-	-	-	-	-	-	-	-
17.00	9,604		1,400		-	-	-	-	-	-	-	-	-
17.25	-		-		-	-	-	-	-	-	-	-	-
17.50	1,133		-		-	-	-	-	-	-	-	-	-
17.75	6,028		100		-	-	-	-	-	-	-	-	-
18.00	10,769		6,300		-	-	-	-	-	-	5,400	-	5,400
18.25	795		445		-	-	-	-	-	-	-	-	-
18.50	5,222		1,281		-	-	-	-	-	-	-	-	-
18.75	72		-		-	-	-	-	-	-	-	-	-
19.00	1,587		1,587		-	-	-	-	-	-	-	-	-
19.25	2,681		300		-	-	-	-	-	-	-	-	-
19.50	3,705		287		-	-	-	-	-	-	-	-	-
19.75	4,289		299		-	-	-	-	-	-	-	-	-
20.00	2,737		125		-	-	-	-	-	-	-	-	-
20.25	7,934		-		-	-	-	-	-	-	-	-	-
20.50	1,877		239		-	-	-	-	-	-	59	-	59
20.75	7		4,803		-	-	-	-	-	-	-	-	-
21.00	-		-		-	-	-	-	-	-	-	-	-
21.25	1,547		500		-	-	-	-	-	-	3,304	-	3,304
21.50	1,500		569		-	-	-	-	-	-	-	-	-
21.75	-		8,109		-	-	-	-	-	-	-	-	-
22.00	-		6,292		-	-	-	-	-	-	-	-	-
22.25	4,145		14,576		-	-	-	1,200	-	-	1,847	-	3,047
22.50	-		7,213		-	-	1	-	-	-	5,232	-	5,233
22.75	2,792		10,541		-	-	964	1,241	-	389	3,938	-	6,531
23.00	125		6,072		-	-	-	-	-	-	14,480	-	14,480
23.25	-		-		-	-	-	-	-	-	0	-	0
23.50	-		229		-	-	-	-	-	-	13,824	-	13,824
23.75	-		-		-	-	121	-	-	-	6,209	-	6,330
24.00	-		1,351		-	-	-	-	1,637	-	1,056	-	2,693
24.25	-		840		-	-	-	-	-	-	-	-	-
24.50	700		700		-	-	-	-	-	-	150	-	150
24.75	3,000		3,000		-	-	-	-	680	-	3,000	-	3,680
25.00 & above	100		1,695		-	-	-	-	1,160	-	2,321	-	3,480
Total	369,824		453,032		-	-	1,600	2,605	3,893	389	435,009	5	443,502
Weighted Average	10.09		10.37		-	-	15.50	21.24	22.52	22.70	10.28	2.39	10.48

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-23							Total
	Total	Total	Non-Residents	Government	Domestic Constituents			Trust Funds and Non-profit Organizations			Sub Total	
					Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others			
00.00	741,151	817,443	11	224	43,318	8,284	768,041	1,504	36,852	7	858,230	858,241
01.00*	8,418	7,698	-	166	-	155	5,937	906	2,778	-	9,942	9,942
02.00*	178,165	181,087	-	21	-	338	184,147	542	9,182	2	194,231	194,231
03.00*	336,216	333,003	-	-	-	161	273,498	405	57,576	1	331,640	331,640
04.00*	198,818	200,678	-	-	56	5	153,588	142	52,425	2	206,218	206,218
05.00*	361,788	354,655	-	645	207	15	188,513	461	174,928	43	364,812	364,812
06.00*	44,643	44,950	-	27	12,425	-	49,764	8	8,938	-	71,162	71,162
07.00*	76,808	66,720	-	86	43,867	-	39,285	-	33,914	-	117,152	117,152
08.00*	321,376	404,813	-	-	96,817	7,676	27,530	-	735	-	132,757	132,757
08.25	6,898	16,459	-	374,110	15,872	-	6,626	-	2	-	396,610	396,610
08.50	3,268	2,590	-	-	-	-	1,945	-	41	-	1,987	1,987
08.75	4,203	3,750	-	-	-	-	469	-	19	-	488	488
09.00	24,103	39,595	-	-	-	9	12,117	-	451	-	12,577	12,577
09.25	12,144	2,610	-	-	-	-	2,534	-	89	-	2,623	2,623
09.50	18,557	4,119	-	-	864	-	559	-	209	60	1,692	1,692
09.75	9,158	1,100	-	-	-	-	492	-	227	-	719	719
10.00	105,679	10,631	-	-	47,386	-	7,184	-	2,253	-	56,822	56,822
10.25	5,290	14,730	-	-	-	-	456	-	430	-	886	886
10.50	2,059	15,883	-	-	-	-	940	-	266	-	1,205	1,205
10.75	37,891	52,224	-	-	40,380	-	500	-	779	-	41,659	41,659
11.00	153,243	31,905	-	51	-	-	3,359	-	12,619	-	16,029	16,029
11.25	1,852	899	-	-	-	-	478	-	622	-	1,099	1,099
11.50	51,659	159,090	-	-	102,721	-	11,816	-	1,621	-	116,157	116,157
11.75	2,780	1,998	-	-	140	-	2,099	-	378	-	2,618	2,618
12.00	25,491	33,870	-	-	-	-	19,547	-	2,173	-	21,721	21,721
12.25	4,141	2,740	-	-	-	-	1,325	-	966	-	2,291	2,291
12.50	18,857	12,580	-	-	-	-	765	-	2,076	-	2,841	2,841
12.75	26,773	35,863	-	-	-	-	643	450	2,465	-	3,558	3,558
13.00	57,500	49,298	-	-	-	399	14,795	-	6,535	-	21,729	21,729
13.25	85,334	86,407	-	218	64,899	-	89	-	2,556	-	67,762	67,762
13.50	19,795	23,202	-	-	-	-	1,553	-	3,791	88	5,432	5,432
13.75	17,858	51,928	-	47,411	-	40	2,448	-	3,959	-	53,858	53,858
14.00	117,237	131,105	-	-	-	-	12,486	28	9,871	-	22,385	22,385
14.25	5,116	1,832	-	-	-	-	101	-	1,567	-	1,668	1,668
14.50	60,797	39,356	-	-	-	-	223	-	3,513	-	3,736	3,736
14.75	24,728	8,221	-	-	-	0	6,270	-	1,353	-	7,623	7,623
15.00	31,790	27,490	-	-	-	4	11,136	-	4,121	-	15,261	15,261
15.25	74,356	62,618	-	30,448	17,878	29,991	175	-	3,000	-	81,491	81,491
15.50	14,378	10,114	-	-	-	-	6,370	-	2,806	-	9,176	9,176
15.75	72,199	57,236	-	24,648	289	10,060	9,373	-	2,134	143	46,647	46,647
16.00	88,045	44,873	-	-	18,871	-	13,339	0	4,451	49	36,710	36,710
16.25	124,357	97,423	-	-	5,660	10	30,295	-	18,908	-	54,874	54,874
16.50	297,292	141,536	-	30,007	16,338	201	53,905	-	2,881	-	103,332	103,332
16.75	160,066	63,765	-	53	2,498	-	10,298	-	1,912	-	14,761	14,761
17.00	825,272	217,183	-	-	4,807	404	20,083	-	5,291	552	31,136	31,136
17.25	487,692	91,988	-	360	1,755	244	48,346	94	1,856	-	52,656	52,656
17.50	448,449	240,687	-	52,066	8,892	3,003	134,692	-	3,570	-	202,223	202,223
17.75	352,561	67,709	-	-	-	208	36,468	-	2,963	-	39,639	39,639
18.00	419,839	293,786	-	8,324	37,322	-	107,846	4	4,166	-	157,661	157,661
18.25	245,846	103,455	-	-	-	19	45,899	-	4,803	-	50,721	50,721
18.50	267,205	61,809	-	-	-	113	60,819	-	4,408	-	65,340	65,340
18.75	173,673	46,602	-	-	-	11	34,655	-	8,522	150	43,338	43,338
19.00	234,572	100,950	-	-	43,219	4,556	382,357	-	12,644	-	442,776	442,776
19.25	182,333	56,281	-	250	-	9	19,704	20	11,303	-	31,286	31,286
19.50	364,008	36,682	-	-	-	-	3,788	95	3,486	-	7,369	7,369
19.75	183,513	33,839	-	-	-	8	6,481	29	9,675	-	16,193	16,193
20.00	359,671	81,628	-	-	-	1,103	33,318	-	10,343	-	44,764	44,764
20.25	187,941	35,701	-	-	-	1	9,410	-	11,893	-	21,304	21,304
20.50	258,656	21,347	-	-	-	10	8,133	-	2,334	-	10,477	10,477
20.75	224,720	104,758	-	-	-	-	5,850	-	11,537	-	17,387	17,387
21.00	229,746	87,462	-	58	4,627	199	24,612	-	4,309	423	34,228	34,228
21.25	144,740	60,082	-	-	-	-	14,886	180	11,813	-	26,879	26,879
21.50	141,208	129,105	-	114	-	309	5,469	-	5,919	-	11,811	11,811
21.75	79,163	298,769	-	-	-	10,005	6,729	-	7,647	-	24,381	24,381
22.00	264,300	865,729	-	79	280	34,494	66,995	-	5,540	54	107,442	107,442
22.25	189,535	462,923	-	-	72,402	32,824	74,641	-	11,612	-	191,479	191,479
22.50	330,925	563,593	-	18,345	74,964	30,446	162,106	-	7,459	-	293,320	293,320
22.75	63,215	519,855	-	-	81,444	12,259	310,562	-	3,443	-	407,709	407,709
23.00	151,953	656,943	-	400,592	34,865	40,169	398,498	1,554	9,412	42	885,131	885,131
23.25	36,863	437,108	-	158,530	176,777	15,552	283,511	678	5,741	-	640,789	640,789
23.50	160,028	672,320	-	269,746	119,117	15,173	388,990	1,411	129,252	-	923,690	923,690
23.75	32,835	157,509	-	18,308	119,896	8,925	386,397	180	2,485	-	536,190	536,190
24.00	42,526	386,367	-	150,595	26,436	8,617	381,903	413	14,619	-	582,583	582,583
24.25	14,954	219,671	-	3,083	44,480	779	199,170	502	4,747	14	252,774	252,774
24.50	20,711	189,076	-	51,258	40,852	1,504	205,445	1,004	6,267	14	306,344	306,344
24.75	7,872	43,719	-	2,385	37,962	2,766	118,304	1,407	3,107	110	166,041	166,041
25.00 & above	296,322	713,195	-	84,445	101,839	14,585	794,582	559	304,895	56	1,300,962	1,300,962
Total	11,455,120	11,807,917	11	1,726,654	1,562,421	295,642	6,717,658	12,574	1,125,437	1,810	11,442,196	11,442,207

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Mar-23	Jun-23	Sep-23								Sub Total	Total	
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others			
00.00	305,549	298,319	-	-	39,456	2,537	252,055	-	2,371	-	296,419	296,419	
01.00*	199	1,266	-	-	-	-	298	-	-	-	298	298	
02.00*	9,687	9,592	-	-	-	20	9,396	-	-	-	9,416	9,416	
03.00*	23,716	23,338	-	-	-	-	18,449	-	4,293	-	22,743	22,743	
04.00*	15,582	15,228	-	-	-	-	13,411	-	1,409	-	14,820	14,820	
05.00*	131,051	137,546	-	645	-	15	48,433	-	98,247	-	147,340	147,340	
06.00*	9,855	10,397	-	-	-	-	8,318	-	405	-	8,724	8,724	
07.00*	8,482	12,795	-	-	-	-	10,065	-	5,997	-	16,062	16,062	
08.00*	13,349	13,655	-	-	-	7,676	2,318	-	173	-	10,167	10,167	
08.25	156	106	-	-	-	-	105	-	-	-	105	105	
08.50	357	321	-	-	-	-	279	-	-	-	279	279	
08.75	-	-	-	-	-	-	-	-	-	-	-	-	
09.00	6,749	4,262	-	-	-	-	3,848	-	88	-	3,937	3,937	
09.25	2,785	-	-	-	-	-	-	-	-	-	-	-	
09.50	515	195	-	-	-	-	54	-	-	-	54	54	
09.75	204	-	-	-	-	-	-	-	-	-	-	-	
10.00	7,893	203	-	-	-	-	291	-	0	-	291	291	
10.25	65	20	-	-	-	-	20	-	-	-	20	20	
10.50	12	1	-	-	-	-	1	-	-	-	1	1	
10.75	33,352	40,393	-	-	40,380	-	302	-	-	-	40,681	40,681	
11.00	3,329	438	-	51	-	-	386	-	-	-	437	437	
11.25	42	41	-	-	-	-	41	-	-	-	41	41	
11.50	43,746	115,631	-	-	102,721	-	10	-	2	-	102,733	102,733	
11.75	6	2	-	-	-	-	1	-	0	-	1	1	
12.00	16,517	18,624	-	-	-	-	18,802	-	0	-	18,803	18,803	
12.25	143	104	-	-	-	-	81	-	-	-	81	81	
12.50	1,565	719	-	-	-	-	121	-	1	-	122	122	
12.75	304	293	-	-	-	-	28	-	1	-	29	29	
13.00	12,259	13,597	-	-	-	-	10,750	-	25	-	10,775	10,775	
13.25	68,019	68,065	-	72	64,899	-	7	-	1	-	64,980	64,980	
13.50	636	929	-	-	-	-	7	-	14	-	21	21	
13.75	1,133	36,799	-	47,411	-	-	1	-	0	-	47,413	47,413	
14.00	15,184	13,579	-	-	-	-	8,942	-	6	-	8,948	8,948	
14.25	225	123	-	-	-	-	73	-	8	-	81	81	
14.50	49	9	-	-	-	-	5	-	3	-	8	8	
14.75	6,064	5,541	-	-	-	-	5,625	-	12	-	5,637	5,637	
15.00	6,057	4,771	-	-	-	-	5,557	-	1	-	5,557	5,557	
15.25	25,583	28,805	-	30,448	17,878	-	0	-	6	-	48,332	48,332	
15.50	5,515	5,352	-	-	-	-	5,890	-	3	-	5,893	5,893	
15.75	7,060	6,973	-	-	289	-	6,958	-	4	-	7,251	7,251	
16.00	30,267	32,510	-	-	18,871	-	10,399	-	67	-	29,336	29,336	
16.25	7,555	3,153	-	-	-	-	3,344	-	3	-	3,347	3,347	
16.50	44,645	38,512	-	-	10,000	162	28,633	-	10	-	38,805	38,805	
16.75	32,497	4,013	-	-	2,498	-	2,228	-	0	-	4,726	4,726	
17.00	64,315	19,890	-	-	966	287	7,281	-	139	552	9,225	9,225	
17.25	62,992	46,206	-	-	-	-	42,489	-	88	-	42,578	42,578	
17.50	230,390	200,277	-	52,066	8,892	-	127,597	-	45	-	188,600	188,600	
17.75	52,224	26,679	-	-	-	-	22,272	-	37	-	22,308	22,308	
18.00	134,485	109,198	-	8,324	31,100	-	41,411	-	124	-	80,958	80,958	
18.25	32,302	19,635	-	-	-	15	13,189	-	787	-	13,990	13,990	
18.50	32,557	19,348	-	-	-	-	18,834	-	618	-	19,451	19,451	
18.75	26,360	5,233	-	-	-	11	1,286	-	629	150	2,077	2,077	
19.00	59,799	50,363	-	-	43,219	4,556	32,820	-	305	-	80,900	80,900	
19.25	40,691	17,119	-	-	-	-	12,851	-	788	-	13,640	13,640	
19.50	21,978	1,794	-	-	-	-	300	-	202	-	503	503	
19.75	9,403	2,567	-	-	-	-	273	-	1,118	-	1,391	1,391	
20.00	26,988	6,184	-	-	-	-	5,508	-	275	-	5,783	5,783	
20.25	8,448	5,691	-	-	-	-	3,384	-	1,235	-	4,618	4,618	
20.50	10,746	2,590	-	-	-	-	1,712	-	59	-	1,771	1,771	
20.75	66,079	3,349	-	-	-	-	155	-	360	-	516	516	
21.00	28,407	18,992	-	-	-	-	17,654	-	310	423	18,387	18,387	
21.25	10,037	6,098	-	-	-	-	2,376	-	2,455	-	4,832	4,832	
21.50	12,478	12,737	-	-	-	-	589	-	36	-	625	625	
21.75	3,962	7,656	-	-	-	-	67	-	22	-	88	88	
22.00	46,230	357,400	-	-	-	-	22,605	-	340	54	22,998	22,998	
22.25	9,158	16,974	-	-	13,333	-	3,071	-	1,852	-	18,256	18,256	
22.50	37,279	39,325	-	17,606	3,783	250	17,330	-	5,692	-	44,661	44,661	
22.75	2,076	54,738	-	-	3,832	-	12,417	-	13	-	16,263	16,263	
23.00	7,785	104,609	-	308,713	7,311	170	26,006	-	432	-	342,632	342,632	
23.25	6,130	23,040	-	-	35,496	1,250	20,577	361	1,318	-	59,002	59,002	
23.50	129,805	177,894	-	2,408	-	432	25,663	-	125,845	-	154,348	154,348	
23.75	11,165	14,159	-	-	61,124	234	27,034	-	11	-	88,403	88,403	
24.00	7,481	24,304	-	1,602	-	5,033	41,360	-	42	-	48,036	48,036	
24.25	1,639	5,592	-	307	-	-	15,302	-	282	-	15,891	15,891	
24.50	2,580	17,393	-	733	3,276	550	14,281	721	544	-	20,105	20,105	
24.75	113	4,467	-	-	-	-	10,043	289	291	-	10,623	10,623	
25.00 & above	66,269	156,672	-	627	14,640	922	174,090	72	22,806	-	213,156	213,156	
Total	2,160,305	2,544,393	-	471,014	523,963	24,117	1,237,359	1,443	282,251	1,179	2,541,326	2,541,326	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Mar-23	Jun-23	Sep-23								Sub Total	Total	
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others			
00.00	1,890	1,915	11	-	-	-	623	-	131	1	755	766	
01.00*	-	-	-	-	-	-	-	-	-	-	-	-	
02.00*	-	-	-	-	-	-	-	-	-	-	-	-	
03.00*	340	367	-	-	-	-	-	-	360	-	360	360	
04.00*	52	61	-	-	-	-	-	-	55	-	55	55	
05.00*	34	32	-	-	-	-	-	-	33	-	33	33	
06.00*	13	17	-	-	-	-	-	-	17	-	17	17	
07.00*	-	-	-	-	-	-	-	-	-	-	-	-	
08.00*	283,792	371,788	-	-	-	-	-	-	-	-	-	-	
08.25	-	-	-	374,060	-	-	-	-	-	-	374,060	374,060	
08.50	-	-	-	-	-	-	-	-	-	-	-	-	
08.75	-	-	-	-	-	-	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	-	-	-	-	
10.00	-	-	-	-	-	-	-	-	-	-	-	-	
10.25	-	-	-	-	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	-	-	-	-	
11.25	-	-	-	-	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	-	-	-	-	
12.25	-	-	-	-	-	-	-	-	-	-	-	-	
12.50	-	-	-	-	-	-	-	-	-	-	-	-	
12.75	-	-	-	-	-	-	-	-	-	-	-	-	
13.00	-	-	-	-	-	-	-	-	-	-	-	-	
13.25	-	-	-	-	-	-	-	-	-	-	-	-	
13.50	-	-	-	-	-	-	-	-	-	-	-	-	
13.75	-	-	-	-	-	-	-	-	-	-	-	-	
14.00	-	-	-	-	-	-	-	-	-	-	-	-	
14.25	-	-	-	-	-	-	-	-	-	-	-	-	
14.50	-	-	-	-	-	-	-	-	-	-	-	-	
14.75	-	-	-	-	-	-	-	-	-	-	-	-	
15.00	-	-	-	-	-	-	-	-	-	-	-	-	
15.25	-	-	-	-	-	-	-	-	-	-	-	-	
15.50	-	-	-	-	-	-	-	-	-	-	-	-	
15.75	-	-	-	-	-	-	-	-	-	-	-	-	
16.00	400	-	-	-	-	-	-	-	-	-	-	-	
16.25	23	-	-	-	-	-	-	-	-	-	-	-	
16.50	2,021	-	-	-	-	-	-	-	-	-	-	-	
16.75	-	-	-	-	-	-	-	-	-	-	-	-	
17.00	9,604	1,400	-	-	-	-	-	-	-	-	-	-	
17.25	8,913	-	-	-	-	-	-	-	-	-	-	-	
17.50	1,133	-	-	-	-	-	-	-	-	-	-	-	
17.75	6,028	100	-	-	-	-	-	-	-	-	-	-	
18.00	10,769	6,300	-	-	-	-	5,400	-	-	-	5,400	5,400	
18.25	795	445	-	-	-	-	-	-	-	-	-	-	
18.50	5,222	1,281	-	-	-	-	-	-	-	-	-	-	
18.75	72	-	-	-	-	-	-	-	-	-	-	-	
19.00	1,587	1,587	-	-	-	-	-	-	-	-	-	-	
19.25	2,681	300	-	-	-	-	-	-	-	-	-	-	
19.50	3,705	287	-	-	-	-	-	-	-	-	-	-	
19.75	4,289	299	-	-	-	-	-	-	-	-	-	-	
20.00	2,737	125	-	-	-	-	-	-	-	-	-	-	
20.25	7,934	-	-	-	-	-	-	-	-	-	-	-	
20.50	1,877	239	-	-	-	-	59	-	-	-	59	59	
20.75	7	4,803	-	-	-	-	-	-	-	-	-	-	
21.00	-	-	-	-	-	-	-	-	-	-	-	-	
21.25	1,547	500	-	-	-	-	3,304	-	-	-	3,304	3,304	
21.50	1,500	569	-	-	-	-	-	-	-	-	-	-	
21.75	-	8,109	-	-	-	-	-	-	-	-	-	-	
22.00	-	6,292	-	-	-	-	-	-	-	-	-	-	
22.25	4,145	14,576	-	-	-	-	3,047	-	-	-	3,047	3,047	
22.50	-	7,213	-	-	-	-	5,233	-	-	-	5,233	5,233	
22.75	2,792	10,541	-	-	-	-	6,531	-	-	-	6,531	6,531	
23.00	125	6,072	-	-	-	-	14,480	-	-	-	14,480	14,480	
23.25	-	-	-	-	-	-	0	-	-	-	0	0	
23.50	-	229	-	-	-	-	13,824	-	-	-	13,824	13,824	
23.75	-	-	-	-	-	-	6,330	-	-	-	6,330	6,330	
24.00	-	1,351	-	-	-	-	2,693	-	-	-	2,693	2,693	
24.25	-	840	-	-	-	-	-	-	-	-	-	-	
24.50	700	700	-	-	-	-	150	-	-	-	150	150	
24.75	3,000	3,000	-	-	-	-	3,680	-	-	-	3,680	3,680	
25.00 & above	100	1,695	-	-	-	-	3,480	-	-	-	3,480	3,480	
Total	369,824	453,032	11	374,060	-	-	68,834	-	596	1	443,491	443,502	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-23							Total
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	
00.00	526,473	572,127	11	224	42,334	5,098	534,926	12	24,685	1	607,281	607,292
01.00*	7,419	6,727	-	166	-	155	5,184	906	2,501	-	8,912	8,912
02.00*	126,767	129,767	-	21	-	338	123,827	542	8,249	-	132,976	132,976
03.00*	250,751	253,546	-	-	-	161	206,988	115	45,189	-	252,453	252,453
04.00*	142,347	140,922	-	-	56	5	107,080	139	43,598	-	150,877	150,877
05.00*	267,336	252,494	-	645	207	-	130,089	4	132,787	-	263,733	263,733
06.00*	34,823	35,423	-	27	12,425	-	42,111	8	5,532	-	60,104	60,104
07.00*	34,130	42,823	-	86	43,867	-	34,239	-	14,827	-	93,020	93,020
08.00*	312,602	395,397	-	-	96,817	7,676	16,708	-	508	-	121,709	121,709
08.25	3,810	13,868	-	374,060	15,872	-	5,611	-	2	-	395,545	395,545
08.50	2,113	1,831	-	-	-	-	1,291	-	25	-	1,316	1,316
08.75	260	294	-	-	-	-	313	-	13	-	326	326
09.00	16,792	38,534	-	-	-	-	11,146	-	327	-	11,473	11,473
09.25	11,152	676	-	-	-	-	2,283	-	4	-	2,287	2,287
09.50	11,681	2,172	-	-	-	-	255	-	5	-	260	260
09.75	4,253	780	-	-	-	-	281	-	72	-	353	353
10.00	64,959	5,974	-	-	-	-	4,702	-	876	-	5,578	5,578
10.25	3,583	13,382	-	-	-	-	303	-	138	-	441	441
10.50	1,519	7,936	-	-	-	-	235	-	19	-	255	255
10.75	34,739	51,276	-	-	40,380	-	315	-	450	-	41,145	41,145
11.00	90,750	27,343	-	-	-	-	2,354	-	10,809	-	13,163	13,163
11.25	540	450	-	-	-	-	61	-	358	-	419	419
11.50	47,212	115,892	-	-	102,721	-	11,740	-	262	-	114,723	114,723
11.75	403	175	-	-	140	-	677	-	65	-	882	882
12.00	22,323	32,429	-	-	-	-	19,122	-	1,282	-	20,404	20,404
12.25	1,261	1,147	-	-	-	-	328	-	120	-	448	448
12.50	14,675	9,837	-	-	-	-	458	-	378	-	835	835
12.75	20,194	31,145	-	-	-	-	39	-	41	-	81	81
13.00	44,533	39,124	-	-	-	399	14,413	-	3,656	-	18,468	18,468
13.25	77,434	78,990	-	218	64,899	-	44	-	55	-	65,216	65,216
13.50	14,263	17,555	-	-	-	-	402	-	2,055	-	2,457	2,457
13.75	8,117	42,567	-	47,411	-	-	23	-	71	-	47,506	47,506
14.00	73,447	93,713	-	-	-	-	9,693	28	5,905	-	15,627	15,627
14.25	1,220	500	-	-	-	-	82	-	165	-	247	247
14.50	57,260	37,049	-	-	-	-	127	-	2,099	-	2,226	2,226
14.75	7,626	6,323	-	-	-	-	5,726	-	217	-	5,943	5,943
15.00	23,838	15,962	-	-	-	-	5,988	-	1,824	-	7,812	7,812
15.25	41,865	31,562	-	30,448	17,878	-	29	-	2,396	-	50,751	50,751
15.50	8,619	6,478	-	-	-	-	5,992	-	372	-	6,364	6,364
15.75	27,438	8,150	-	-	289	20	7,289	-	776	-	8,375	8,375
16.00	67,409	37,944	-	-	18,871	-	10,796	0	2,193	-	31,859	31,859
16.25	60,467	19,759	-	-	-	10	4,180	-	54	-	4,244	4,244
16.50	199,542	62,256	-	-	1,500	162	31,131	-	1,169	-	33,962	33,962
16.75	56,761	35,567	-	53	2,498	-	2,754	-	553	-	5,858	5,858
17.00	415,766	149,054	-	-	2,077	404	13,484	-	3,293	552	19,809	19,809
17.25	332,656	70,675	-	1	-	56	44,617	94	524	-	45,293	45,293
17.50	381,714	219,891	-	52,066	8,892	-	126,579	-	696	-	188,233	188,233
17.75	255,748	39,415	-	-	-	-	24,538	-	394	-	24,931	24,931
18.00	310,596	221,764	-	8,324	37,322	-	75,155	-	2,048	-	122,849	122,849
18.25	176,081	70,397	-	-	-	19	30,546	-	1,965	-	32,530	32,530
18.50	210,121	36,473	-	-	-	111	51,033	-	1,515	-	52,659	52,659
18.75	120,259	20,480	-	-	-	11	21,390	-	3,657	150	25,208	25,208
19.00	190,702	77,304	-	-	43,219	4,556	276,059	-	8,724	-	332,557	332,557
19.25	149,428	35,765	-	250	-	9	13,893	20	6,102	-	20,275	20,275
19.50	274,969	24,297	-	-	-	-	2,269	95	677	-	3,041	3,041
19.75	112,522	15,876	-	-	-	1	3,240	29	3,801	-	7,071	7,071
20.00	253,902	28,339	-	-	-	530	11,255	-	5,283	-	17,068	17,068
20.25	132,631	20,749	-	-	-	1	4,690	-	6,513	-	11,204	11,204
20.50	217,497	9,299	-	-	-	10	3,462	-	1,017	-	4,490	4,490
20.75	186,644	81,212	-	-	-	-	1,111	-	4,409	-	5,520	5,520
21.00	140,509	71,011	-	58	4,627	-	19,508	423	2,216	-	26,832	26,832
21.25	93,543	36,840	-	-	-	-	6,876	180	7,081	-	14,137	14,137
21.50	110,928	83,991	-	114	-	300	3,775	-	4,498	-	8,687	8,687
21.75	49,062	217,040	-	-	-	10,000	1,609	-	3,104	-	14,712	14,712
22.00	204,129	607,525	-	79	-	34,314	39,095	54	3,780	-	77,322	77,322
22.25	137,960	342,003	-	-	67,819	32,767	49,613	-	7,530	-	157,728	157,728
22.50	272,204	380,823	-	728	36,826	30,386	111,027	-	6,355	-	185,323	185,323
22.75	40,683	381,547	-	-	59,346	12,251	189,852	-	969	-	262,418	262,418
23.00	106,734	444,463	-	306,135	19,842	40,091	233,303	1,068	7,141	-	607,581	607,581
23.25	24,721	264,131	-	69,322	154,705	13,924	196,329	668	3,028	-	437,976	437,976
23.50	149,854	539,791	-	209,943	70,266	14,211	273,037	1,406	127,095	-	695,958	695,958
23.75	26,037	117,164	-	18,138	80,781	8,798	275,439	170	1,157	-	384,482	384,482
24.00	31,842	250,105	-	90,654	12,335	4,492	283,730	288	5,661	-	397,160	397,160
24.25	10,247	73,509	-	3,083	32,774	646	125,117	500	2,494	-	164,614	164,614
24.50	12,792	158,118	-	51,258	40,852	939	150,694	995	3,464	-	248,202	248,202
24.75	5,803	35,792	-	2,385	30,988	2,072	86,696	1,407	1,345	-	124,893	124,893
25.00 & above	254,312	594,430	-	34,445	87,455	11,264	667,034	509	214,961	-	1,015,668	1,015,668
Total	8,217,306	8,437,138	11	1,300,343	1,250,879	236,184	4,777,392	9,661	769,180	703	8,344,343	8,344,354

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

Rate of Return	Mar-23	Jun-23	Sep-23								Total	
	Total	Total	Domestic Constituents					Sub Total	Total			
			Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)			Trust Funds and Non-profit Organizations		Personal
00.00	214,677	245,316	-	-	984	3,186	233,115	1,492	12,167	5	250,949	250,949
01.00*	999	971	-	-	-	-	754	-	277	-	1,031	1,031
02.00*	51,397	51,320	-	-	-	-	60,320	-	933	2	61,255	61,255
03.00*	85,465	79,457	-	-	-	-	66,509	290	12,387	1	79,187	79,187
04.00*	56,471	59,756	-	-	-	-	46,509	3	8,828	2	55,341	55,341
05.00*	94,452	102,161	-	-	-	15	58,424	456	42,141	43	101,079	101,079
06.00*	9,819	9,527	-	-	-	-	7,653	-	3,405	-	11,058	11,058
07.00*	42,677	23,897	-	-	-	-	5,046	-	19,086	-	24,132	24,132
08.00*	8,773	9,416	-	-	-	-	10,822	-	226	-	11,048	11,048
08.25	3,089	2,591	-	50	-	-	1,014	-	0	-	1,065	1,065
08.50	1,154	759	-	-	-	-	654	-	16	-	671	671
08.75	3,943	3,456	-	-	-	-	155	-	7	-	162	162
09.00	7,311	1,061	-	-	-	9	971	-	124	-	1,103	1,103
09.25	992	1,934	-	-	-	-	251	-	85	-	336	336
09.50	6,877	1,947	-	-	864	-	304	-	204	60	1,432	1,432
09.75	4,904	320	-	-	-	-	212	-	154	-	366	366
10.00	40,721	4,657	-	-	47,386	-	2,482	-	1,377	-	51,245	51,245
10.25	1,707	1,348	-	-	-	-	153	-	292	-	445	445
10.50	540	7,946	-	-	-	-	704	-	246	-	951	951
10.75	3,153	948	-	-	-	-	185	-	329	-	514	514
11.00	62,493	4,562	-	51	-	-	1,004	-	1,810	-	2,865	2,865
11.25	1,312	449	-	-	-	-	417	-	264	-	681	681
11.50	4,447	43,199	-	-	-	-	75	-	1,359	-	1,435	1,435
11.75	2,377	1,822	-	-	-	-	1,422	-	313	-	1,736	1,736
12.00	3,168	1,440	-	-	-	-	426	-	891	-	1,317	1,317
12.25	2,880	1,593	-	-	-	-	997	-	846	-	1,843	1,843
12.50	4,182	2,743	-	-	-	-	307	-	1,699	-	2,006	2,006
12.75	6,579	4,718	-	-	-	-	604	450	2,424	-	3,478	3,478
13.00	12,967	10,174	-	-	-	-	382	-	2,879	-	3,261	3,261
13.25	7,900	7,417	-	-	-	-	45	-	2,501	-	2,546	2,546
13.50	5,532	5,648	-	-	-	-	1,151	-	1,736	88	2,975	2,975
13.75	9,741	9,361	-	-	-	40	2,424	-	3,888	-	6,352	6,352
14.00	43,789	37,392	-	-	-	-	2,792	-	3,966	-	6,759	6,759
14.25	3,895	1,332	-	-	-	-	20	-	1,402	-	1,422	1,422
14.50	3,537	2,307	-	-	-	-	96	-	1,414	-	1,510	1,510
14.75	17,102	1,897	-	-	-	0	543	-	1,136	-	1,680	1,680
15.00	7,952	11,528	-	-	-	4	5,148	-	2,297	-	7,449	7,449
15.25	32,491	31,056	-	-	-	29,991	145	-	605	-	30,741	30,741
15.50	5,759	3,636	-	-	-	-	378	-	2,433	-	2,811	2,811
15.75	44,761	49,086	-	24,648	-	10,040	2,084	-	1,358	143	38,272	38,272
16.00	20,636	6,929	-	-	-	-	2,543	-	2,258	49	4,850	4,850
16.25	63,891	77,664	-	-	5,660	-	26,116	-	18,854	-	50,630	50,630
16.50	97,750	79,280	-	30,007	14,838	39	22,774	-	1,712	-	69,370	69,370
16.75	103,305	28,198	-	-	-	-	7,544	-	1,359	-	8,903	8,903
17.00	409,505	68,129	-	-	2,731	-	6,598	-	1,998	-	11,327	11,327
17.25	155,035	21,313	-	359	1,755	188	3,729	-	1,332	-	7,363	7,363
17.50	66,735	20,796	-	-	-	3,003	8,113	-	2,874	-	13,990	13,990
17.75	96,813	28,295	-	-	-	208	11,930	-	2,570	-	14,708	14,708
18.00	109,244	72,022	-	-	-	-	32,691	4	2,118	-	34,812	34,812
18.25	69,765	33,058	-	-	-	-	15,353	-	2,838	-	18,191	18,191
18.50	57,083	25,336	-	-	-	2	9,786	-	2,893	-	12,681	12,681
18.75	53,414	26,122	-	-	-	-	13,265	-	4,865	-	18,130	18,130
19.00	43,871	23,646	-	-	-	0	106,299	-	3,921	-	110,219	110,219
19.25	32,905	20,516	-	-	-	-	5,811	-	5,201	-	11,012	11,012
19.50	89,039	12,385	-	-	-	-	1,519	-	2,809	-	4,327	4,327
19.75	70,991	17,963	-	-	-	6	3,241	-	5,874	-	9,122	9,122
20.00	105,769	53,289	-	-	-	574	22,063	-	5,060	-	27,696	27,696
20.25	55,309	14,953	-	-	-	-	4,720	-	5,381	-	10,100	10,100
20.50	41,159	12,048	-	-	-	-	4,670	-	1,317	-	5,987	5,987
20.75	38,076	23,546	-	-	-	-	4,739	-	7,128	-	11,867	11,867
21.00	89,237	16,451	-	-	-	199	5,104	-	2,093	-	7,396	7,396
21.25	51,196	23,242	-	-	-	-	8,010	-	4,732	-	12,742	12,742
21.50	30,280	45,114	-	-	-	9	1,694	-	1,421	-	3,124	3,124
21.75	30,101	81,729	-	-	-	5	5,120	-	4,543	-	9,669	9,669
22.00	60,171	258,204	-	-	280	181	27,900	-	1,760	-	30,120	30,120
22.25	51,575	120,920	-	-	4,583	57	25,028	-	4,082	-	33,750	33,750
22.50	58,720	182,770	-	17,617	38,138	61	51,078	-	1,103	-	107,997	107,997
22.75	22,532	138,308	-	-	22,098	9	120,711	-	2,474	-	145,291	145,291
23.00	45,219	212,480	-	94,456	15,023	78	165,195	485	2,271	42	277,551	277,551
23.25	12,142	172,977	-	89,208	22,072	1,627	87,182	10	2,713	-	202,813	202,813
23.50	10,174	132,530	-	59,803	48,852	963	115,953	4	2,157	-	227,732	227,732
23.75	6,798	40,345	-	170	39,115	127	110,958	10	1,328	-	151,708	151,708
24.00	10,684	136,262	-	59,941	14,101	4,125	98,173	125	8,958	-	185,423	185,423
24.25	4,707	146,161	-	-	11,706	133	74,053	2	2,252	14	88,159	88,159
24.50	7,919	30,958	-	-	-	565	54,751	9	2,803	14	58,142	58,142
24.75	2,069	7,927	-	-	6,973	694	31,608	-	1,763	110	41,148	41,148
25.00 & above	42,010	118,766	-	50,000	14,384	3,321	127,548	50	89,935	56	285,294	285,294
Total	3,237,814	3,370,779	-	426,311	311,542	59,457	1,940,266	3,390	356,257	630	3,097,853	3,097,853

*01.00 stands for 00.25 to 01.24

: : : : : : : : : :

*08.00 stands for 07.25 to 08.24

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	-	-	34	-	27	-	47	-	105,299	963
25,000 to 50,000	-	-	1	-	1	0	6	0	92,348	3,615
50,000 to 100,000	-	-	-	-	5	0	4	0	91,876	6,758
100,000 to 150,000	-	-	1	0	-	-	4	1	73,511	9,031
150,000 to 200,000	-	-	1	0	2	0	5	1	73,805	12,345
200,000 to 300,000	-	-	-	-	5	1	15	4	101,576	24,651
300,000 to 400,000	-	-	-	-	-	-	11	4	158,134	51,035
400,000 to 500,000	-	-	1	0	4	2	19	9	49,462	22,109
500,000 to 750,000	-	-	3	2	3	2	35	22	70,186	42,182
750,000 to 1,000,000	-	-	1	1	4	3	50	44	43,715	38,507
1,000,000 to 2,000,000	-	-	8	13	35	50	359	545	70,818	101,418
2,000,000 to 3,000,000	-	-	4	9	21	57	108	264	28,506	69,225
3,000,000 to 4,000,000	-	-	-	-	19	64	45	153	15,822	53,829
4,000,000 to 5,000,000	-	-	5	23	6	26	46	206	9,918	44,888
5,000,000 to 6,000,000	-	-	3	17	12	65	16	87	6,837	36,839
6,000,000 to 7,000,000	-	-	2	13	13	85	27	176	5,332	34,887
7,000,000 to 8,000,000	-	-	4	30	7	53	3	23	6,786	49,901
8,000,000 to 9,000,000	-	-	-	-	7	60	14	120	3,697	31,342
9,000,000 to 10,000,000	-	-	-	-	4	38	7	65	3,634	34,825
10,000,000 to 100,000,000	1	11	41	2,030	127	5,225	191	6,733	37,921	1,211,641
100,000,000 to 500,000,000	-	-	41	10,713	135	36,365	122	28,659	9,149	1,952,790
500,000,000 to 1,000,000,000	-	-	14	9,584	76	57,374	47	30,984	1,323	896,993
1,000,000,000 to 5,000,000,000	-	-	18	47,294	110	260,623	54	112,702	882	1,658,605
5,000,000,000 to 10,000,000,000	-	-	7	49,388	46	294,185	5	25,176	41	251,013
10,000,000,000 & Over	-	-	41	1,607,535	44	908,142	5	89,664	6	78,270
Total	1	11	230	1,726,654	713	1,562,421	1,245	295,642	1,060,584	6,717,658

*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
30th Sep, 2023

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
5	-	577,692	3,411	515	9	683,619	4,383	683,619	4,383	Less Than 25,000
-	-	1,120,460	41,010	822	149	1,213,638	44,774	1,213,638	44,774	25,000 to 50,000
1	0	494,155	32,072	1,760	15	587,801	38,845	587,801	38,845	50,000 to 100,000
1	0	154,789	18,924	1,410	5	229,716	27,960	229,716	27,960	100,000 to 150,000
3	0	114,466	20,040	211	24	188,493	32,411	188,493	32,411	150,000 to 200,000
4	1	155,602	38,375	461	111	257,663	63,144	257,663	63,144	200,000 to 300,000
3	1	78,306	26,959	175	75	236,629	78,074	236,629	78,074	300,000 to 400,000
3	1	50,551	22,547	142	34	100,182	44,702	100,182	44,702	400,000 to 500,000
4	3	220,316	142,923	65	25	290,612	185,158	290,612	185,158	500,000 to 750,000
3	3	70,488	60,943	45	33	114,306	99,534	114,306	99,534	750,000 to 1,000,000
88	151	167,597	235,043	97	27	239,002	337,248	239,002	337,248	1,000,000 to 2,000,000
17	42	39,249	95,607	3	8	67,908	165,212	67,908	165,212	2,000,000 to 3,000,000
6	20	14,830	51,228	6	10	30,728	105,305	30,728	105,305	3,000,000 to 4,000,000
9	40	9,990	44,689	4	1	19,978	89,874	19,978	89,874	4,000,000 to 5,000,000
10	57	8,135	44,494	-	-	15,013	81,559	15,013	81,559	5,000,000 to 6,000,000
4	26	4,041	26,195	1	7	9,420	61,388	9,420	61,388	6,000,000 to 7,000,000
3	22	3,409	25,552	-	-	10,212	75,580	10,212	75,580	7,000,000 to 8,000,000
5	42	2,527	21,450	1	8	6,251	53,023	6,251	53,023	8,000,000 to 9,000,000
2	18	3,768	36,028	-	-	7,415	70,973	7,415	70,973	9,000,000 to 10,000,000
84	3,661	6,041	121,987	17	617	44,422	1,351,894	44,423	1,351,905	10,000,000 to 100,000,000
20	4,799	66	10,373	6	652	9,539	2,044,350	9,539	2,044,350	100,000,000 to 500,000,000
4	2,685	1	675	-	-	1,465	998,295	1,465	998,295	500,000,000 to 1,000,000,000
1	1,000	2	4,957	-	-	1,067	2,085,181	1,067	2,085,181	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	99	619,763	99	619,763	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	96	2,683,611	96	2,683,611	10,000,000,000 & Over
280	12,574	3,296,481	1,125,481	5,741	1,810	4,365,274	11,442,239	4,365,275	11,442,250	Total

3.6 Advances Classified by Tenure/Maturity

All Banks

Loan Tenure	(Million Rupees)					
	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,646,388	5,939,440	2,777,156	6,086,827	2,864,271	5,849,536
1.1. Overnight	25,240	333,889	198,148	394,826	309,183	427,549
1.2. 2 days to 7 days	2,457	44,945	3,049	81,766	2,212	44,107
1.3. For 8 days & above but < 1 month	26,436	296,047	36,714	509,609	28,913	498,012
1.4. For 1 month & above but < 3 month	726,727	670,902	568,245	919,779	599,119	325,271
1.5. For 3 months & over but < 6 months	66,312	1,040,207	71,437	1,044,171	75,391	1,002,185
1.6. For 6 months & over but < one year	1,799,216	3,553,451	1,899,563	3,136,676	1,849,453	3,552,413
2. Medium Term	337,114	1,014,243	395,399	1,109,875	335,165	1,092,975
2.1. For one year & over but < 2 years	115,341	497,452	174,314	533,994	120,914	514,177
2.2. For 2 years & over but < 3 years	221,773	516,791	221,085	575,881	214,251	578,798
3. Long Term	1,382,365	4,501,437	1,280,993	4,611,216	1,165,839	4,499,697
3.1. For 3 years & over but < 4 years	351,768	904,396	380,055	975,552	338,010	936,887
3.2. For 4 years & over but < 5 years	241,545	583,494	270,743	638,027	227,025	630,428
3.3. For 5 years & over but < 7 years	578,914	1,268,783	475,731	1,184,378	438,077	1,155,472
3.4. For 7 years & over but < 10 years	110,757	816,648	61,585	835,126	66,229	820,252
3.5. For 10 years & over but < 15 years	28,936	605,577	17,872	625,342	21,862	616,269
3.6. For 15 years & over but < 20 years	19,321	148,777	23,337	165,937	24,818	167,348
3.7. For 20 years & over but < 25 years	48,727	155,312	49,273	162,504	47,539	158,231
3.8. For 25 years & over but < 30 years	2,239	8,969	2,126	11,719	2,012	11,462
3.9. For 30 years and over	158	9,480	271	12,630	267	3,347
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,207

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,440,584	4,222,101	2,560,240	4,397,359	2,640,511	4,414,984
1.1. Overnight	24,242	281,286	189,325	351,321	300,632	363,912
1.2. 2 days to 7 days	2,203	38,184	2,830	44,403	2,083	29,614
1.3. For 8 days & above but < 1 month	25,348	155,661	34,378	297,016	26,193	123,551
1.4. For 1 month & above but < 3 month	715,830	269,779	565,537	555,988	597,263	232,720
1.5. For 3 months & over but < 6 months	54,452	636,368	60,226	584,145	65,561	677,120
1.6. For 6 months & over but < one year	1,618,509	2,840,823	1,707,944	2,564,487	1,648,779	2,988,068
2. Medium Term	300,193	825,061	360,964	844,880	304,308	805,982
2.1. For one year & over but < 2 years	105,430	369,386	165,235	366,530	112,515	322,876
2.2. For 2 years & over but < 3 years	194,763	455,674	195,729	478,350	191,793	483,106
3. Long Term	1,162,828	3,170,144	1,063,431	3,194,898	957,973	3,123,387
3.1. For 3 years & over but < 4 years	297,499	642,280	323,708	713,258	272,464	672,109
3.2. For 4 years & over but < 5 years	182,887	389,812	228,713	420,442	188,751	401,656
3.3. For 5 years & over but < 7 years	508,040	954,314	393,349	877,691	372,175	878,221
3.4. For 7 years & over but < 10 years	97,538	571,001	48,117	585,974	54,658	589,750
3.5. For 10 years & over but < 15 years	22,896	408,337	12,887	378,620	13,420	373,799
3.6. For 15 years & over but < 20 years	11,808	95,624	14,175	107,383	14,048	90,952
3.7. For 20 years & over but < 25 years	40,577	103,321	40,995	106,147	40,911	110,579
3.8. For 25 years & over but < 30 years	1,489	5,091	1,314	5,021	1,299	5,286
3.9. For 30 years and over	94	364	173	364	247	1,035
Total	3,903,605	8,217,306	3,984,635	8,437,138	3,902,792	8,344,354

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking

(Million Rupees)

Loan Tenure	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	205,804	1,717,339	216,916	1,689,479	223,760	1,434,551
1.1. Overnight	998	52,602	8,823	43,505	8,551	63,637
1.2. 2 days to 7 days	254	6,761	219	37,363	129	14,492
1.3. For 8 days & above but < 1 month	1,088	140,385	2,336	212,593	2,720	374,461
1.4. For 1 month & above but < 3 month	10,897	401,123	2,708	363,791	1,856	92,551
1.5. For 3 months & over but < 6 months	11,860	403,839	11,211	460,026	9,830	325,064
1.6. For 6 months & over but < one year	180,707	712,628	191,619	572,201	200,674	564,346
2. Medium Term	36,921	189,183	34,435	264,982	30,857	286,992
2.1. For one year & over but < 2 years	9,911	128,066	9,079	167,463	8,399	191,301
2.2. For 2 years & over but < 3 years	27,010	61,117	25,356	97,519	22,458	95,692
3. Long Term	219,537	1,331,292	217,562	1,416,318	207,866	1,376,309
3.1. For 3 years & over but < 4 years	54,269	262,116	56,347	262,295	65,546	264,778
3.2. For 4 years & over but < 5 years	58,658	193,682	42,030	217,586	38,274	228,772
3.3. For 5 years & over but < 7 years	70,874	314,468	82,382	306,687	65,902	277,250
3.4. For 7 years & over but < 10 years	13,219	245,647	13,468	249,152	11,571	230,503
3.5. For 10 years & over but < 15 years	6,040	197,240	4,985	246,722	8,442	242,470
3.6. For 15 years & over but < 20 years	7,513	53,153	9,162	58,554	10,770	76,396
3.7. For 20 years & over but < 25 years	8,150	51,991	8,278	56,357	6,628	47,652
3.8. For 25 years & over but < 30 years	750	3,878	812	6,698	713	6,176
3.9. For 30 years and over	64	9,116	98	12,267	20	2,312
Total	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. CONVENTIONAL	3,903,604	8,217,261	3,984,635	8,437,149	3,902,792	8,344,397
2. ISLAMIC	462,263	3,237,859	468,913	3,370,768	462,483	3,097,853
A. Ijara Finance	87,152	129,358	83,912	126,097	67,065	124,261
B. Diminishing Musharaka	80,715	830,349	77,859	857,209	74,617	849,711
C. Istisna	5,695	330,682	5,357	305,215	5,023	294,912
D. Mudaraba	74	1,634	74	1,866	76	1,907
E. Murabaha	11,550	177,000	12,164	229,237	12,008	214,671
F. Musawamah finance	25,531	105,643	25,653	68,439	26,015	79,926
G. Musharaka Finance	21,741	330,746	20,929	457,584	19,392	403,359
H. Salam Finance	1,266	59,615	1,318	60,456	1,335	31,675
I. Commodity Murabahah / Tawwaruq	173,936	15,955	187,756	16,984	202,360	18,810
J. Advance against financing	1,071	8,792	1,103	13,359	1,101	17,211
K. Other Islamic Modes of Financing	53,532	1,248,086	52,788	1,234,323	53,491	1,061,409
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,250

* Nature refers to Conventional/Islamic financing.

of Interest/Return and Rate of Margin

Banks
30th Sep, 2023

(Million Rupees)

50.00	55.00	60.00	65.00	70.00	Rate of Margin						Total	Rate of Int./Return
					75.00	80.00	85.00	90.00	95.00	99.99		
70,999	3,304	6,401	3,988	2,734	4,752	5,438	1,788	1,456	834	584	858,241	00.00
54	37	22	19	18	27	11	9	145	87	0	9,942	01.00*
671	240	2,480	481	887	41	230	810	405	1	20	194,231	02.00*
2,874	1,102	1,138	2,128	81	399	222	198	244	482	267	331,640	03.00*
3,449	228	107	161	308	430	56	121	543	208	513	206,218	04.00*
51,585	653	817	676	761	572	109	238	189	132	417	364,812	05.00*
2,944	18	3	197	77	30	41	303	247	263	59	71,162	06.00*
3,644	185	522	116	115	143	144	22	-	-	61	117,152	07.00*
128	-	-	-	-	-	-	-	-	-	-	132,757	08.00*
97	9	-	140	116	-	2	239	-	85	16	411,661	09.00*
44	-	4	138	255	489	-	349	5	7	-	61,857	10.00*
0	-	8	-	11	-	-	-	-	-	0	886	10.25
0	-	15	-	-	4	-	-	-	-	-	1,205	10.50
7	-	-	-	-	-	-	-	-	-	-	41,659	10.75
2	19	32	-	-	-	-	-	-	4	-	16,029	11.00
29	17	-	0	-	16	-	12	8	-	-	1,099	11.25
6	-	-	41	19	14	11	2	15	-	26	116,157	11.50
18	1	-	7	-	35	-	44	7	1	0	2,618	11.75
1,038	39	37	21	75	15	5	0	5	39	-	21,721	12.00
-	10	-	-	0	-	-	18	52	0	2	2,291	12.25
22	-	38	19	9	23	40	22	2	4	2	2,841	12.50
10	66	1	4	19	15	-	-	-	2	1	3,558	12.75
25	22	31	25	19	18	12	4	38	4	26	21,729	13.00
19	-	10	-	-	19	10	7	-	1	-	67,762	13.25
117	31	31	139	13	4	2	-	5	-	904	5,432	13.50
17	48	68	7	7	11	8	10	3	-	0	53,858	13.75
8,116	130	53	30	32	32	10	38	9	-	8	22,385	14.00
7	1	6	20	-	10	-	-	-	0	-	1,668	14.25
4	-	-	22	3	-	-	4	-	-	0	3,736	14.50
-	-	6	1	-	0	-	-	19	-	-	7,623	14.75
84	6	50	-	9	4	1	14	-	0	1	15,261	15.00
30,569	78	71	69	51	118	24	3	1	4	-	81,491	15.25
52	35	1	3	8	25	-	-	11	1	0	9,176	15.50
24,676	58	10	6	9	14	7	1	17	0	0	46,647	15.75
58	139	134	14	15	12	35	1	0	1	-	36,710	16.00
569	184	490	56	266	61	7	22	33	0	-	54,874	16.25
12	0	1	61	48	-	9	-	4	0	0	103,332	16.50
1,226	89	-	8	2	5	9	-	-	-	-	14,761	16.75
1,402	78	16	10	5	0	37	6	-	106	24	31,136	17.00
52	29	16	13	-	27	0	13	2	-	0	52,656	17.25
54,142	29	30	38	47	55	1	3	18	0	-	202,223	17.50
280	42	79	154	1	-	-	24	-	30	1	39,639	17.75
625	715	1,096	291	589	53	54	476	101	557	4	157,661	18.00
166	31	50	29	6	7	6	48	415	2	0	50,721	18.25
3,080	1,018	2,346	71	171	4	1,054	114	57	103	6	65,340	18.50
992	251	532	389	20	35	22	0	3	21	54	43,338	18.75
5,736	1,249	4,234	3,951	1,694	372	614	2,002	175	1,635	201	442,776	19.00
403	177	105	61	37	48	105	3	18	17	11	31,286	19.25
40	34	185	24	16	41	36	55	89	11	2	7,369	19.50
725	154	253	184	109	420	55	84	12	15	18	16,193	19.75
442	201	143	66	61	120	61	3	21	39	2	44,764	20.00
1,008	93	186	164	212	37	118	28	83	19	15	21,304	20.25
719	101	298	6	52	14	7	2	14	1	2	10,477	20.50
885	222	255	113	74	54	48	28	18	24	1	17,387	20.75
12,732	25	44	105	18	16	13	3	15	8	250	34,228	21.00
986	162	95	129	272	113	46	74	14	6	2	26,879	21.25
580	11	53	32	68	26	7	1	6	15	1	11,811	21.50
459	107	74	93	31	43	307	40	12	40	1	24,381	21.75
582	30	1,383	467	5	19	2	3	4	4	3	107,442	22.00
655	736	236	296	151	120	30	53	57	22	16	191,479	22.25
981	596	28	8,062	6,489	51	16	746	7	6	633	293,320	22.50
2,122	2,563	4,092	749	96	28	67	16	222	16	1,502	407,709	22.75
3,087	4,711	4,268	1,330	105	16	1,182	732	738	453	282	885,131	23.00
10,076	2,035	9,321	611	645	215	285	55	139	273	148	640,789	23.25
4,618	827	1,329	1,293	689	3,064	800	214	288	272	339	923,690	23.50
13,294	648	1,411	2,802	332	732	1,857	164	606	762	8,529	536,190	23.75
13,873	2,370	2,148	696	873	1,647	2,866	342	1,270	575	450	582,583	24.00
3,625	2,589	730	318	1,064	94	468	384	366	353	802	252,774	24.25
4,435	1,022	778	1,411	1,059	1,054	735	948	723	405	512	306,344	24.50
2,031	1,011	1,822	107	93	869	829	140	199	257	241	166,041	24.75
32,065	5,547	11,365	6,621	4,538	4,961	3,929	4,120	3,632	1,952	917	1,301,005	25.00 & over
380,070	36,161	61,587	39,281	25,593	21,693	22,101	15,204	12,788	10,156	17,878	11,442,250	Total

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th Sep, 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	113,135	32,730	217	150	-	-	113,352	32,880
05.00	-	-	14	7	-	-	14	7
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,705	5,686	215	491	-	-	16,920	6,177
25.00	11,494	18,188	2,275	2,095	-	-	13,769	20,283
35.00	2,195	1,914	10,220	5,884	-	-	12,415	7,798
45.00	13,471	1,089	1	0	-	-	13,472	1,089
55.00	70,987	33,654	-	-	-	-	70,987	33,654
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	455	251	-	-	455	251
99.99	-	-	-	-	-	-	-	-
Total	227,987	93,260.2	13,398	8,882.5	-	-	241,385	102,142.7
Weighted Average		25.22		29.57				25.60
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	67	2,643	-	-	67	2,643
05.00	-	-	95	2,132	-	-	95	2,132
10.00	-	-	98	10,147	-	-	98	10,147
15.00	-	-	5	2,872	-	-	5	2,872
20.00	-	-	16	6,243	-	-	16	6,243
25.00	2	1,084	9	16,689	-	-	11	17,773
35.00	6	947	38	2,896	-	-	44	3,844
45.00	3	461	27	6,089	-	-	30	6,550
55.00	-	-	10	508	-	-	10	508
65.00	-	-	5	4,081	-	-	5	4,081
75.00	-	-	1	20	-	-	1	20
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	3	268	-	-	-	-	3	268
Total	14	2,759.3	371	54,320.9	-	-	385	57,080.2
Weighted Average		36.85		24.24				24.85
Securities Shares and Other Financial Instruments - To Others								
00.00	39	336	16	3,386	-	-	55	3,721
05.00	-	-	27	17	-	-	27	17
10.00	16	16,815	37	2,010	-	-	53	18,825
15.00	3	1,141	4	460	-	-	7	1,600
20.00	9	2,926	29	5,599	-	-	38	8,525
25.00	187	36,691	15	3,017	-	-	202	39,708
35.00	11	2,514	73	9,742	-	-	84	12,257
45.00	3	436	20	1,110	-	-	23	1,546
55.00	4	57	20	2,310	-	-	24	2,367
65.00	-	-	9	8,660	-	-	9	8,660
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	272	60,915.2	250	36,310.4	-	-	522	97,225.6
Weighted Average		20.63		32.83				25.19
Merchandise - Food Items								
00.00	29	49,842	3,534	114,773	-	-	3,563	164,615
05.00	-	-	1,966	15,922	-	-	1,966	15,922
10.00	6	88	2,062	87,674	-	-	2,068	87,762
15.00	32	3,368	1,655	52,444	-	-	1,687	55,812
20.00	286	8,451	1,721	41,591	-	-	2,007	50,042
25.00	512	30,399	2,819	179,411	-	-	3,331	209,810
35.00	147	3,692	2,646	98,441	-	-	2,793	102,134
45.00	50	1,228	486	16,736	-	-	536	17,965
55.00	174	95,620	167	35,093	-	-	341	130,713
65.00	-	-	186	7,317	-	-	186	7,317
75.00	-	-	32	1,235	-	-	32	1,235
85.00	-	-	82	1,822	-	-	82	1,822
95.00	6	165	35	1,538	-	-	41	1,703
99.99	2	25	28	6	-	-	30	31
Total	1,244	192,879.6	17,419	654,002.2	-	-	18,663	846,881.8
Weighted Average		30.84		20.49				22.85

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th Sep, 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	118	10,730	2,294	146,737	1	706	2,413	158,174
05.00	-	-	983	11,070	-	-	-	983
10.00	36	2,361	823	44,131	-	-	859	46,492
15.00	22	53	1,087	100,357	-	-	1,109	100,409
20.00	265	7,527	651	34,911	-	-	916	42,438
25.00	12,018	114,941	1,113	72,251	-	-	13,131	187,192
35.00	155	4,004	761	58,498	-	-	916	62,502
45.00	58	407	382	36,226	-	-	440	36,633
55.00	558	7,563	151	13,811	1	257	710	21,632
65.00	1	100	84	7,183	-	-	85	7,283
75.00	-	-	18	4,159	-	-	18	4,159
85.00	1	200	24	1,143	-	-	25	1,343
95.00	7	654	58	805	-	-	65	1,459
99.99	2	44	8	78	-	-	10	122
Total	13,241	148,584.4	8,437	531,360.4	2	963.5	21,680	680,908.3
Weighted Average		24.64		18.05		13.35		19.48
Merchandise - Finished/Manufactured Goods								
00.00	59	5,380	2,949	209,384	7	515	3,015	215,279
05.00	-	-	542	10,730	-	-	542	10,730
10.00	64	1,981	1,768	88,340	-	-	1,832	90,322
15.00	86	5,439	1,881	172,945	-	-	1,967	178,384
20.00	745	14,508	3,406	134,766	-	-	4,151	149,274
25.00	1,503	127,590	6,074	288,745	-	-	7,577	416,335
35.00	139	6,452	2,709	141,618	-	-	2,848	148,070
45.00	77	3,006	1,631	59,844	1	121	1,709	62,970
55.00	446	15,664	387	23,307	-	-	833	38,971
65.00	2	1,002	125	19,840	-	-	127	20,841
75.00	6	1,272	164	5,899	-	-	170	7,171
85.00	7	1,551	237	4,992	-	-	244	6,544
95.00	18	1,335	229	4,443	-	-	247	5,777
99.99	41	408	33	1,387	1	1	75	1,796
Total	3,193	185,587.5	22,135	1,166,239.6	9	636.7	25,337	1,352,463.8
Weighted Average		27.62		20.83		7.71		21.76
Fixed Assets Including Machinery								
00.00	8,210	84,403	109,121	193,935	84	164	117,415	278,502
05.00	2	5	4,291	21,422	-	-	4,293	21,428
10.00	457	2,541	55,930	148,856	-	-	56,387	151,397
15.00	11,163	17,151	6,391	124,624	-	-	17,554	141,775
20.00	7,915	30,834	38,112	276,300	-	-	46,027	307,134
25.00	6,568	122,966	48,200	668,577	4	2,441	54,772	793,984
35.00	24,258	18,007	13,122	128,490	-	-	37,380	146,497
45.00	9,041	6,859	10,831	59,942	-	-	19,872	66,801
55.00	331	16,612	20,832	54,333	-	-	21,163	70,944
65.00	57	1,319	6,904	29,969	-	-	6,961	31,288
75.00	29	399	4,484	9,472	-	-	4,513	9,871
85.00	36	1,551	3,679	14,958	-	-	3,715	16,508
95.00	49	1,118	3,507	4,456	-	-	3,556	5,574
99.99	32	1,760	610	8,581	-	-	642	10,341
Total	68,148	305,524.4	326,014	1,743,915.3	88	2,605.5	394,250	2,052,045.2
Weighted Average		20.13		22.96		23.43		22.54
Real Estate - Land								
00.00	1,920	16,268	899	11,161	-	-	2,819	27,429
05.00	1	20	348	4,335	-	-	349	4,355
10.00	35	617	2,920	18,089	-	-	2,955	18,705
15.00	603	1,043	1,627	40,321	-	-	2,230	41,363
20.00	131	9,629	6,175	43,543	-	-	6,306	53,172
25.00	3,914	64,815	7,980	110,465	2	680	11,896	175,961
35.00	686	8,674	4,517	59,584	2	140	5,205	68,399
45.00	789	4,498	2,430	17,075	-	-	3,219	21,574
55.00	236	3,703	10,978	19,892	-	-	11,214	23,595
65.00	27	53	553	3,417	-	-	580	3,470
75.00	25	78	287	4,235	-	-	312	4,313
85.00	41	120	197	1,921	-	-	238	2,041
95.00	34	83	581	1,194	-	-	615	1,276
99.99	16	10	276	1,219	-	-	292	1,229
Total	8,458	109,611.3	39,768	336,449.4	4	820.0	48,230	446,880.7
Weighted Average		22.84		26.61		26.71		25.69

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th Sep, 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	7,057	57,384	21,904	145,343	127	340	29,088	203,067
05.00	13	67	1,696	17,932	-	-	1,709	18,000
10.00	133	632	9,927	83,764	-	-	10,060	84,396
15.00	8,125	7,278	8,721	121,720	3	23	16,849	129,021
20.00	1,060	18,336	9,890	162,413	10	53	10,960	180,802
25.00	902	54,588	11,298	153,821	3	2,657	12,203	211,066
35.00	162	14,126	8,213	85,932	-	-	8,375	100,058
45.00	254	7,157	3,284	65,169	-	-	3,538	72,326
55.00	30,358	58,114	1,386	17,294	-	-	31,744	75,409
65.00	92	2,430	955	14,019	-	-	1,047	16,449
75.00	155	2,007	824	9,020	-	-	979	11,026
85.00	134	2,521	677	5,823	-	-	811	8,344
95.00	154	2,711	616	2,877	-	-	770	5,588
99.99	101	606	150	603	-	-	251	1,209
Total	48,700	227,957.8	79,541	885,729.7	143	3,072.8	128,384	1,116,760.4
Weighted Average		27.56		20.91		22.07		22.27
Against Fixed Deposits								
00.00	12	8	2,617	10,683	2	389	2,631	11,080
05.00	-	-	131	2,468	1	1	132	2,469
10.00	11	350	13,784	346,767	-	-	13,795	347,117
15.00	28	1,252	240	7,486	-	-	268	8,738
20.00	32	2,282	528	24,503	-	-	560	26,785
25.00	162	9,918	1,757	12,445	-	-	1,919	22,363
35.00	8	455	332	6,035	-	-	340	6,490
45.00	4	11	365	5,449	-	-	369	5,460
55.00	8	32	180	1,042	-	-	188	1,074
65.00	4	2	123	353	-	-	127	355
75.00	-	-	125	8,462	-	-	125	8,462
85.00	1	0	96	189	-	-	97	189
95.00	-	-	106	927	-	-	106	927
99.99	11	1	47	983	-	-	58	985
Total	281	14,310.7	20,431	427,794.0	3	389.5	20,715	442,494.2
Weighted Average		23.32		13.28		0.01		13.59
Against Insurance Policies								
00.00	-	-	6	6	-	-	6	6
05.00	-	-	2	3	-	-	2	3
10.00	4	9	2	816	-	-	6	825
15.00	-	-	-	-	-	-	-	-
20.00	3	4	4	10	-	-	7	14
25.00	11	24	37	289	-	-	48	313
35.00	6	25	2	1	-	-	8	25
45.00	1	0	1	1	-	-	2	1
55.00	17	62	10	147	-	-	27	209
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	42	124.0	64	1,272.6	-	-	106	1,396.6
Weighted Average		37.48		18.67		-		20.34
Other Secured Advances								
00.00	2,168	43,782	45,959	523,405	40	379,914	48,167	947,102
05.00	-	-	45,353	103,681	-	-	45,353	103,681
10.00	749	633	6,089	60,504	6	6	6,844	61,143
15.00	141	653	1,722	135,666	3	4	1,866	136,322
20.00	4,737	6,496	1,138	142,504	2	4,832	5,877	153,832
25.00	340	49,170	1,635	131,385	6	3,949	1,981	184,504
35.00	16	2,100	576	7,156	-	-	592	9,256
45.00	250	1,921	383	5,906	-	-	633	7,826
55.00	731	6,592	403	10,519	-	-	1,134	17,112
65.00	-	-	46	1,013	-	-	46	1,013
75.00	-	-	45	826	-	-	45	826
85.00	1	5	41	231	-	-	42	236
95.00	-	-	40	170	-	-	40	170
99.99	-	-	27	1,889	-	-	27	1,889
Total	9,133	111,353.1	103,457	1,124,855.5	57	388,704.2	112,647	1,624,912.7
Weighted Average		16.66		9.47		0.50		7.82

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th Sep, 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	229,047	945,240	63,004	1,285,156	65	46,305	292,116	2,276,701
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	229,047	945,240.3	63,004	1,285,155.5	65	46,305.1	292,116	2,276,701.0
Weighted Average								
Unsecured Advances								
00.00	73,580	14,572	2,390,350	201,133	18	5	2,463,948	215,710
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	73,580	14,571.5	2,390,350	201,133.4	18	5.1	2,463,948	215,710.0
Weighted Average								
Grand Total	683,340	2,412,679	3,084,639	8,457,421	389	443,502	3,768,368	11,313,603
Weighted Average		14.74		15.84		0.82		15.02

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											
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)	
	Jun	13.89 (13.89)	21.03 (20.72)	16.27 (15.97)	17.52 (16.97)	15.02 (15.00)	18.15 (17.85)	18.09 (19.32)	30.84 (30.84)	17.44 (17.22)	
	Sep	13.77 (13.77)	21.60 (21.30)	16.92 (16.32)	17.82 (17.47)	15.40 (15.39)	18.10 (17.79)	18.52 (19.87)	32.73 (32.73)	17.89 (17.68)	
	Islamic Banking										
	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)
		Jun	-	21.31 (21.10)	16.30 (16.03)	17.28 (16.95)	15.01 (14.78)	12.57 (12.39)	20.49 (17.45)	30.68 (30.68)	17.81 (16.29)
Sep		-	21.46 (21.42)	17.10 (17.00)	17.88 (17.61)	15.63 (15.32)	11.80 (11.55)	20.98 (19.05)	31.40 (31.40)	18.27 (17.15)	
Overall Banking											
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)	
	Jun	13.89 (13.89)	21.05 (20.75)	16.28 (15.99)	17.45 (16.96)	15.02 (14.93)	17.35 (17.11)	18.76 (18.79)	30.82 (30.82)	17.50 (16.95)	
	Sep	13.77 (13.77)	21.58 (21.31)	17.04 (16.54)	17.82 (17.52)	15.50 (15.37)	17.25 (16.98)	19.16 (19.65)	32.47 (32.58)	18.01 (17.53)	

* 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	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,498	846,780	8,829	839,401	8,856	861,885
1.1. Export finance schemes	5,398	675,806	5,032	688,442	4,782	652,790
1.2. Others	4,100	170,974	3,797	150,959	4,074	209,095
2. Import financing	9,560	543,759	8,131	617,398	8,696	594,418
3. Government self employment schemes	42,488	39,198	44,361	43,144	45,395	43,368
4. Working capital/short term	2,871,857	5,269,936	2,964,294	5,062,597	2,905,117	4,772,132
4.1. Small Loans	1,133,962	370,251	1,208,865	380,722	1,117,239	381,508
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)	241	4,951	596	18,523	577	17,953
4.4. Others	1,737,654	4,894,734	1,754,833	4,663,352	1,787,301	4,372,671
5. Fixed investment/long term	1,432,464	4,755,446	1,427,933	5,245,376	1,397,211	5,170,404
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	23,029	660,035	23,258	643,259	22,738	627,766
5.2. Financing Power Plants Using Renewable Energy	2,218	89,338	2,317	88,836	2,355	88,402
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	45	1,109	46	1,099	44	1,009
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,211	3,607	1,210	3,424	1,222	3,481
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	144	3,326	135	3,584	136	3,428
5.6. Small Loans	311,732	243,901	309,833	240,647	345,536	247,100
5.7. Others	981,258	3,037,351	977,839	3,542,931	910,994	3,470,645
5.8. Financing for Construction Purposes	112,193	662,236	112,646	662,660	113,553	669,884
5.9. Machinery	634	54,542	649	58,935	633	58,690
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,207

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	7,358	614,013	6,640	599,592	6,636	618,800
1.1. Export finance schemes	3,531	458,910	3,161	462,526	2,867	426,909
1.2. Others	3,827	155,102	3,479	137,065	3,769	191,891
2. Import financing	8,649	504,395	7,427	572,795	8,009	542,183
3. Government self employment schemes	42,330	38,078	44,113	42,147	45,247	42,455
4. Working capital/short term	2,683,702	3,749,783	2,763,087	3,546,559	2,690,714	3,511,593
4.1. Small Loans	966,448	266,350	1,029,010	274,958	924,169	282,839
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)	106	716	514	14,179	502	13,800
4.4. Others	1,717,148	3,482,717	1,733,563	3,257,422	1,766,043	3,214,954
5. Fixed investment/long term	1,161,566	3,311,037	1,163,368	3,676,045	1,152,186	3,629,324
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	20,051	476,982	20,219	462,758	19,759	449,740
5.2. Financing Power Plants Using Renewable Energy	1,710	57,032	1,795	56,789	1,830	56,276
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	34	648	33	700	34	644
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,199	3,431	1,199	3,256	1,210	3,318
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	124	1,709	114	1,609	115	1,528
5.6. Small Loans	229,434	159,268	228,945	156,027	278,331	162,440
5.7. Others	824,820	2,185,065	826,392	2,562,734	765,496	2,519,434
5.8. Financing for Construction Purposes	83,751	389,896	84,177	390,547	84,920	395,689
5.9. Machinery	443	37,006	494	41,625	491	40,255
Total	3,903,605	8,217,306	3,984,635	8,437,138	3,902,792	8,344,354

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,140	232,768	2,189	239,810	2,220	243,086
1.1. Export finance schemes	1,867	216,896	1,871	225,916	1,915	225,881
1.2. Others	273	15,871	318	13,894	305	17,205
2. Import financing	911	39,364	704	44,603	687	52,236
3. Government self employment schemes	158	1,120	248	998	148	913
4. Working capital/short term	188,155	1,520,153	201,207	1,516,038	214,403	1,260,539
4.1. Small Loans	167,514	103,901	179,855	105,776	193,070	98,668
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)	135	4,235	82	4,344	75	4,154
4.4. Others	20,506	1,412,017	21,270	1,405,917	21,258	1,157,717
5. Fixed investment/long term	270,898	1,444,409	264,565	1,569,331	245,025	1,541,080
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,978	183,053	3,039	180,502	2,979	178,026
5.2. Financing Power Plants Using Renewable Energy	508	32,307	522	32,047	525	32,126
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	11	461	13	399	10	365
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	12	176	11	168	12	162
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	20	1,618	21	1,974	21	1,900
5.6. Small Loans	82,298	84,632	80,888	84,621	67,205	84,660
5.7. Others	156,438	852,286	151,447	980,198	145,498	951,210
5.8. Financing for Construction Purposes	28,442	272,340	28,469	272,113	28,633	274,195
5.9. Machinery	191	17,536	155	17,310	142	18,435
Total	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853