

3.1 Scheduled Banks' Liabilities and Assets

LIABILITIES/ASSETS	Million Rupees						
	2018	2019		2020		2021	
	Dec	Jun	Dec	Jun ^R	Dec	Jun	Dec ^P
Liabilities							
Capital	540,526.2	541,948.5	552,407.1	556,833.4	560,409.1	562,465.0	568,727.8
Reserves	823,318.0	901,333.2	974,830.3	1,041,556.0	1,136,827.4	1,152,166.0	1,269,713.3
Demand Deposits	10,769,866.5	11,249,350.9	11,666,302.4	13,375,081.0	14,361,478.8	15,995,829.7	16,774,719.1
(a) Scheduled Banks	321,407.5	45,737.0	181,398.0	337,508.6	423,203.2	424,278.0	502,048.1
(b) Others	10,448,459.0	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6	15,571,551.7	16,272,671.0
Time Deposits	2,767,548.0	2,841,449.7	3,208,104.6	3,183,592.9	3,401,137.3	3,594,928.4	4,024,780.9
(a) Scheduled Banks	32,006.7	8,089.1	48,888.9	15,775.5	8,477.9	31,441.8	30,580.9
(b) Others	2,735,541.3	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4	3,563,486.6	3,994,200.1
Borrowings from	2,753,934.3	2,392,161.7	2,691,068.7	2,776,222.6	3,074,776.2	4,034,320.3	4,546,378.7
(a). State Bank of Pakistan	1,486,523.2	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3	2,983,445.3	3,126,789.4
(b) Banks Abroad	456,353.1	509,322.6	400,208.9	439,991.1	343,471.8	381,032.5	437,418.0
(c) Other Scheduled Banks	811,058.1	557,144.2	718,462.1	619,018.9	709,244.9	649,318.8	878,843.0
(d) Other Institutions		12,220.2	5,151.0	19,029.8	18,223.2	20,523.7	103,328.3
Head Office and Inter-Bank Adjustment	599,983.9	398,395.7	258,851.4	136,693.3	22,549.2	18,738.8	74,251.5
Other Liabilities	5,627,575.4	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7	3,030,955.6	3,130,732.4
Total Liabilities / Assets	23,882,752.3	20,564,304.0	21,987,848.0	23,861,689.3	25,311,920.8	28,389,403.8	30,389,303.7
Assets							
Cash	1,474,534.4	2,028,979.9	1,901,490.7	1,906,202.6	1,921,340.1	2,206,951.6	2,212,152.1
(a) Notes, Coins and Silver	266,498.9	403,705.5	303,151.2	392,675.3	429,420.7	435,489.1	407,912.9
(b) Balances with State Bank of Pakistan	863,230.2	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2	1,299,522.3	1,296,106.3
(c) Balances with Other Scheduled Banks	344,805.3	385,205.6	464,935.0	369,297.2	402,333.3	471,940.2	507,632.9
(c) Balances with Other Institution		1,000.0	-	-	-	-	500.0
Balances held Abroad	100,843.9	159,553.6	150,610.2	181,774.2	311,418.3	210,298.4	226,721.3
Bills Purchased and Discounted	258,592.3	271,646.2	294,048.1	247,267.0	252,662.5	305,645.3	359,227.0
Advances to	7,897,077.9	7,906,128.9	8,119,252.0	8,254,471.2	8,580,480.6	8,879,416.8	10,045,396.9
(a) Scheduled Banks	178,206.3	96,617.1	128,332.9	291,008.1	336,965.3	188,596.1	235,051.0
(b) Others	7,718,871.6	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2	8,690,820.8	9,810,345.9
Investment in Securities and Shares	7,830,932.1	7,833,381.6	8,728,972.0	10,610,435.9	11,565,719.8	13,779,334.1	14,255,370.8
(a) Federal Government Securities	2,034,409.0	2,289,925.0	3,286,756.0	4,079,653.6	5,368,246.0	5,949,738.0	7,060,987.2
(b) Treasury Bills	4,724,514.0	4,413,307.5	4,348,350.5	5,171,021.6	4,528,862.4	6,050,306.2	4,874,637.1
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	149,844.8	149,685.6	121,305.8	83,944.3	92,832.0	101,897.3	69,922.0
(e) Others	922,164.3	980,463.4	972,559.7	1,275,816.5	1,575,779.5	1,571,559.1	2,249,824.4
Bank Premises	367,292.6	397,735.1	457,557.9	486,161.1	534,891.3	557,526.6	663,344.7
Head Office and Inter-Bank Adjustment	164,378.3	20,953.5	145,955.1	34,258.1	26,183.6	136,481.3	331,746.1
Other Assets	5,789,100.8	1,945,925.2	2,189,962.1	2,141,130.6	2,119,224.5	2,313,749.8	2,295,344.7
Contingent Liabilities/Assets as per contra	8,492,174.6	10,502,975.0	11,715,892.9	10,018,726.4	10,927,699.3	12,414,102.7	13,464,078.2

Source: Core Statistics Department

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

Amount in million Rupees

END OF PERIOD	2019		2020				2021			
	Dec		Jun		Dec ^R		Jun		Dec ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	34,925,595	4,883,431.7	37,883,340	5,485,714.2	40,219,691	6,150,572.9	41,613,412	6,635,312.3	45,892,492	7,037,433.9
Call Deposits	281,671	181,750.2	342,837	228,771.4	373,939	222,483.4	313,392	287,406.0	323,633	242,184.6
Other Deposits Accounts	34,144	287,044.4	43,841	335,702.8	50,391	36,878.5	38,336	446,252.7	135,454	497,243.3
Saving Deposits	20,670,395	6,132,676.9	19,935,310	6,987,383.6	20,535,706	7,528,340.7	20,173,107	8,202,581.1	18,919,075	8,495,808.9
FIXED DEPOSITS	1,659,241	3,159,215.7	1,705,183	3,167,817.4	873,414	3,392,659.4	897,555	3,563,486.5	861,948	3,994,200.1
Less Than 6 months	553,843	1,222,756.9	512,497	1,209,889.3	99,219	1,317,929.7	80,670	1,538,086.9	108,945	1,839,726.6
For 6 months & over but less than 1 year	147,517	476,507.2	165,169	415,982.3	43,436	485,755.9	37,926	398,245.0	45,753	404,785.5
For 1 year & over but less than 2 years	363,733	1,083,987.9	434,109	1,207,964.0	328,169	1,235,421.1	276,566	1,282,156.6	330,830	1,370,582.6
For 2 years & over but less than 3 years	124,424	92,195.1	72,645	44,671.9	43,588	45,577.5	32,225	52,959.7	37,703	37,268.9
For 3 years & over but less than 4 years	62,122	84,140.0	70,242	90,693.8	40,661	84,944.8	40,893	87,747.4	66,199	83,456.0
For 4 years & over but less than 5 years	53,952	10,405.4	66,164	5,968.8	51,055	15,604.5	29,451	13,337.9	20,881	12,912.8
For 5 years & over	353,650	189,223.0	384,357	192,647.2	267,286	207,425.9	399,824	190,953.1	251,637	245,467.7
All Deposits	57,571,046	14,644,118.8	59,910,511	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8

Note: Accounts in Numbers.

Source: Core Statistics Department

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

Million Rupees

CATEGORY OF DEPOSIT HOLDERS	2019		2020		2021	
	Dec	Jun	Dec	Jun ^R	Dec ^P	
1. FOREIGN CONSTITUENTS	264,107.4	308,067.4	352,773.8	408,322.4	502,351.3	
I. Official	37,165.2	41,942.0	50,546.5	59,330.2	83,938.6	
II. Business	84,208.7	91,340.8	93,377.1	101,727.7	119,382.9	
III. Personal	142,733.5	174,784.6	208,850.2	247,264.5	299,029.8	
2. DOMESTIC CONSTITUENTS	14,380,011.5	15,897,322.1	16,978,161.1	18,726,716.2	19,764,519.4	
I. GOVERNMENT	2,070,645.2	2,388,494.4	2,412,971.3	2,800,964.3	2,995,839.3	
a. Federal Government	1,206,225.9	1,366,085.7	1,389,921.6	1,658,996.8	1,836,797.2	
b. Provincial Governments	766,111.2	917,846.0	899,934.0	1,006,889.9	1,022,776.3	
c. Local Bodies	98,308.1	104,562.8	123,115.8	135,077.5	136,265.9	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,034,577.2	1,106,046.4	1,141,763.3	1,274,090.4	1,339,213.9	
a. Agriculture, hunting and forestry	660.0	983.0	1,171.3	1,455.0	1,602.8	
b. Services	80,109.9	97,817.0	115,837.4	127,710.1	143,925.8	
c. Utilities	395,283.1	351,386.5	368,651.7	437,191.5	424,346.0	
d. Transport, storage and communications	193,044.0	205,642.2	194,174.2	212,629.0	232,022.2	
e. Manufacturing	163,511.5	178,853.4	198,400.9	196,086.8	197,593.6	
f. Mining and Quarrying	127,530.3	140,206.1	133,024.4	155,175.9	172,016.9	
g. Construction	5,140.6	10,840.5	18,422.4	36,180.9	34,025.3	
h. Commerce and Trade	21,709.0	47,137.1	39,535.0	30,239.4	42,474.8	
i. Others	47,588.7	73,180.6	72,546.0	77,421.7	91,206.5	
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	622,569.7	545,107.9	737,743.8	868,085.3	1,011,035.0	
a. Mutual Funds and AMCs	243,172.6	311,225.9	389,830.9	423,266.6	509,210.7	
b. Insurance & Pension Funds	177,198.2	93,316.9	145,354.7	165,042.7	204,120.4	
c. MFIs and DFIs	30,894.7	27,900.9	30,398.2	48,933.7	74,467.2	
d. Stock Exchange & Brokerage Houses	23,592.5	25,245.5	46,222.3	43,280.7	52,637.6	
e. Modarabas	5,830.8	5,681.9	3,569.2	3,692.2	3,053.4	
f. Other NBFIs	141,880.8	81,736.8	122,368.6	183,869.3	167,545.6	
IV. PRIVATE SECTOR (BUSINESS)	3,034,010.3	3,363,712.0	3,708,015.2	4,245,330.6	4,417,796.5	
a. Agriculture, forestry and fishing	208,236.9	212,877.2	224,095.7	225,889.8	234,498.8	
01. Crop and animal production, hunting and related service activities	205,820.4	209,835.2	221,840.6	223,680.0	231,913.4	
i. Growing of Wheat, Rice, Sugar Cane & Cotton	135,834.6	130,598.9	134,080.4	137,983.9	137,070.9	
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,397.8	7,884.9	8,633.3	8,340.2	8,910.2	
iii. Growing of other fruits, vegetables and crops	37,752.0	40,626.7	42,384.9	37,973.2	39,276.9	
iv. Raising of livestock and other related activities	11,371.4	14,417.4	18,668.3	24,066.2	24,834.0	
v. Other agricultural support activities	13,247.4	16,222.2	17,865.2	15,243.4	21,695.6	
vi. Hunting, trapping and related service activities	217.1	85.0	208.5	73.1	125.8	
02 - Forestry and logging	787.3	1,716.5	935.1	574.6	552.7	
03 - Fishing and aquaculture	1,629.2	1,325.6	1,320.0	1,635.2	2,032.7	
b. Mining and quarrying	151,876.9	149,134.4	171,122.7	176,117.0	175,900.1	
01 - Mining of coal and lignite	21,206.2	24,655.0	25,791.2	42,985.9	42,197.8	
02 - Extraction of crude petroleum and natural gas	121,346.1	115,025.0	129,152.7	121,454.8	119,240.5	
03 - Mining of metal ores	2,816.5	2,315.8	2,127.2	2,004.3	2,254.3	
04 - Other mining and quarrying	6,319.3	6,993.4	13,869.8	9,463.5	11,865.2	
05 - Mining support service activities	188.7	145.1	181.7	208.5	342.2	
c. Manufacturing	830,886.0	852,658.7	1,046,672.6	1,213,175.9	1,316,337.8	
01 - Manufacture of food products	126,205.0	135,735.5	167,590.2	165,496.2	201,766.9	
02 - Manufacture of beverages	20,137.2	19,264.4	19,003.4	30,629.8	27,567.4	
03 - Manufacture of tobacco products	6,957.5	10,683.8	13,797.8	17,159.8	18,464.7	
04 - Manufacture of textiles	127,740.1	133,036.5	177,012.3	200,489.4	201,051.2	
i. Preparation and spinning of textile fibers	38,458.6	43,865.4	47,996.3	68,583.0	67,056.1	
ii. Weaving of textiles	14,619.0	15,490.3	17,533.3	17,871.3	21,953.9	
iii. Finishing of textiles	11,354.4	12,547.3	12,484.0	19,558.0	21,054.6	
iv. Manufacture of knitted and crocheted fabrics	9,907.8	11,031.6	13,952.7	13,488.3	12,660.7	
v. Manufacture of made-up textile articles, except apparel	18,172.1	21,534.6	23,705.9	25,917.0	25,897.5	
vi. Manufacture of carpets and rugs	1,014.1	1,045.9	1,045.4	1,461.1	1,215.5	
vii. Manufacture of other textiles n.e.c.	34,214.0	27,521.4	60,294.7	53,610.7	51,212.9	
05 - Manufacture of wearing apparel	28,920.5	33,644.8	45,032.8	43,501.9	44,459.9	
06 - Manufacture of leather and related products	12,569.7	13,913.1	18,517.3	16,917.6	17,718.0	
i. Tanning and dressing of leather; dressing and dyeing of fur	3,857.8	3,904.8	4,780.6	4,486.6	4,509.5	
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,367.3	2,135.6	2,666.7	2,815.2	2,285.5	
iii. Manufacture of footwear	7,344.6	7,872.7	11,070.0	9,615.9	10,922.9	
a). Leather wear	6,708.0	7,120.8	10,279.9	8,402.6	9,729.6	
b). Rubber and Plastic wear	636.6	752.0	790.0	1,213.2	1,193.3	

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

CATEGORY OF DEPOSIT HOLDERS	Million Rupees				
	2019	2020		2021	
	Dec	Jun	Dec	Jun ^R	Dec ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,802.2	2,056.4	2,802.9	2,482.6	3,062.7
08 - Manufacture of paper and paper products	4,048.0	4,055.7	6,655.1	9,099.7	10,768.3
09 - Printing and reproduction of recorded media	6,584.8	8,856.9	8,588.0	11,937.5	11,988.8
10 - Manufacture of coke and refined petroleum products	67,293.6	76,100.8	76,118.6	89,447.8	94,056.2
11 - Manufacture of chemicals and chemical products	100,197.0	100,850.9	122,409.0	165,028.1	182,061.4
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	39,956.6	43,416.4	45,162.9	50,026.3	50,535.5
13 - Manufacture of rubber and plastics products	8,377.9	9,153.1	13,265.5	19,736.3	17,506.8
14 - Manufacture of other non-metallic mineral products	27,713.1	33,516.2	25,473.0	29,297.8	35,232.9
15 - Manufacture of basic metals	23,710.2	25,460.3	30,912.4	39,520.3	37,954.1
16. Manufacture of fabricated metal products, except machinery and equipment	6,181.4	7,883.3	10,479.2	9,858.6	9,586.7
17 - Manufacture of computer, electronic and optical products	12,087.7	14,671.5	15,595.7	18,526.0	22,025.4
18 - Manufacture of electrical equipment	82,110.4	35,573.4	42,318.0	46,906.9	51,611.5
19 - Manufacture of machinery and equipment	14,502.8	13,373.0	22,177.5	26,751.0	26,650.1
20 - Manufacture of motor vehicles, trailers and semi-trailers	43,581.9	65,862.7	97,898.2	129,771.2	147,216.5
21 - Manufacture of other transport equipment	14,355.8	7,368.7	16,635.4	13,042.8	10,241.8
22 - Manufacture of furniture	2,013.8	2,040.1	2,817.9	2,785.4	2,898.6
23. Other manufacturing	51,926.6	54,023.7	64,203.9	72,735.9	90,014.5
24 - Repair and installation of machinery and equipment	1,912.1	2,117.5	2,205.4	2,026.9	1,898.2
d. Electricity, gas, steam and air conditioning supply	103,646.0	155,024.8	156,232.6	164,687.1	192,738.8
e. Water supply; sewerage, waste management and remediation activities	5,519.2	7,204.7	7,400.3	7,473.0	7,633.7
f. Construction	254,889.7	338,530.8	325,732.5	446,027.7	361,598.3
01 - Construction of buildings	126,114.9	154,120.1	169,989.5	251,525.7	210,587.5
02 - Civil engineering	101,823.8	152,984.3	126,276.3	147,453.5	111,068.2
03 - Specialized construction activities	26,951.0	31,426.4	29,466.7	47,048.5	39,942.6
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	439,763.6	518,256.8	603,360.4	680,770.9	710,973.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	30,277.0	32,888.7	37,824.7	41,325.1	44,582.9
02 - Wholesale trade, except of motor vehicles and motorcycles	170,756.7	220,059.0	245,326.9	274,940.2	229,288.7
03 - Retail trade, except of motor vehicles and motorcycles	238,729.8	265,309.1	320,208.7	364,505.6	437,102.2
h. Transportation and storage	121,438.3	119,851.4	96,805.6	126,697.0	171,409.3
i. Accommodation and food service activities	18,845.2	19,262.9	17,220.9	20,134.1	23,758.1
j. Real estate activities	94,044.7	97,743.4	130,413.9	169,542.5	207,963.0
k. Professional, scientific and technical activities	92,533.6	107,770.6	116,365.3	112,497.5	113,664.6
01 - Legal and accounting activities	15,594.4	17,649.2	20,991.9	18,095.7	31,455.4
02 - Activities of head offices; management consultancy activities	4,258.2	6,625.4	5,632.0	5,618.0	3,349.6
03 - Architectural and engineering activities; technical testing and analysis	10,973.4	19,487.9	23,593.9	20,686.3	20,975.3
04 - Scientific research and development	4,610.4	5,961.5	4,633.8	5,385.9	6,288.1
05 - Advertising and market research	6,479.2	6,939.6	7,232.8	9,612.8	11,629.9
06 - Other professional, scientific and technical activities	49,990.8	50,155.8	53,339.8	51,734.7	39,015.1
07 - Veterinary activities	627.2	951.0	941.2	1,364.2	951.1
l. Administrative and support service activities	106,279.9	91,246.8	90,175.0	101,804.9	105,837.0
01 - Rental and leasing activities	1,786.5	1,789.7	2,319.2	2,270.6	2,831.5
02 - Employment activities	388.3	387.2	1,180.5	609.0	775.3
03 - Travel agency, tour operator, reservation service and related activities	12,437.8	12,464.6	13,020.9	12,272.9	18,382.0
04 - Security and investigation activities	2,681.5	3,177.5	3,042.4	3,902.0	3,522.9
05. Services to buildings and landscape activities	1,894.8	1,803.3	2,740.1	3,503.5	3,182.8
06 - Office administrative, office support and other business support activities	87,091.1	71,624.5	67,872.0	79,247.0	77,142.5
m. Education	87,501.2	81,726.5	87,882.9	100,977.2	99,498.6
n. Human health and social work activities	46,154.9	49,666.9	61,854.5	76,516.9	82,607.2
o. Arts, entertainment and recreation	1,089.5	1,256.2	1,613.1	2,326.4	1,854.3
p. Other service activities	346,427.5	436,850.7	430,256.5	460,264.6	450,479.4
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	382,135.2	398,842.8	449,904.5	455,579.3	517,331.6
VI. PERSONAL	7,208,121.3	8,064,407.1	8,488,125.4	9,035,496.8	9,443,867.1
VII. OTHER	27,952.5	30,711.3	39,637.6	47,169.6	39,435.9
TOTAL	14,644,118.8	16,205,389.5	17,330,934.8	19,135,038.6	20,266,870.8

Source: Core Statistics Department

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 31st December, 2021(Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		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 5,000	407,615	361.9	74,548	134.7	4,829	1.6	2,489	2.3	1,155,424	2,687.4
5,000 to 10,000	77,657	545.9	30,377	217.5	348	2.3	836	5.8	378,768	2,625.9
10,000 to 20,000	68,066	904.1	43,670	634.0	418	5.7	975	13.3	313,471	4,567.4
20,000 to 25,000	17,349	387.3	18,830	422.3	180	4.0	365	8.2	117,515	2,632.6
25,000 to 30,000	13,567	361.0	17,695	486.2	121	3.3	210	5.6	125,474	3,419.1
30,000 to 40,000	29,341	1,009.9	40,098	1,417.9	128	4.4	273	9.4	229,525	8,045.8
40,000 to 50,000	15,404	718.9	26,743	1,195.7	135	5.9	217	9.6	205,502	9,285.0
50,000 to 60,000	9,234	497.3	18,447	1,014.3	170	9.6	189	10.2	244,742	13,590.1
60,000 to 70,000	8,549	545.0	17,602	1,144.7	51	3.2	161	10.4	192,509	12,487.0
70,000 to 80,000	7,234	527.8	10,461	782.6	64	4.8	142	10.6	159,495	11,896.0
80,000 to 90,000	6,258	527.3	11,525	981.8	68	5.7	110	9.3	188,427	15,954.1
90,000 to 100,000	6,544	616.3	8,798	840.9	100	9.6	138	13.0	158,976	15,111.6
100,000 to 200,000	63,947	8,901.7	36,069	5,017.1	495	70.4	960	137.8	923,609	133,542.8
200,000 to 300,000	68,436	15,650.4	17,711	4,290.9	355	88.0	505	124.5	463,552	113,084.4
300,000 to 400,000	35,176	12,594.0	10,069	3,547.7	177	60.5	418	143.9	288,259	99,946.3
400,000 to 500,000	19,851	8,768.0	6,808	3,057.8	155	69.1	428	189.5	202,788	90,732.2
500,000 to 600,000	22,619	12,341.4	5,150	2,829.3	109	59.7	232	126.1	139,356	75,809.8
600,000 to 700,000	9,303	6,063.6	6,416	4,199.6	222	142.9	168	108.7	97,442	63,256.3
700,000 to 800,000	12,392	9,323.8	4,040	2,999.3	119	89.5	159	118.7	79,127	59,176.7
800,000 to 900,000	14,332	11,917.8	3,570	3,028.7	91	77.3	161	137.4	57,275	48,622.6
900,000 to 1,000,000	8,860	8,419.0	2,608	2,494.9	100	95.1	122	115.5	50,872	48,229.0
1,000,000 to 2,000,000	45,093	62,089.4	16,344	23,261.8	661	958.4	1,022	1,483.0	209,743	288,905.3
2,000,000 to 3,000,000	14,809	36,123.0	8,736	21,299.7	409	1,006.4	735	1,863.4	62,451	150,304.6
3,000,000 to 4,000,000	7,828	27,092.0	4,085	14,022.2	401	1,422.1	421	1,473.4	30,286	104,109.4
4,000,000 to 5,000,000	4,962	22,265.6	2,800	12,394.7	204	910.1	329	1,499.7	17,510	78,110.8
5,000,000 to 6,000,000	2,643	14,350.9	2,642	14,495.6	243	1,337.6	317	1,748.4	12,849	69,552.0
6,000,000 to 7,000,000	1,656	10,674.5	2,023	13,121.9	142	925.6	197	1,273.1	7,506	48,521.6
7,000,000 to 8,000,000	1,279	9,488.8	1,531	11,484.5	146	1,082.8	258	1,969.2	5,816	43,565.5
8,000,000 to 9,000,000	1,093	9,290.7	1,463	12,369.4	95	807.2	164	1,400.8	4,698	39,758.3
9,000,000 to 10,000,000	607	5,730.6	904	8,613.5	83	785.2	102	971.4	3,492	32,955.4
10,000,000 and over	5,470	204,263.1	23,260	2,824,037.9	3,457	1,329,165.7	3,309	996,042.8	37,221	2,727,311.2
TOTAL	1,007,174	502,351.3	475,023	2,995,839.3	14,276	1,339,213.9	16,112	1,011,035.0	6,163,680	4,417,796.5

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 31st December, 2021(Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	13,893	26.2	8,288,738	6,390.0	44,326	56.9	9,584,247	9,299.2	9,991,862	9,661.1
5,000 to 10,000	8,226	59.1	741,806	5,502.3	6,629	45.9	1,166,990	8,459.0	1,244,647	9,004.9
10,000 to 20,000	9,096	133.8	2,046,174	31,390.7	13,083	182.1	2,426,887	36,926.9	2,494,953	37,831.1
20,000 to 25,000	3,225	71.4	1,125,033	25,444.3	6,971	153.9	1,272,119	28,736.7	1,289,468	29,124.0
25,000 to 30,000	1,246	34.1	1,259,416	34,644.8	24,170	679.4	1,428,332	39,272.5	1,441,899	39,633.5
30,000 to 40,000	3,554	118.8	2,859,827	99,832.7	11,510	406.2	3,144,915	109,835.3	3,174,256	110,845.2
40,000 to 50,000	2,291	102.9	3,128,303	141,253.4	13,183	590.2	3,376,374	152,442.8	3,391,778	153,161.8
50,000 to 60,000	2,922	166.8	3,357,740	184,999.1	25,150	1,409.4	3,649,360	201,199.5	3,658,594	201,696.8
60,000 to 70,000	2,250	143.4	3,298,258	213,966.9	17,993	1,119.8	3,528,824	228,875.4	3,537,373	229,420.5
70,000 to 80,000	1,036	76.6	2,924,218	219,177.5	12,247	898.9	3,107,663	232,847.1	3,114,897	233,375.0
80,000 to 90,000	1,103	93.5	2,649,086	224,662.1	6,881	572.4	2,857,200	242,279.0	2,863,458	242,806.2
90,000 to 100,000	638	60.3	2,359,353	223,900.0	6,909	658.2	2,534,912	240,593.5	2,541,456	241,209.9
100,000 to 200,000	24,896	3,680.9	13,319,417	1,880,997.5	18,131	2,556.7	14,323,577	2,026,003.1	14,387,524	2,034,904.8
200,000 to 300,000	15,977	3,824.2	4,959,865	1,203,203.3	6,268	1,555.4	5,464,233	1,326,170.7	5,532,669	1,341,821.1
300,000 to 400,000	11,538	3,968.4	2,148,050	737,132.8	2,554	885.1	2,461,065	845,684.7	2,496,241	858,278.8
400,000 to 500,000	5,492	2,467.2	1,101,746	488,586.4	1,056	465.2	1,318,473	585,567.4	1,338,324	594,335.4
500,000 to 600,000	3,489	1,912.9	656,695	357,870.1	2,105	1,109.2	807,136	439,717.2	829,755	452,058.6
600,000 to 700,000	1,879	1,217.4	397,862	256,889.9	908	580.4	504,897	326,395.1	514,200	332,458.7
700,000 to 800,000	2,170	1,614.3	250,107	187,171.7	458	344.1	336,180	251,514.4	348,572	260,838.2
800,000 to 900,000	973	837.6	173,993	147,525.8	582	488.1	236,645	200,717.5	250,977	212,635.3
900,000 to 1,000,000	967	919.6	131,900	125,064.3	1,557	1,528.0	188,126	178,446.5	196,986	186,865.5
1,000,000 to 2,000,000	4,811	6,677.6	581,648	793,179.9	3,541	4,570.6	817,770	1,119,036.6	862,863	1,181,126.1
2,000,000 to 3,000,000	2,259	5,605.0	163,857	396,954.2	272	635.8	238,719	577,669.1	253,528	613,792.1
3,000,000 to 4,000,000	1,920	6,601.5	69,570	239,002.0	236	881.8	106,919	367,512.5	114,747	394,604.5
4,000,000 to 5,000,000	967	4,278.3	28,752	126,671.3	138	601.2	50,700	224,466.1	55,662	246,731.8
5,000,000 to 6,000,000	942	5,044.1	18,468	99,677.0	51	276.9	35,512	192,131.6	38,155	206,482.5
6,000,000 to 7,000,000	578	3,753.2	9,550	61,244.7	66	415.7	20,062	129,255.9	21,718	139,930.4
7,000,000 to 8,000,000	661	4,912.3	7,562	56,439.7	36	272.0	16,010	119,726.1	17,289	129,214.8
8,000,000 to 9,000,000	356	2,984.5	5,580	47,193.2	12	103.7	12,368	104,617.0	13,461	113,907.8
9,000,000 to 10,000,000	325	3,057.9	3,965	37,344.5	14	133.5	8,885	83,861.4	9,492	89,592.0
10,000,000 and over	6,131	452,887.5	26,544	790,555.0	406	15,259.1	100,328	9,135,259.3	105,798	9,339,522.4
TOTAL	135,811	517,331.6	58,093,083	9,443,867.1	227,443	39,435.9	65,125,428	19,764,519.4	66,132,602	20,266,870.8

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders*

		Billion Rupees								
Provinces/ Regions	Category	Dec-2020			Jun-2021			Dec-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	14.33	338.45	352.77	19.20	389.12	408.32	25.66	476.70	502.35
	Government	209.99	2,202.98	2,412.97	94.75	2,706.21	2,800.96	77.28	2,918.56	2,995.84
	Non-Financial Public Sector Enterprises	48.67	1,093.09	1,141.76	8.57	1,265.52	1,274.09	9.54	1,329.67	1,339.21
	NBFCs & Financial Auxiliaries	10.41	727.34	737.74	6.07	862.02	868.09	3.35	1,007.68	1,011.04
	Private Sector (Business)	292.22	3,415.80	3,708.02	332.69	3,912.64	4,245.33	321.42	4,096.37	4,417.80
	Trust Funds & Non Profit Organizations	10.08	439.82	449.90	10.11	445.47	455.58	11.51	505.83	517.33
	Personal/Individuals	1,447.14	7,040.98	8,488.13	1,477.20	7,558.29	9,035.50	1,520.83	7,923.03	9,443.87
	Others	7.30	32.33	39.64	10.07	37.10	47.17	7.30	32.14	39.44
	Total	2,040.14	15,290.80	17,330.93	1,958.67	17,176.37	19,135.04	1,976.89	18,289.98	20,266.87
Punjab	Foreign Constituents	11.09	114.27	125.36	14.58	138.43	153.02	19.25	172.77	192.02
	Government	52.87	1,102.63	1,155.51	19.85	1,146.62	1,166.47	17.70	1,237.27	1,254.97
	Non-Financial Public Sector Enterprises	23.27	398.03	421.30	2.65	523.07	525.72	2.51	481.79	484.30
	NBFCs & Financial Auxiliaries	6.07	74.33	80.40	1.73	66.15	67.88	0.71	84.98	85.69
	Private Sector (Business)	164.34	1,424.81	1,589.15	189.20	1,725.98	1,915.17	192.82	1,743.17	1,935.99
	Trust Funds & Non Profit Organizations	4.81	162.69	167.50	4.99	161.33	166.32	6.75	172.66	179.41
	Personal/Individuals	788.91	3,481.48	4,270.39	839.26	3,739.27	4,578.53	848.33	3,952.28	4,800.62
	Others	2.62	11.15	13.77	1.00	11.70	12.70	1.37	8.55	9.92
	Total	1,053.99	6,769.40	7,823.38	1,073.26	7,512.55	8,585.81	1,089.43	7,853.49	8,942.92
Sindh	Foreign Constituents	0.23	157.63	157.86	0.33	180.69	181.02	0.28	226.50	226.78
	Government	47.98	339.79	387.78	20.20	377.04	397.24	11.50	460.67	472.17
	Non-Financial Public Sector Enterprises	3.39	424.58	427.97	4.00	433.06	437.06	4.96	476.93	481.89
	NBFCs & Financial Auxiliaries	2.76	626.11	628.87	2.52	756.19	758.71	1.06	871.62	872.68
	Private Sector (Business)	44.80	1,343.16	1,387.95	55.56	1,456.58	1,512.13	57.30	1,613.14	1,670.43
	Trust Funds & Non Profit Organizations	2.40	165.86	168.25	1.50	185.70	187.20	1.56	241.85	243.41
	Personal/Individuals	142.69	2,182.13	2,324.82	131.87	2,321.47	2,453.34	130.56	2,376.90	2,507.45
	Others	1.81	7.42	9.23	0.34	5.56	5.90	0.10	6.37	6.47
	Total	246.06	5,246.68	5,492.74	216.33	5,716.27	5,932.60	207.31	6,273.97	6,481.28
Khyber Pakhtunkhwa	Foreign Constituents	1.42	8.47	9.90	2.31	9.02	11.34	3.33	10.81	14.14
	Government	34.77	302.32	337.09	13.15	379.80	392.95	17.47	360.72	378.19
	Non-Financial Public Sector Enterprises	4.70	27.02	31.71	0.59	28.96	29.55	0.53	25.55	26.07
	NBFCs & Financial Auxiliaries	0.14	3.28	3.42	0.25	3.18	3.44	0.03	2.49	2.51
	Private Sector (Business)	39.49	117.96	157.45	35.24	131.08	166.32	30.15	126.98	157.14
	Trust Funds & Non Profit Organizations	1.47	18.03	19.49	2.00	8.68	10.68	1.47	8.14	9.60
	Personal/Individuals	227.18	500.44	727.62	243.23	534.42	777.65	269.46	607.62	877.08
	Others	1.01	9.78	10.79	1.18	12.82	14.00	0.95	10.24	11.18
	Total	310.18	987.29	1,297.47	297.95	1,107.97	1,405.92	323.38	1,152.53	1,475.91
Balochistan	Foreign Constituents	0.02	0.46	0.48	0.01	0.52	0.53	0.02	0.92	0.94
	Government	44.60	94.24	138.84	20.68	105.98	126.66	16.61	119.25	135.86
	Non-Financial Public Sector Enterprises	11.95	21.79	33.74	0.72	17.86	18.59	0.81	13.46	14.27
	NBFCs & Financial Auxiliaries	0.41	0.18	0.59	0.00	0.06	0.06	0.00	0.64	0.64
	Private Sector (Business)	14.13	50.96	65.08	14.02	66.81	80.83	15.97	65.92	81.88
	Trust Funds & Non Profit Organizations	0.28	4.21	4.49	0.28	3.83	4.11	0.11	3.79	3.90
	Personal/Individuals	91.65	132.36	224.01	50.55	148.75	199.30	56.41	148.37	204.78
	Others	1.56	0.39	1.95	7.24	0.56	7.80	3.61	0.70	4.30
	Total	164.57	304.59	469.17	93.50	344.37	437.87	93.54	353.04	446.58
Islamabad	Foreign Constituents	0.18	53.35	53.53	0.27	55.94	56.21	0.32	60.39	60.71
	Government	2.68	327.86	330.53	9.81	653.34	663.15	4.08	701.87	705.94
	Non-Financial Public Sector Enterprises	0.03	220.89	220.92	0.00	259.10	259.10	0.25	325.50	325.75
	NBFCs & Financial Auxiliaries	0.00	17.98	17.98	0.00	23.65	23.65	0.25	35.40	35.65
	Private Sector (Business)	3.76	444.92	448.68	3.40	496.20	499.60	2.44	506.32	508.76
	Trust Funds & Non Profit Organizations	0.26	87.09	87.35	0.54	84.03	84.57	0.81	77.64	78.45
	Personal/Individuals	17.72	537.96	555.68	20.62	596.39	617.00	17.80	604.47	622.28
	Others	0.03	2.61	2.64	0.19	5.93	6.12	0.52	6.12	6.64
	Total	24.65	1,692.65	1,717.30	34.83	2,174.56	2,209.40	26.48	2,317.71	2,344.19
FATA	Foreign Constituents	0.05	0.25	0.30	0.05	0.11	0.17	0.19	0.02	0.21
	Government	2.35	0.28	2.63	3.77	1.98	5.75	2.90	0.32	3.22
	Non-Financial Public Sector Enterprises	0.27	0.17	0.44	0.09	0.05	0.14	0.03	0.05	0.08
	NBFCs & Financial Auxiliaries	0.00	0.06	0.06	0.03	0.02	0.05	0.00	0.04	0.04
	Private Sector (Business)	3.58	1.73	5.31	3.97	1.81	5.78	3.91	0.88	4.80
	Trust Funds & Non Profit Organizations	0.02	0.03	0.05	0.01	0.04	0.06	0.02	0.03	0.05
	Personal/Individuals	18.40	9.75	28.15	18.36	9.82	28.17	21.90	8.80	30.70
	Others	0.22	-	0.22	0.11	0.27	0.38	0.57	0.13	0.70
	Total	24.88	12.26	37.14	26.37	14.11	40.48	29.51	10.27	39.78

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

Billion Rupees

Provinces/ Regions	Category	Dec-2020			Jun-2021			Dec-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	0.01	0.10	0.11	0.01	0.14	0.15	0.03	0.11	0.14
	Government	8.84	8.97	17.82	5.88	20.18	26.06	5.42	18.55	23.96
	Non-Financial Public Sector Enterprises	0.09	0.29	0.38	0.15	2.61	2.76	0.12	4.94	5.06
	NBFCs & Financial Auxiliaries	0.69	2.19	2.88	1.51	5.58	7.09	1.26	3.88	5.14
	Private Sector (Business)	8.65	5.12	13.77	19.39	6.37	25.76	2.55	9.21	11.77
	Trust Funds & Non Profit Organizations	0.17	0.51	0.69	0.13	0.40	0.52	0.15	0.53	0.68
	Personal/Individuals	11.06	20.18	31.24	14.02	24.81	38.82	14.82	27.55	42.37
	Others	0.06	0.03	0.09	0.00	0.00	0.00	0.00	0.00	0.00
	Total	29.57	37.40	66.97	41.09	60.07	101.16	24.35	64.77	89.12
AJK	Foreign Constituents	1.32	3.91	5.23	1.63	4.27	5.90	2.24	5.17	7.41
	Government	15.90	26.89	42.78	1.41	21.28	22.69	1.61	19.92	21.53
	Non-Financial Public Sector Enterprises	4.98	0.33	5.31	0.36	0.81	1.18	0.34	1.46	1.80
	NBFCs & Financial Auxiliaries	0.34	3.21	3.55	0.03	7.18	7.21	0.04	8.64	8.68
	Private Sector (Business)	13.48	27.15	40.62	11.93	27.82	39.75	16.28	30.74	47.03
	Trust Funds & Non Profit Organizations	0.69	1.40	2.09	0.67	1.46	2.13	0.64	1.19	1.83
	Personal/Individuals	149.54	176.67	326.21	159.31	183.37	342.67	161.55	197.04	358.59
	Others	0.00	0.96	0.96	0.00	0.26	0.27	0.18	0.03	0.21
	Total	186.24	240.52	426.76	175.34	246.46	421.80	182.89	264.20	447.08

* End Position.

Source: Core Statistics Department

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

Foreign Constituents: This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations, which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy, which is run for private business profit and does not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec ^R		Jun		Dec ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	5,950,352	14,744.7	8,350,635	12,426.5	9,079,148	15,664.7	9,116,493	10,893.6	9,991,862	9,661.1
5,000 to 10,000	1,523,803	11,381.9	1,595,595	11,888.7	1,277,744	9,539.2	1,217,223	8,992.1	1,244,647	9,004.9
10,000 to 20,000	3,380,173	51,612.4	2,767,189	41,701.3	3,122,800	46,494.5	3,009,107	45,644.1	2,494,953	37,831.1
20,000 to 25,000	1,639,634	36,918.7	1,468,791	33,122.4	1,419,046	31,931.5	1,479,371	33,321.1	1,289,468	29,124.0
25,000 to 30,000	1,734,693	47,854.5	1,664,607	45,636.8	1,529,173	42,166.2	1,489,612	41,078.2	1,441,899	39,633.5
30,000 to 40,000	3,705,949	130,342.5	3,135,150	109,740.1	3,165,465	110,805.6	2,947,450	103,636.2	3,174,256	110,845.2
40,000 to 50,000	4,078,923	183,156.5	3,669,565	165,754.3	3,474,711	156,568.3	3,258,715	146,708.3	3,391,778	153,161.8
50,000 to 60,000	3,608,220	198,160.6	3,397,349	186,565.4	3,598,944	197,149.3	3,469,343	190,320.0	3,658,594	201,696.8
60,000 to 70,000	3,330,444	216,097.1	3,233,964	210,026.4	3,298,029	213,998.0	3,223,627	209,871.1	3,537,373	229,420.5
70,000 to 80,000	2,873,331	214,981.2	3,064,749	229,715.7	2,857,671	214,111.3	2,998,733	224,736.0	3,114,897	233,375.0
80,000 to 90,000	2,599,650	220,971.9	2,568,926	218,029.2	2,672,936	227,255.2	2,605,290	221,056.5	2,863,458	242,806.2
90,000 to 100,000	2,286,372	216,904.0	2,338,936	221,957.8	2,191,653	208,000.9	2,428,098	230,353.4	2,541,456	241,209.9
100,000 to 200,000	12,224,834	1,710,058.4	12,664,882	1,779,428.9	13,359,338	1,888,240.5	13,652,645	1,933,344.9	14,387,524	2,034,904.8
200,000 to 300,000	3,750,906	907,305.9	4,295,092	1,036,952.9	4,788,070	1,155,503.6	5,215,363	1,262,754.1	5,532,669	1,341,821.1
300,000 to 400,000	1,669,253	575,588.3	1,911,081	657,442.6	2,121,827	730,611.3	2,329,718	800,215.7	2,496,241	858,278.8
400,000 to 500,000	851,818	378,532.8	968,142	432,004.4	1,056,104	471,480.1	1,152,894	513,108.5	1,338,324	594,335.4
500,000 to 600,000	483,519	263,711.6	573,898	312,899.4	642,040	349,808.0	747,097	406,994.1	829,755	452,058.6
600,000 to 700,000	320,378	206,799.3	380,846	245,694.7	431,223	278,925.8	501,572	324,251.7	514,200	332,458.7
700,000 to 800,000	211,923	158,341.8	265,686	198,584.4	289,014	215,580.7	326,042	243,535.7	348,572	260,838.2
800,000 to 900,000	176,690	149,456.1	201,609	170,629.3	210,985	178,880.3	244,487	207,126.9	250,977	212,635.3
900,000 to 1,000,000	133,229	126,303.7	162,622	153,769.5	174,154	165,097.6	185,351	175,830.5	196,986	186,865.5
1,000,000 to 2,000,000	585,482	810,823.7	686,458	946,987.0	729,204	1,000,061.6	790,068	1,083,976.6	862,863	1,181,126.1
2,000,000 to 3,000,000	179,966	435,207.4	212,188	512,062.2	229,131	550,186.0	250,165	606,981.5	253,528	613,792.1
3,000,000 to 4,000,000	73,871	253,023.7	90,113	309,557.5	97,854	334,220.5	110,238	376,454.8	114,747	394,604.5
4,000,000 to 5,000,000	38,082	169,840.3	49,798	221,306.1	49,439	220,073.4	60,089	267,379.4	55,662	246,731.8
5,000,000 to 6,000,000	28,000	151,169.5	39,819	213,776.4	36,352	196,354.7	49,382	266,436.4	38,155	206,482.5
6,000,000 to 7,000,000	15,485	99,998.9	22,561	144,721.2	21,459	138,395.5	28,916	186,811.9	21,718	139,930.4
7,000,000 to 8,000,000	14,395	107,728.6	14,967	111,533.4	15,212	113,796.0	20,067	149,885.7	17,289	129,214.8
8,000,000 to 9,000,000	10,025	84,999.7	13,258	112,288.3	11,568	97,949.3	14,869	125,845.2	13,461	113,907.8
9,000,000 to 10,000,000	7,966	75,341.2	9,830	92,844.5	8,904	84,400.4	12,616	119,349.1	9,492	89,592.0
10,000,000 and over	83,680	6,436,761.9	92,205	7,066,342.2	93,943	7,687,685.1	101,161	8,618,145.2	105,798	9,339,522.4
TOTAL	57,571,046	14,644,118.8	59,910,511	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8

Source: Core Statistics Department

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits. Each deposit account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder which falls in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

3.7 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec		Jun ^R		Dec ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	110,930	460.3	88,570	313.2	76,831	417.0	132,600	506.3	65,210	182.4
10,000 to 20,000	41,290	541.1	633,598	10,319.8	418,698	7,575.6	193,955	2,999.3	329,436	5,901.5
20,000 to 25,000	441,122	8,933.7	56,943	1,284.5	376,285	8,746.5	719,629	15,532.4	591,260	13,568.7
25,000 to 30,000	29,679	816.3	52,171	1,444.8	191,028	5,048.8	99,684	2,772.4	87,084	2,274.9
30,000 to 40,000	234,725	7,621.8	329,166	11,186.2	83,863	2,897.7	124,401	4,612.7	247,497	8,238.4
40,000 to 50,000	259,087	12,013.6	215,522	9,638.5	272,837	12,268.0	181,704	8,210.9	90,630	4,018.9
50,000 to 60,000	134,227	7,487.0	78,449	4,266.9	156,761	8,314.4	162,751	8,632.3	160,744	8,488.1
60,000 to 70,000	53,390	3,436.9	61,880	3,978.1	42,636	2,777.1	54,561	3,558.9	72,299	4,652.5
70,000 to 80,000	82,811	6,067.0	34,851	2,637.9	131,162	9,918.3	45,637	3,387.0	51,060	3,786.4
80,000 to 90,000	28,752	2,468.7	53,393	4,566.8	77,763	6,600.3	52,796	4,517.5	55,709	4,726.7
90,000 to 100,000	53,828	5,148.6	54,716	5,204.8	75,509	7,162.3	68,866	6,601.0	49,995	4,769.9
100,000 to 200,000	765,536	112,356.9	750,359	112,570.5	653,415	96,861.3	762,642	106,349.6	614,146	87,984.3
200,000 to 300,000	456,229	108,252.4	431,500	104,285.3	348,982	84,629.9	366,549	88,646.1	377,286	90,032.6
300,000 to 400,000	165,554	57,299.7	148,298	51,517.0	146,827	51,096.8	157,384	54,432.8	130,693	44,643.2
400,000 to 500,000	148,670	67,085.7	86,439	38,642.7	158,547	71,167.8	128,799	57,743.5	117,002	52,810.3
500,000 to 600,000	81,304	44,494.3	76,675	41,880.1	83,107	45,540.2	75,192	40,762.2	79,421	43,169.7
600,000 to 700,000	82,843	53,599.3	51,851	33,397.1	100,596	65,666.1	51,227	33,221.4	76,644	49,898.7
700,000 to 800,000	60,677	45,385.2	61,027	45,494.8	66,175	49,264.6	65,201	49,515.0	133,475	101,909.6
800,000 to 900,000	42,809	36,359.8	39,067	33,011.1	42,950	36,323.6	51,825	44,082.4	64,722	54,898.2
900,000 to 1,000,000	31,660	30,037.2	40,346	38,114.1	32,974	31,418.0	32,777	31,147.6	58,511	56,053.0
1,000,000 to 2,000,000	114,500	157,976.7	136,833	184,149.9	140,938	197,235.7	188,823	264,387.7	234,560	326,860.8
2,000,000 to 3,000,000	43,020	104,439.6	35,689	86,334.7	42,261	103,722.2	57,028	140,368.0	65,405	158,851.7
3,000,000 to 4,000,000	20,404	69,920.4	18,033	63,505.1	20,594	71,369.0	23,691	81,985.9	23,855	82,276.7
4,000,000 to 5,000,000	12,899	58,321.9	13,969	63,603.7	16,346	72,730.3	17,540	79,498.1	18,471	83,710.0
5,000,000 to 6,000,000	7,956	43,301.5	8,317	45,608.3	10,173	55,738.8	11,222	60,608.7	14,388	77,276.5
6,000,000 to 7,000,000	6,774	44,056.6	5,248	34,053.3	5,928	38,293.0	7,382	47,642.9	7,115	46,115.3
7,000,000 to 8,000,000	4,889	36,622.9	5,236	39,185.6	5,254	39,238.2	4,708	35,370.0	5,874	44,138.6
8,000,000 to 9,000,000	3,826	32,459.9	3,777	32,018.7	3,722	31,501.1	4,317	36,618.7	4,180	35,363.7
9,000,000 to 10,000,000	3,891	37,182.2	3,599	34,453.3	3,847	36,806.6	4,722	45,085.7	4,678	44,767.9
10,000,000 to 100,000,000	37,021	1,134,052.3	38,419	1,171,472.1	41,817	1,287,734.1	43,905	1,325,947.4	50,641	1,548,930.1
100,000,000 to 500,000,000	7,560	1,616,216.7	7,687	1,649,783.5	7,946	1,674,631.3	8,120	1,722,062.6	9,085	1,946,511.8
500,000,000 and above	2,119	4,046,502.9	2,087	4,005,540.1	2,095	4,030,820.4	2,275	4,284,014.9	2,510	4,773,535.3
TOTAL	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2	3,901,913	8,690,821.7	3,893,586	9,810,346.2

Source: Core Statistics Department

Note: -

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class

3.8 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec		Jun ^R		Dec ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	85,483	381.9	57,696	239.7	46,270	337.4	95,471	406.2	39,573	114.2
10,000 to 20,000	32,599	420.0	628,605	10,242.9	412,935	7,491.9	187,358	2,889.3	322,477	5,791.2
20,000 to 25,000	435,369	8,807.5	50,266	1,137.4	368,862	8,579.1	715,679	15,443.7	585,143	13,429.5
25,000 to 30,000	26,538	727.6	45,418	1,253.0	179,448	4,734.0	93,538	2,604.6	73,616	1,913.8
30,000 to 40,000	223,524	7,227.7	321,028	10,901.0	67,924	2,343.9	120,340	4,466.9	239,405	7,957.1
40,000 to 50,000	253,986	11,785.8	211,128	9,438.6	260,921	11,735.5	175,174	7,907.3	84,555	3,746.1
50,000 to 60,000	127,141	7,100.6	73,935	4,023.2	144,777	7,661.4	157,041	8,320.4	157,072	8,289.9
60,000 to 70,000	45,781	2,931.6	58,055	3,731.7	33,028	2,159.4	46,667	3,047.0	68,101	4,382.2
70,000 to 80,000	76,275	5,577.3	28,887	2,189.2	119,105	9,015.4	28,600	2,113.2	44,096	3,262.4
80,000 to 90,000	21,711	1,869.3	45,327	3,879.7	65,116	5,530.9	31,852	2,729.7	45,533	3,862.7
90,000 to 100,000	42,266	4,051.8	43,936	4,177.8	61,894	5,864.7	43,808	4,199.0	35,608	3,391.1
100,000 to 200,000	460,608	64,656.0	457,002	67,716.8	378,371	55,827.7	505,270	69,131.0	368,952	50,934.1
200,000 to 300,000	232,242	54,719.0	215,287	52,255.7	164,689	39,709.4	208,661	49,932.6	198,201	46,579.1
300,000 to 400,000	79,608	27,922.7	76,938	27,193.6	87,709	31,058.0	85,727	29,932.6	65,315	22,408.1
400,000 to 500,000	132,309	59,905.3	66,982	30,081.7	135,757	61,043.0	104,338	46,925.1	95,907	43,505.3
500,000 to 600,000	75,385	41,245.4	68,189	37,249.6	74,178	40,692.2	67,692	36,740.8	73,231	39,814.8
600,000 to 700,000	76,609	49,554.7	48,015	30,962.7	96,849	63,227.1	48,706	31,609.2	74,625	48,606.9
700,000 to 800,000	58,572	43,848.9	60,299	44,952.3	63,898	47,580.5	63,742	48,421.5	131,769	100,643.5
800,000 to 900,000	42,302	35,929.4	38,504	32,531.5	41,105	34,751.2	50,141	42,658.1	63,321	53,707.3
900,000 to 1,000,000	31,285	29,677.0	39,889	37,671.6	31,997	30,490.4	32,069	30,482.2	57,510	55,117.0
1,000,000 to 2,000,000	113,031	156,029.4	135,143	181,713.2	136,268	190,545.8	186,854	261,566.2	233,135	324,924.5
2,000,000 to 3,000,000	42,695	103,646.4	35,331	85,446.8	41,390	101,646.3	56,430	138,901.5	64,988	157,845.4
3,000,000 to 4,000,000	20,174	69,139.5	17,773	62,649.5	20,338	70,497.7	23,422	81,058.3	23,695	81,728.1
4,000,000 to 5,000,000	12,837	58,045.8	13,878	63,210.7	16,210	72,115.9	17,437	79,037.0	18,358	83,200.8
5,000,000 to 6,000,000	7,869	42,832.8	8,308	45,560.2	10,078	55,225.3	11,173	60,347.0	14,324	76,926.6
6,000,000 to 7,000,000	6,738	43,821.3	5,197	33,723.0	5,907	38,156.7	7,329	47,299.7	7,105	46,050.8
7,000,000 to 8,000,000	4,847	36,301.1	5,215	39,027.3	5,229	39,053.1	4,662	35,031.4	5,829	43,801.6
8,000,000 to 9,000,000	3,802	32,254.6	3,761	31,885.1	3,709	31,390.6	4,292	36,403.8	4,170	35,275.6
9,000,000 to 10,000,000	3,877	37,047.9	3,571	34,189.6	3,828	36,626.7	4,704	44,914.7	4,660	44,597.6
10,000,000 to 100,000,000	36,945	1,132,381.8	38,337	1,170,031.8	41,730	1,286,170.5	43,801	1,324,015.2	50,560	1,547,437.5
100,000,000 to 500,000,000	7,559	1,616,074.5	7,686	1,649,633.9	7,945	1,674,486.6	8,119	1,721,917.3	9,084	1,946,377.1
500,000,000 and above	2,118	4,045,650.9	2,086	4,004,590.1	2,094	4,029,990.4	2,274	4,283,014.9	2,510	4,773,535.3
TOTAL	2,822,085	7,831,565.7	2,911,672	7,813,491.0	3,129,559	8,095,738.4	3,232,371	8,553,467.4	3,262,428	9,679,157.0

Source: Core Statistics Department

3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 31st December, 2021(Provisional)

Million Rupees

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10	-	-	9	0.0	17	-	33	0.0	40,064	80.4	5	0.0	20,180	94.0	4,902	7.9	65,210	182.4
10 to 20	-	-	-	-	-	-	1	0.0	39,706	521.0	-	-	289,635	5,379.1	94	1.3	329,436	5,901.5
20 to 25	-	-	-	-	-	-	1	0.0	11,682	261.4	-	-	579,539	13,306.3	38	0.9	591,260	13,568.7
25 to 30	-	-	-	-	-	-	1	0.0	17,744	480.8	-	-	69,281	1,792.5	58	1.6	87,084	2,274.9
30, to 40,	-	-	-	-	-	-	1	0.0	11,557	402.9	-	-	235,815	7,831.0	124	4.4	247,497	8,238.4
40 to 50	-	-	-	-	-	-	7	0.3	18,707	828.2	-	-	71,872	3,188.5	44	1.9	90,630	4,018.9
50 to 60	-	-	-	-	3	0.2	-	-	16,827	894.6	-	-	143,822	7,588.1	92	5.2	160,744	8,488.1
60 to 70	-	-	-	-	6	0.4	1	0.1	16,270	1,034.8	-	-	56,016	3,616.8	6	0.4	72,299	4,652.5
70 to 80	-	-	-	-	9	0.7	6	0.5	18,706	1,407.3	-	-	32,315	2,376.2	24	1.8	51,060	3,786.4
80 to 90	-	-	-	-	11	1.0	-	-	22,707	1,922.7	-	-	32,959	2,800.3	32	2.7	55,709	4,726.7
90 to 100	-	-	-	-	7	0.6	1	0.1	19,368	1,846.4	-	-	30,619	2,922.7	-	-	49,995	4,769.9
100 to 200	-	-	-	-	27	4.1	16	2.2	333,082	48,032.3	-	-	280,985	39,940.2	36	5.4	614,146	87,984.3
200 to 300	-	-	-	-	62	14.1	38	9.3	235,818	57,011.6	13	2.8	141,307	32,983.6	48	11.2	377,286	90,032.6
300 to 400	-	-	16	5.1	14	4.7	3	1.2	89,678	30,393.2	9	2.9	40,958	14,230.8	15	5.3	130,693	44,643.2
400 to 500	-	-	-	-	8	3.5	50	21.3	37,939	16,861.5	1	0.4	78,998	35,920.8	6	2.9	117,002	52,810.3
500 to 600	-	-	-	-	3	1.7	29	15.3	23,455	12,696.8	1	0.6	55,930	30,453.7	3	1.7	79,421	43,169.7
600 to 700	-	-	1	0.7	2	1.3	23	14.7	13,572	8,799.2	1	0.7	63,036	41,076.2	9	5.8	76,644	49,988.7
700 to 800	-	-	6	4.5	1	0.7	17	12.2	15,526	11,571.3	3	2.4	117,875	90,283.2	47	35.2	133,475	101,909.6
800 to 900	-	-	-	-	1	0.9	27	22.5	22,336	18,895.7	-	-	42,353	35,975.0	5	4.2	64,722	54,898.2
900 to 1,000	-	-	-	-	-	-	12	11.4	31,956	30,775.6	-	-	26,534	25,257.4	9	8.6	58,511	56,053.0
1,000 to 2,000	1	1.8	3	4.8	20	28.9	554	877.9	61,145	84,249.0	38	58.5	172,763	241,585.7	36	54.2	234,560	326,860.8
2,000 to 3,000	-	-	1	3.0	12	29.3	133	325.5	22,314	54,521.2	12	30.3	42,884	103,825.5	49	116.9	65,405	158,851.7
3,000 to 4,000	-	-	8	30.3	5	18.2	72	241.0	12,724	44,184.5	2	6.4	11,019	37,710.8	25	85.6	23,855	82,276.7
4,000 to 5,000	-	-	6	24.8	5	23.2	26	117.7	9,293	41,860.8	5	23.5	9,126	41,615.9	10	44.1	18,471	83,710.0
5,000 to 6,000	-	-	3	15.5	5	28.1	11	60.1	6,197	33,845.3	1	5.4	8,168	43,305.5	3	16.7	14,388	77,276.5
6,000 to 7,000	-	-	2	12.7	1	6.2	12	78.8	4,512	29,286.1	-	-	2,588	16,731.5	-	-	7,115	46,115.3
7,000 to 8,000	6	43.5	-	-	-	-	12	89.2	4,605	34,620.9	4	29.6	1,247	9,355.4	-	-	5,874	44,138.6
8,000 to 9,000	-	-	-	-	2	17.5	5	42.6	3,235	27,357.7	-	-	935	7,920.1	3	25.8	4,180	35,363.7
9,000 to 10,000	-	-	-	-	3	27.8	3	28.8	3,832	36,705.8	20	185.3	818	7,801.7	2	18.6	4,678	44,767.9
10,000 to 100,000	-	-	46	1,823.8	342	14,129.4	175	6,020.3	46,150	1,444,792.2	94	3,624.3	3,828	78,328.1	6	212.0	50,641	1,548,930.1
100,000 to 500,000	-	-	37	10,496.3	214	57,370.0	146	36,098.1	8,621	1,829,367.6	14	3,982.6	46	7,243.9	7	1,953.3	9,085	1,946,511.8
500,000 and above	2	3,501.1	107	967,227.7	252	1,163,362.7	88	109,921.8	2,046	2,506,757.2	7	6,049.4	8	16,715.3	-	-	2,510	4,773,535.3
TOTAL	9	3,546.5	245	979,649.0	1,032	1,235,075.0	1,504	154,012.9	1,221,374	6,412,266.2	230	14,004.9	2,663,459	1,009,156.1	5,733	2,635.6	3,893,586	9,810,346.2

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

Million Rupees

BORROWERS	2020		2021				
	Dec		Jun		Dec ^F		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	2,420.4	2,846.0	2,846.0	-	3,546.5	3,546.5	-
2. DOMESTIC CONSTITUENTS	8,241,094.8	8,687,975.7	8,550,621.3	137,354.3	9,806,799.8	9,675,610.5	131,189.3
I. GOVERNMENT	821,531.5	995,216.0	994,216.0	1,000.0	979,649.0	979,649.0	-
a. Federal Government	277,732.8	287,364.5	287,364.5	-	364,404.4	364,404.4	-
01. Commodity Operations	201,087.0	210,913.3	210,913.3	-	281,777.3	281,777.3	-
02. Others	76,645.8	76,451.2	76,451.2	-	82,627.2	82,627.2	-
b. Provincial Governments	543,798.7	707,851.5	706,851.5	1,000.0	615,244.6	615,244.6	-
01. Commodity Operations	532,646.6	700,734.2	699,734.2	1,000.0	607,643.9	607,643.9	-
02. Others	11,152.1	7,117.4	7,117.4	-	7,600.7	7,600.7	-
c. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,138,214.2	1,104,543.4	1,104,543.4	-	1,235,075.0	1,235,075.0	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-	-
02. Services	773.4	807.7	807.7	-	786.6	786.6	-
03. Utilities	686,783.4	670,176.4	670,176.4	-	658,379.1	658,379.1	-
04. Transport, storage and communications	289,169.4	297,193.3	297,193.3	-	307,231.5	307,231.5	-
05. Manufacturing	81,121.9	69,980.7	69,980.7	-	89,231.4	89,231.4	-
06. Mining and Quarrying	-	-	-	-	-	-	-
07. Construction	11,908.9	11,995.0	11,995.0	-	15,940.4	15,940.4	-
08. Commerce and Trade	54,514.8	52,614.7	52,614.7	-	161,547.5	161,547.5	-
09. Others	13,942.4	1,775.7	1,775.7	-	1,958.5	1,958.5	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	114,591.5	124,534.1	124,339.7	194.4	154,012.9	153,812.4	200.6
01. Mutual Funds and AMCs	3,066.0	3,045.3	3,045.3	-	6,003.4	6,003.4	-
02. Insurance & Pension Funds	4,475.0	4,468.1	4,468.1	-	5,215.9	5,215.9	-
03. MFIs and DFIs	55,924.0	56,692.8	56,692.8	-	74,645.7	74,645.7	-
04. Stock Exchange & Brokerage Houses	14,642.7	16,893.0	16,893.0	-	19,351.3	19,351.3	-
05. Modarabas	4,009.4	3,647.9	3,647.9	-	4,566.6	4,566.6	-
06. Other NBFIs	32,474.3	39,787.1	39,592.7	194.4	44,230.0	44,029.5	200.6
IV. PRIVATE SECTOR (BUSINESS)	5,362,494.8	5,559,655.7	5,425,820.8	133,834.9	6,412,266.2	6,283,497.3	128,768.9
a. Agriculture, forestry and fishing	291,382.7	291,864.1	177,924.0	113,940.1	322,406.9	214,902.5	107,504.4
01. Crop and animal production, hunting and related service activities	289,803.6	290,384.4	176,490.5	113,893.9	320,640.1	213,186.6	107,453.5
i. Growing of Wheat, Rice, Sugar Cane & Cotton	129,892.4	138,334.5	95,568.8	42,765.7	159,314.0	119,971.9	39,342.1
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	22,999.5	21,258.2	5,550.2	15,708.0	18,254.8	5,255.9	12,998.9
iii. Growing of other fruits, vegetables and crops	7,762.3	7,702.1	6,613.7	1,088.5	9,078.8	7,996.8	1,082.1
iv. Raising of livestock and other related activities	96,094.6	95,050.7	49,036.6	46,014.1	99,538.0	52,955.9	46,582.1
v. Other agricultural support activities	33,051.4	28,035.4	19,717.8	8,317.6	34,451.0	27,002.6	7,448.4
vi. Hunting, trapping and related service activities	3.5	3.5	3.5	-	3.5	3.5	-
02 - Forestry and logging	91.1	87.0	80.1	6.9	81.5	69.6	11.9
03 - Fishing and aquaculture	1,488.0	1,392.8	1,353.4	39.3	1,685.3	1,646.3	39.0
b. Mining and quarrying	78,208.6	65,790.8	65,781.8	9.1	64,921.8	64,912.8	9.1
01. Mining of coal and lignite	33,114.8	36,783.4	36,783.4	..	39,511.5	39,511.5	..
02. Extraction of crude petroleum and natural gas	41,814.1	26,873.4	26,873.4	-	23,280.8	23,280.8	-
03. Mining of metal ores	673.9	375.1	375.1	-	588.5	588.5	-
04. Other mining and quarrying	2,573.3	1,727.7	1,718.6	9.0	1,511.5	1,502.5	9.0
05. Mining support service activities	32.6	31.3	31.3	-	29.5	29.5	-
c. Manufacturing	3,292,231.6	3,442,203.7	3,429,881.9	12,321.8	4,110,411.8	4,096,861.9	13,550.0
01. Manufacture of food products	778,938.8	886,748.5	875,728.9	11,019.5	935,046.3	922,813.8	12,232.5
02. Manufacture of beverages	28,244.2	26,429.1	26,402.0	27.1	35,790.8	35,764.8	26.0
03. Manufacture of tobacco products	1,174.4	3,023.1	2,977.4	45.7	3,629.5	3,580.6	48.9
04. Manufacture of textiles	1,087,303.8	1,060,776.0	1,060,586.8	189.1	1,388,780.7	1,388,597.6	183.0
i. Preparation and spinning of textile fibers	399,432.2	352,944.8	352,930.6	14.2	460,536.7	460,536.3	0.4
ii. Weaving of textiles	202,314.8	215,340.7	215,267.5	73.3	283,338.4	283,246.8	91.7
iii. Finishing of textiles	180,289.9	194,948.0	194,938.2	9.8	264,356.0	264,346.2	9.8
iv. Manufacture of knitted and crocheted fabrics	36,203.2	39,920.8	39,880.1	40.7	46,552.4	46,511.7	40.7
v. Manufacture of made-up textile articles, except apparel	163,757.1	150,177.2	150,171.4	5.9	195,280.0	195,274.5	5.4
vi. Manufacture of carpets and rugs	2,477.5	2,233.9	2,223.0	10.9	2,119.1	2,116.2	2.9
vii. Manufacture of other textiles n.e.c.	102,829.2	105,210.5	105,176.2	34.3	136,597.9	136,565.8	32.1
05. Manufacture of wearing apparel	136,166.7	149,597.6	149,378.1	219.4	172,370.9	172,140.9	229.9
06. Manufacture of leather and related products	33,801.9	36,630.6	36,567.3	63.3	42,526.5	42,464.5	62.0
i. Tanning and dressing of leather; dressing and dyeing of fur	7,670.4	7,296.3	7,269.9	26.4	7,595.1	7,568.9	26.2
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,417.6	1,712.5	1,712.5	-	1,694.1	1,694.1	-
iii. Manufacture of footwear	24,713.9	27,621.9	27,584.9	36.9	33,237.3	33,201.4	35.9
a). Leather wear	21,727.7	24,107.1	24,070.5	36.7	27,759.1	27,723.3	35.9
b). Rubber and Plastic wear	2,986.2	3,514.7	3,514.5	0.3	5,478.2	5,478.1	..

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

Million Rupees

BORROWERS	2020	2021					
	Dec	Jun ^R			Dec ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,632.8	5,607.6	5,591.6	16.0	6,697.5	6,682.5	15.0
08. Manufacture of paper and paper products	42,756.6	49,988.8	49,947.0	41.8	74,965.7	74,921.6	44.1
09. Printing and reproduction of recorded media	14,950.2	15,971.0	15,950.3	20.7	12,907.3	12,886.8	20.5
10. Manufacture of coke and refined petroleum products	112,853.1	107,404.2	107,404.2	-	143,498.7	143,498.7	-
11. Manufacture of chemicals and chemical products	264,017.8	274,866.9	274,770.2	96.7	313,608.7	313,512.4	96.3
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	79,151.8	79,090.9	79,085.6	5.3	75,707.3	75,702.1	5.3
13. Manufacture of rubber and plastics products	45,889.9	51,071.8	51,014.8	57.0	73,951.4	73,892.9	58.5
14. Manufacture of other non-metallic mineral products	212,298.6	215,817.0	215,767.3	49.7	238,683.0	238,643.9	39.1
15. Manufacture of basic metals	177,294.4	192,457.1	192,285.7	171.4	250,231.2	250,055.1	176.2
16. Manufacture of fabricated metal products, except machinery and equipment	33,704.3	32,595.7	32,576.4	19.3	36,669.6	36,651.4	18.2
17. Manufacture of computer, electronic and optical products	4,603.8	3,590.0	3,587.1	2.9	6,165.3	6,157.5	7.7
18. Manufacture of electrical equipment	117,296.2	127,486.4	127,450.7	35.7	147,888.0	147,848.8	39.2
19. Manufacture of machinery and equipment	13,200.2	12,788.0	12,769.0	19.0	15,913.9	15,894.6	19.3
20. Manufacture of motor vehicles, trailers and semi-trailers	43,929.5	46,080.3	46,070.7	9.5	65,294.5	65,287.4	7.1
21. Manufacture of other transport equipment	13,778.8	18,491.8	18,491.4	0.4	21,444.9	21,444.6	0.3
22. Manufacture of furniture	3,884.6	3,461.6	3,381.4	80.2	4,167.9	4,084.5	83.4
23 Other manufacturing	41,994.6	41,861.1	41,729.1	132.0	44,078.2	43,940.9	137.3
24. Repair and installation of machinery and equipment	364.7	368.7	368.7	-	394.3	394.3	-
d. Electricity, gas, steam and air conditioning supply	532,076.2	558,562.7	558,540.0	22.7	587,622.0	587,604.1	17.9
e. Water supply; sewerage, waste management and remediation activities	23,204.2	24,150.4	24,148.9	1.4	29,072.2	29,070.9	1.3
f. Construction	145,073.6	153,525.4	153,218.5	306.8	185,191.0	184,913.3	277.8
01. Construction of buildings	87,957.9	106,380.7	106,131.6	249.1	140,259.0	140,026.0	233.0
02. Civil engineering	55,809.6	45,600.8	45,543.0	57.8	42,078.8	42,034.0	44.8
03. Specialized construction activities	1,306.2	1,543.9	1,543.9	-	2,853.2	2,853.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	437,793.8	432,401.8	428,357.6	4,044.3	484,151.9	480,105.2	4,046.7
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	27,192.7	28,777.3	28,366.8	410.4	34,909.0	34,506.3	402.7
02. Wholesale trade, except of motor vehicles and motorcycles	247,996.4	239,884.5	239,663.8	220.7	280,224.2	280,009.9	214.3
03. Retail trade, except of motor vehicles and motorcycles	162,604.8	163,740.1	160,326.9	3,413.2	169,018.7	165,588.9	3,429.7
h. Transportation and storage	119,825.0	113,663.6	110,978.9	2,684.6	125,039.4	122,203.9	2,835.6
i. Accommodation and food service activities	43,058.7	42,888.2	42,735.4	152.8	42,902.1	42,752.6	149.4
j. Information and communication	160,045.3	174,550.7	174,511.9	38.8	196,378.7	196,337.6	41.1
k. Real estate activities	24,868.8	30,892.2	30,891.4	0.8	34,655.0	34,654.1	0.8
l. Professional, scientific and technical activities	51,611.2	48,700.0	48,690.9	9.1	47,873.8	47,865.2	8.6
m. Administrative and support service activities	56,148.8	59,839.6	59,718.0	121.6	58,850.6	58,714.0	136.6
n. Education	31,436.0	32,301.4	32,194.6	106.8	38,692.1	38,573.2	118.9
o. Human health and social work activities	18,082.3	19,890.1	19,853.9	36.2	19,626.6	19,591.7	34.9
p. Arts, entertainment and recreation	3,307.6	3,099.2	3,091.3	7.9	3,111.1	3,103.8	7.3
q. Other service activities	54,140.2	65,331.7	65,301.7	30.0	61,359.0	61,330.4	28.6
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	19,281.7	15,023.1	14,988.1	35.0	14,004.9	13,978.9	26.0
VI. PERSONAL	783,094.1	885,860.4	883,892.8	1,967.7	1,009,156.1	1,007,265.4	1,890.8
a. Bank Employees	163,675.7	177,131.0	175,191.5	1,939.5	193,081.8	191,219.5	1,862.2
b. Consumer Financing	618,612.1	707,916.6	707,888.5	28.1	815,379.6	815,351.0	28.5
01. For house building	86,184.2	103,630.8	103,630.8	-	143,802.1	143,802.1	-
02. For transport i.e., purchase of car etc	256,386.2	308,095.7	308,092.1	3.6	353,639.0	353,636.7	2.3
03. Credit cards	51,493.7	55,073.6	55,073.6	-	65,143.5	65,143.5	-
04. Consumers durable	6,206.7	6,080.5	6,072.7	7.8	7,809.1	7,801.2	7.8
05. Personal loans	218,341.3	235,036.0	235,019.3	16.8	244,985.9	244,967.5	18.4
c. Other	806.4	812.8	812.8	-	694.8	694.8	-
VII. OTHER	1,887.1	3,142.9	2,820.6	322.4	2,635.6	2,332.5	303.0
TOTAL	8,243,515.2	8,690,821.7	8,553,467.4	137,354.3	9,810,346.2	9,679,157.0	131,189.3

Source: Core Statistics Department

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

SECURITIES	2020		2021				
	Dec	Jun			Dec ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	57,992.9	65,494.8	65,494.8	-	87,910.5	87,910.5	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	87,940.9	92,249.4	92,239.9	9.5	125,865.7	125,859.4	6.3
I. Quoted on Stock Exchange	47,744.0	57,370.7	57,370.7	-	70,727.9	70,727.9	-
01. To Stock Brokers And Dealers	26,166.6	32,070.8	32,070.8	-	32,607.9	32,607.9	-
a. Government and Others Trustee Securities	508.2	494.6	494.6	-	1,596.3	1,596.3	-
b. Shares and Debentures	23,409.9	30,677.5	30,677.5	-	30,502.3	30,502.3	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	2,248.5	898.7	898.7	-	509.2	509.2	-
02. To Others	21,577.4	25,300.0	25,300.0	-	38,120.0	38,120.0	-
a. Government and Other Trustee Securities	1,522.8	1,362.4	1,362.4	-	2,039.9	2,039.9	-
b. Shares and Debentures	17,237.9	21,111.5	21,111.5	-	20,957.7	20,957.7	-
c. Participation Term Certificates (PTC)	22.7	17.1	17.1	-	9.2	9.2	-
d. Others	2,794.0	2,809.0	2,809.0	-	15,113.3	15,113.3	-
II. Unquoted on The Stock Exchange	40,196.9	34,878.6	34,869.2	9.5	55,137.8	55,131.6	6.3
01. To Stock Brokers And Dealers	28,048.9	14,551.0	14,551.0	-	15,834.8	15,834.8	-
a. Government and Other Trustee Securities	0.4	14.6	14.6	-	0.4	0.4	-
b. Shares and Debentures	11,949.1	14,023.2	14,023.2	-	14,960.1	14,960.1	-
c. Participation Term Certificates (PTC)	9.1	20.7	20.7	-	-	-	-
d. Others	16,090.3	492.5	492.5	-	874.4	874.4	-
02. To Others	12,147.9	20,327.6	20,318.1	9.5	39,303.0	39,296.7	6.3
a. Government and Other Trustee Securities	6,328.9	13,088.3	13,078.9	9.5	14,836.1	14,829.9	6.3
b. Shares and Debentures	3,795.0	2,793.1	2,793.1	-	4,413.1	4,413.1	-
c. Participation Term Certificates (PTC)	599.9	138.1	138.1	-	15.6	15.6	-
d. Others	1,424.1	4,308.1	4,308.1	-	20,038.2	20,038.2	-
3. MERCHANDISE	1,912,185.2	2,053,075.1	2,052,075.1	1,000.0	2,434,049.1	2,434,049.1	0.1
I. Food Items	523,251.6	625,482.3	624,482.3	1,000.0	695,792.4	695,792.3	0.1
01. Wheat	123,585.3	203,459.3	202,459.3	1,000.0	250,235.6	250,235.6	-
02. Rice and Paddy	114,044.9	102,105.8	102,105.8	-	125,482.9	125,482.9	-
03. Other Grains and Pulses	5,172.8	5,420.0	5,420.0	-	9,741.5	9,741.5	0.1
a. Indigenous	4,304.2	3,963.4	3,963.4	-	9,058.7	9,058.7	0.1
b. Imported	868.6	1,456.6	1,456.6	-	682.8	682.8	-
04. Edible Oils	76,515.7	69,290.9	69,290.9	-	79,021.2	79,021.2	-
a. Indigenous	63,865.8	61,731.7	61,731.7	-	68,992.9	68,992.9	-
b. Imported	12,650.0	7,559.2	7,559.2	-	10,028.3	10,028.3	-
05. Sugar	119,978.0	151,452.8	151,452.8	-	132,212.3	132,212.3	-
a. Indigenous	101,677.5	150,122.0	150,122.0	-	130,136.9	130,136.9	-
b. Imported	18,300.5	1,330.8	1,330.8	-	2,075.4	2,075.4	-
06. Kariana and Spices	4,197.6	4,635.1	4,635.1	-	10,849.3	10,849.3	-
07. Fish and Fish Preparations	209.2	107.0	107.0	-	291.4	291.4	-
08. Other Food Items	79,547.9	89,011.3	89,011.3	-	87,958.1	87,958.1	-
a. Indigenous	77,487.7	87,343.4	87,343.4	-	85,703.9	85,703.9	-
b. Imported	2,060.2	1,668.0	1,668.0	-	2,254.2	2,254.2	-
II. Raw Materials	568,947.8	570,984.9	570,984.9	-	692,117.2	692,117.2	-
01. Cotton Raw	117,825.0	114,607.5	114,607.5	-	152,104.5	152,104.5	-
a. Indigenous	99,087.7	96,552.2	96,552.2	-	131,430.5	131,430.5	-
b. Imported	18,737.2	18,055.4	18,055.4	-	20,674.0	20,674.0	-
02. Synthetic Fibers	20,681.9	21,482.8	21,482.8	-	24,073.5	24,073.5	-
a. Indigenous	19,233.8	19,790.9	19,790.9	-	22,479.5	22,479.5	-
b. Imported	1,448.1	1,691.8	1,691.8	-	1,594.0	1,594.0	-
03. Fertilizers	75,410.6	78,355.7	78,355.7	-	68,585.4	68,585.4	-
a. Indigenous	65,759.9	74,187.2	74,187.2	-	61,464.9	61,464.9	-
b. Imported	9,650.7	4,168.5	4,168.5	-	7,120.5	7,120.5	-
04. Petroleum Crude	102,675.4	94,512.1	94,512.1	-	131,783.8	131,783.8	-
a. Indigenous	88,976.0	73,799.7	73,799.7	-	101,474.9	101,474.9	-
b. Imported	13,699.4	20,712.5	20,712.5	-	30,308.9	30,308.9	-
05. Iron and Steel	99,623.0	101,581.6	101,581.6	-	134,857.1	134,857.1	-
a. Indigenous	56,235.6	64,727.9	64,727.9	-	88,329.8	88,329.8	-
b. Imported	43,387.4	36,853.7	36,853.7	-	46,527.4	46,527.4	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

SECURITIES	2020		2021				
	Dec		Jun		Dec ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
06. Wool and Goat Hair	7.0	3.7	3.7	-	1.5	1.5	-
07. Hides and Skins	2,787.4	2,768.9	2,768.9	-	2,755.8	2,755.8	-
08. Oil Seeds	9,160.6	14,591.3	14,591.3	-	16,569.6	16,569.6	-
09. Pesticides and Insecticides	2,784.2	3,967.4	3,967.4	-	2,280.7	2,280.7	-
a. Indigenous	2,735.7	3,958.3	3,958.3	-	2,280.4	2,280.4	-
b. Imported	48.6	9.0	9.0	-	0.3	0.3	-
10. Other Raw Materials	137,992.6	139,114.1	139,114.1	-	159,105.3	159,105.3	-
a. Indigenous	118,923.7	121,051.6	121,051.6	-	135,852.8	135,852.8	-
b. Imported	19,068.9	18,062.5	18,062.5	-	23,252.5	23,252.5	-
III. Finished / Manufactured Goods	819,985.8	856,607.9	856,607.9	-	1,046,139.6	1,046,139.6	-
01. Cotton Textiles	135,220.5	140,843.6	140,843.6	-	189,759.7	189,759.7	-
a. Indigenous	118,485.6	134,987.1	134,987.1	-	182,300.3	182,300.3	-
b. Imported	16,734.8	5,856.6	5,856.6	-	7,459.4	7,459.4	-
02. Cotton Yarn	89,284.8	84,325.4	84,325.4	-	99,273.1	99,273.1	-
a. Indigenous	82,870.2	83,400.2	83,400.2	-	98,179.0	98,179.0	-
b. Imported	6,414.6	925.2	925.2	-	1,094.0	1,094.0	-
03. Other Textiles	138,325.4	138,060.1	138,060.1	-	190,078.1	190,078.1	-
a. Indigenous	129,956.0	136,706.7	136,706.7	-	188,118.7	188,118.7	-
b. Imported	8,369.4	1,353.5	1,353.5	-	1,959.4	1,959.4	-
04. Machinery	44,307.0	45,734.6	45,734.6	-	60,770.1	60,770.1	-
a. Locally Manufactured	18,715.6	22,538.9	22,538.9	-	29,964.5	29,964.5	-
b. Imported	25,591.5	23,195.7	23,195.7	-	30,805.7	30,805.7	-
05. Handloom Products	37.9	197.7	197.7	-	11.0	11.0	-
06. Carpets and Rugs	1,695.5	2,131.1	2,131.1	-	2,958.8	2,958.8	-
07. Readymade Garments	43,428.8	53,310.3	53,310.3	-	54,983.8	54,983.8	-
08. Cement and Cement Products	101,671.3	105,483.6	105,483.6	-	110,688.2	110,688.2	-
a. Indigenous	97,008.4	101,230.2	101,230.2	-	106,018.3	106,018.3	-
b. Imported	4,662.9	4,253.4	4,253.4	-	4,669.9	4,669.9	-
09. Sports Goods	898.4	1,029.5	1,029.5	-	1,103.2	1,103.2	-
10. Surgical Instruments	6,949.6	7,316.5	7,316.5	-	12,247.0	12,247.0	-
11. Chemicals and Dyes	49,918.6	49,047.8	49,047.8	-	64,092.5	64,092.5	-
12. Other Finished Goods	208,248.1	229,127.7	229,127.7	-	260,174.2	260,174.2	-
a. Indigenous	193,220.2	212,073.4	212,073.4	-	235,826.1	235,826.1	-
b. Imported	15,027.9	17,054.3	17,054.3	-	24,348.0	24,348.0	-
4. FIXED ASSETS	1,390,877.7	1,575,239.0	1,574,607.8	631.1	1,866,578.3	1,865,691.2	887.1
I. Transport equipment's	582,160.3	658,867.4	658,242.0	625.4	807,703.0	807,097.9	605.0
II. Furniture & Fixtures	10,664.7	14,110.3	14,110.3	-	20,785.6	20,785.6	-
III. Office equipment's	55,663.2	58,332.0	58,332.0	-	60,709.2	60,709.2	-
IV. Other machinery & equipment's	742,389.6	843,929.4	843,923.6	5.8	977,380.6	977,098.5	282.1
5. REAL ESTATE	1,287,257.0	1,406,200.9	1,285,052.0	121,149.0	1,558,743.9	1,434,133.9	124,610.0
I. Land	533,701.6	526,818.3	407,720.8	119,097.5	578,507.5	455,885.3	122,622.2
II. Buildings	753,555.4	879,382.6	877,331.2	2,051.4	980,236.4	978,248.6	1,987.8
01. Residential	425,965.0	486,556.4	485,605.3	951.1	525,434.0	524,550.0	884.0
02. Non-Residential	327,590.4	392,826.2	391,725.8	1,100.4	454,802.4	453,698.6	1,103.8
a. Commercial	198,885.0	219,204.5	218,415.7	788.8	237,810.2	237,013.9	796.3
b. Industrial	82,530.5	122,444.3	122,169.8	274.5	152,595.5	152,319.5	276.0
c. Other	46,174.9	51,177.4	51,140.3	37.1	64,396.7	64,365.2	31.4
6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	386,140.4	437,126.6	437,041.6	85.1	474,103.3	474,009.2	94.1
I. Bank Deposits	380,782.6	431,995.0	431,910.0	85.0	469,985.0	469,890.9	94.0
II. Insurance Policies	5,357.8	5,131.7	5,131.6	0.1	4,118.4	4,118.3	0.1
7. OTHERS	2,978,214.5	2,910,169.0	2,896,962.9	13,206.1	3,094,091.4	3,089,409.5	4,681.9
I. Other Secured Advances	1,134,426.2	980,496.6	973,017.7	7,478.9	1,115,116.3	1,114,723.1	393.3
II. Advances Secured By Guarantee(s)	1,843,788.2	1,929,672.4	1,923,945.2	5,727.1	1,978,975.0	1,974,686.4	4,288.6
01. Institutional Guarantee(s)	1,639,186.2	1,718,968.5	1,718,815.5	153.0	1,776,895.7	1,776,760.8	134.9
02. Individual Guarantee(s)	204,602.0	210,703.8	205,129.7	5,574.1	202,079.3	197,925.6	4,153.7
8. Unsecured Advances	142,906.8	151,266.8	149,993.2	1,273.6	169,004.0	168,094.3	909.8
TOTAL	8,243,515.2	8,690,821.7	8,553,467.4	137,354.3	9,810,346.2	9,679,157.0	131,189.3

Source: Core Statistics Department

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2019		2020				2021			
	Dec		Jun		Dec		Jun ^R		Dec ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,940,474	2,533,903.3	1,504,154	2,930,258.6	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997	2,944,784.4
5	63,260	168,235.5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7	54,259	212,582.7
10	497,473	516,852.0	684,469	615,766.4	369,807	848,519.1	226,473	830,332.6	332,931	899,489.8
15	78,744	610,615.6	35,249	555,600.2	27,779	389,588.1	45,334	578,464.1	23,770	583,295.8
20	630,071	1,378,971.7	831,894	949,032.2	1,302,782	879,075.6	1,206,414	913,273.1	1,168,136	1,227,867.0
25	163,814	1,616,235.5	254,861	1,608,044.6	193,327	2,037,116.1	807,316	2,616,994.3	348,720	2,621,924.1
30	61,290	296,892.3	75,568	387,949.1	55,005	402,857.5	39,966	389,001.0	88,253	300,864.5
33.33	531	4,500.1	3,308	5,956.9	828	10,628.3	158	12,091.7	10,822	22,567.5
35	19,059	231,125.1	8,720	140,850.2	11,003	150,613.4	21,402	141,543.2	23,564	188,111.0
40	61,894	207,684.2	110,456	163,952.5	33,954	155,117.1	11,204	153,035.0	40,567	267,019.5
45	3,590	51,336.9	3,211	114,819.0	3,603	69,020.7	6,440	62,896.0	7,873	72,408.0
50	39,195	224,784.1	64,904	201,991.9	51,527	196,362.8	17,236	136,354.9	34,097	188,270.5
55	2,382	32,357.4	1,937	24,134.1	1,566	31,055.3	2,061	50,216.3	4,347	58,675.8
60	2,350	33,077.6	2,054	30,024.6	1,727	36,000.7	1,710	32,757.9	4,192	44,204.8
65	1,399	31,621.1	1,199	27,913.1	1,514	37,695.6	1,445	32,392.8	3,924	57,258.6
70	1,389	8,454.9	712	7,749.0	1,162	35,004.6	990	10,488.8	3,468	25,353.2
75	808	23,508.7	8,694	20,700.1	890	16,690.9	907	18,233.6	3,230	26,350.6
80	791	6,273.0	531	5,496.8	839	9,819.9	744	8,103.3	2,968	19,767.0
85	352	2,544.3	370	1,794.0	715	13,816.5	616	11,883.4	2,582	17,760.6
90	555	8,244.5	750	5,933.8	1,430	10,372.5	1,445	8,863.8	3,464	12,258.0
95	428	3,020.3	347	3,364.1	714	10,030.1	805	8,676.4	1,629	9,503.1
99.99	133	681.0	200	6,602.1	444	3,152.2	390	8,568.5	3,793	10,030.1
TOTAL	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2	3,901,913.0	8,690,821.7	3,893,586	9,810,346.2

Source: Core Statistics Department

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22 ^P
A. Agriculture, forestry, and fishing	292,274	326,429	314,637	320,551	322,249	326,429	325,872	323,990
Trade finance	3,292	5,163	5,790	5,419	5,736	5,163	5,786	6,349
Working capital	222,729	240,177	233,158	237,930	238,230	240,177	239,879	236,348
Fixed investment	61,804	70,998	65,740	67,034	67,640	70,998	70,245	71,877
Construction Financing	142	1,151	1,157	1,153	1,153	1,151	1,205	1,192
Other	4,307	8,940	8,791	9,015	9,490	8,940	8,757	8,224
B. Mining and quarrying	67,175	64,099	68,300	65,946	63,733	64,099	62,062	62,605
Trade finance	3,849	2,114	1,534	2,282	1,891	2,114	2,248	2,099
Working capital	17,321	10,401	15,318	12,058	10,826	10,401	7,824	8,600
Fixed investment	44,684	50,175	50,089	50,237	49,646	50,175	50,669	50,584
Construction Financing	-	-	-	-	-	-	-	-
Other	1,322	1,410	1,358	1,369	1,370	1,410	1,322	1,322
C. Manufacturing	3,548,472	4,451,436	4,337,459	4,384,335	4,402,288	4,451,436	4,425,819	4,480,917
Trade finance	888,353	1,171,216	1,102,307	1,129,322	1,178,692	1,171,216	1,189,695	1,192,079
Working capital	1,434,218	1,750,989	1,779,367	1,768,090	1,714,509	1,750,989	1,700,738	1,713,749
Fixed investment	1,115,474	1,393,871	1,328,740	1,344,542	1,380,244	1,393,871	1,404,029	1,443,139
Construction Financing	8,783	22,180	17,602	17,905	17,987	22,180	21,261	22,183
Other	101,645	113,180	109,444	124,476	110,858	113,180	110,096	109,767
D. Electricity, gas, steam and air conditioning supply	558,695	620,224	588,690	577,559	625,158	620,224	591,844	602,184
Trade finance	5,769	8,399	8,867	8,911	10,200	8,399	9,427	8,243
Working capital	237,775	250,098	232,428	222,736	252,000	250,098	219,105	226,645
Fixed investment	314,017	356,879	340,392	340,056	358,775	356,879	357,425	360,417
Construction Financing	1,001	850	891	886	886	850	850	850
Other	133	3,998	6,112	4,971	3,297	3,998	5,038	6,029
E. Water supply; sewerage, waste management and remediation activities	24,150	22,442	24,986	24,912	28,447	22,442	19,710	17,623
Trade finance	9,383	13,291	12,116	12,790	17,878	13,291	10,550	8,441
Working capital	9,786	3,353	8,300	7,520	5,892	3,353	3,406	3,393
Fixed investment	4,976	5,364	4,352	4,362	4,348	5,364	5,322	5,306
Construction Financing	-	51	53	53	53	51	49	48
Other	6	383	165	187	277	383	383	436
F. Construction	154,443	188,365	185,397	178,187	179,624	188,365	186,695	188,740
Trade finance	425	624	335	394	312	624	605	551
Working capital	17,640	17,066	16,881	16,134	17,399	17,066	18,569	19,728
Fixed investment	28,625	24,142	22,822	25,230	24,750	24,142	26,170	27,474
Construction Financing	106,783	145,461	144,650	135,386	136,092	145,461	140,426	139,909
Other	970	1,073	709	1,043	1,072	1,073	925	1,079
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	452,581	531,595	498,638	494,549	518,744	531,595	533,141	514,482
Trade finance	63,282	83,421	70,804	76,350	91,300	83,421	91,950	89,606
Working capital	267,944	313,701	297,743	285,561	296,837	313,701	313,184	294,614
Fixed investment	89,861	91,296	91,787	90,773	89,189	91,296	89,686	90,680
Construction Financing	3,323	5,456	5,124	5,091	5,229	5,456	5,423	5,447
Other	28,171	37,721	33,181	36,773	36,189	37,721	32,899	34,136
H. Transportation and storage	113,666	127,188	127,691	129,549	128,420	127,188	127,965	127,821
Trade finance	364	3,510	3,449	3,590	3,511	3,510	3,680	3,682
Working capital	40,703	45,789	46,620	48,021	46,778	45,789	48,334	47,871
Fixed investment	70,929	71,220	71,964	71,537	71,623	71,220	69,362	69,737
Construction Financing	346	1,001	1,005	990	998	1,001	966	951
Other	1,324	5,668	4,654	5,411	5,510	5,668	5,624	5,581
I. Accommodation and food service activities	42,889	40,198	41,255	41,767	41,384	40,198	40,363	39,779
Trade finance	751	826	904	779	841	826	853	838
Working capital	13,504	10,777	10,861	11,998	11,874	10,777	10,980	10,258
Fixed investment	16,289	16,740	17,053	17,070	16,790	16,740	16,673	16,794
Construction Financing	11,507	10,973	11,457	11,011	11,009	10,973	10,991	11,025
Other	839	881	978	910	871	881	867	864

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22 ^F
J. Information and communication	185,367	277,827	252,152	266,102	271,503	277,827	283,308	286,630
Trade finance	4,798	9,270	8,632	9,277	9,606	9,270	8,952	9,049
Working capital	35,665	24,849	24,885	25,321	28,367	24,849	24,363	20,152
Fixed investment	133,688	231,714	206,099	218,367	219,685	231,714	236,675	243,995
Construction Financing	284	275	294,361	292,189	276,509	275	773	772
Other	10,932	11,720	12,242	12,844	13,569	11,720	12,546	12,662
K. Real estate activities	30,892	37,084	36,765	35,696	37,645	37,084	36,803	36,223
Trade finance	-	-	..	..	..	-	-	27
Working capital	2,141	2,891	2,957	2,796	2,913	2,891	2,925	2,639
Fixed investment	8,350	9,047	8,065	8,102	8,337	9,047	9,043	8,513
Construction Financing	20,388	25,091	25,686	24,743	26,338	25,091	24,780	25,005
Other	13	55	56,225	55,866	55,627	55	55	40
L. Professional, scientific and technical activities	50,820	53,848	50,273	53,181	51,145	53,848	51,130	53,476
Trade finance	9,697	10,373	9,533	10,114	9,704	10,373	10,107	10,408
Working capital	28,375	25,904	26,141	27,746	26,105	25,904	22,761	24,834
Fixed investment	10,346	13,294	11,196	11,561	11,413	13,294	14,074	13,228
Construction Financing	271	195	218,624	210,954	205,261	195	186	181
Other	2,132	4,082	3,184	3,548	3,718	4,082	4,003	4,825
M. Administrative and support service activities	64,558	57,230	60,613	59,666	63,479	57,230	54,162	52,252
Trade finance	8,306	5,761	5,426	4,672	4,970	5,761	6,007	5,630
Working capital	30,041	32,260	31,850	31,353	34,137	32,260	29,228	27,882
Fixed investment	20,092	12,751	16,648	16,940	16,471	12,751	12,616	12,378
Construction Financing	353	113	220,33	150	150	113	113	113
Other	5,766	6,345	6,468	6,552	7,751	6,345	6,199	6,250
N. Education	32,301	36,167	36,715	33,595	33,079	36,167	35,114	34,152
Trade finance	20	16	16,688	15,576	15,576	16	14	14
Working capital	12,900	11,099	11,521	10,069	9,282	11,099	10,780	10,120
Fixed investment	10,705	10,682	11,144	10,989	11,138	10,682	10,648	10,378
Construction Financing	8,564	14,227	13,895	12,384	12,506	14,227	13,531	13,502
Other	113	143	138,942	137,626	136,769	143	140	138
O. Human health and social work activities	19,911	18,884	19,082	18,610	18,110	18,884	17,974	18,038
Trade finance	15	8	3,828	0,028	0,028	8	22	14
Working capital	5,739	4,812	4,754	4,507	4,213	4,812	4,345	4,526
Fixed investment	8,878	8,544	8,936	8,481	8,407	8,544	8,334	8,033
Construction Financing	5,195	5,432	5,271	5,506	5,384	5,432	5,177	5,374
Other	84	88	117,119	116,297	107,008	88	96	90
P. Arts, entertainment, and recreation	3,099	2,764	2,894	2,748	2,728	2,764	2,500	1,896
Trade finance	1	..	1	1	1	..	..	..
Working capital	790	932	920,509	895,327	900,024	932	879	802
Fixed investment	2,307	1,691	1,831	1,716	1,687	1,691	1,487	960
Construction Financing	-	130	136,921	130,711	130,534	130	124	124
Other	2	10	4,903	5,217	9,641	10	9	9
Q. Other service activities	71,136	72,118	69,097	69,745	69,069	72,118	72,591	69,654
Trade finance	5,948	2,610	1,775	1,520	1,799	2,610	2,642	2,373
Working capital	31,119	26,682	27,984	27,460	25,550	26,682	27,223	26,517
Fixed investment	23,776	28,970	27,501	28,215	28,745	28,970	29,271	28,828
Construction Financing	3,701	3,365	3,450	3,447	3,368	3,365	3,386	3,384
Other	6,592	10,491	8,386	9,103	9,607	10,491	10,069	8,552
Total	5,712,430	6,927,897	6,714,641	6,756,699	6,856,805	6,927,897	6,867,055	6,910,461

Source: Core Statistics Department

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Core Statistics Department Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.14 Private Sector Business and Type of Financing-SMEs

	Million Rupees							
PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22^P
A. Agriculture, forestry, and fishing	11,688	23,562	18,012	21,233	21,828	23,562	23,174	24,036
Trade finance	32	-	-	-	5	-	-	-
Working capital	9,176	15,922	12,756	14,185	14,689	15,922	15,671	16,561
Fixed investment	1,882	4,568	3,658	4,121	4,195	4,568	4,376	4,362
Construction Financing	5	1,015	16	1,015	1,015	1,015	1,077	1,061
Other	592	2,057	1,582	1,912	1,923	2,057	2,051	2,053
B. Mining and quarrying	1,469	2,094	1,351	1,344	2,038	2,094	1,710	1,747
Trade finance	80	27	39	24	39	27	24	117
Working capital	840	1,522	746	744	1,432	1,522	1,158	1,104
Fixed investment	550	545	565	575	566	545	527	526
Construction Financing	-	-	-	-	-	-	-	-
Other	-	..	1	..	..	..	..	..
C. Manufacturing	190,503	226,460	216,995	208,500	224,816	226,460	211,862	214,543
Trade finance	28,846	37,047	31,610	30,691	36,423	37,047	37,575	31,845
Working capital	136,324	155,916	155,324	148,583	154,692	155,916	143,146	147,942
Fixed investment	22,844	29,796	27,070	25,811	29,532	29,796	27,630	30,635
Construction Financing	264	734	385	420	415	734	478	952
Other	2,225	2,968	2,606	2,995	3,755	2,968	3,032	3,169
D. Electricity, gas, steam and air conditioning supply	1,701	3,276	1,776	1,781	3,206	3,276	2,965	2,367
Trade finance	88	103	147	193	159	103	113	124
Working capital	1,000	2,622	1,124	1,133	2,583	2,622	2,318	1,648
Fixed investment	610	532	500	436	446	532	516	578
Construction Financing	-	-	-	-	-	-	-	-
Other	2	18	4	19	19	18	18	18
E. Water supply; sewerage, waste management and remediation activities	177	166	606	497	317	166	164	156
Trade finance	-	-	-	89	-	-	-	-
Working capital	61	53	490	300	204	53	54	44
Fixed investment	111	107	110	102	108	107	104	101
Construction Financing	-	-	-	-	-	-	-	-
Other	6	5	6	6	6	5	5	10
F. Construction	15,770	16,936	16,229	14,666	14,579	16,936	15,220	15,837
Trade finance	30	37	32	22	28	37	23	13
Working capital	5,073	5,078	5,210	4,914	4,823	5,078	5,794	6,006
Fixed investment	1,696	1,807	1,682	1,547	1,557	1,807	1,828	1,848
Construction Financing	8,293	9,593	9,159	7,734	7,727	9,593	7,135	7,341
Other	678	422	145	449	444	422	441	629
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	142,905	169,231	163,369	157,279	160,932	169,231	162,999	156,477
Trade finance	6,292	7,768	7,097	7,116	7,655	7,768	8,137	8,065
Working capital	113,124	124,280	124,561	117,031	119,113	124,280	120,109	115,098
Fixed investment	17,585	25,443	21,079	21,927	22,805	25,443	24,128	23,165
Construction Financing	351	182	609	175	182	182	640	172
Other	5,553	11,557	10,023	11,029	11,177	11,557	9,985	9,978
H. Transportation and storage	24,294	23,614	22,445	22,940	23,320	23,614	23,134	22,951
Trade finance	28	40	23	23	23	40	29	29
Working capital	2,599	2,694	2,624	2,443	2,685	2,694	2,605	2,858
Fixed investment	20,348	17,382	16,823	17,335	17,298	17,382	17,049	16,645
Construction Financing	158	459	466	459	460	459	445	433
Other	1,162	3,038	2,509	2,681	2,854	3,038	3,006	2,985
I. Accommodation and food service activities	4,709	4,376	4,617	4,634	4,273	4,376	4,812	4,794
Trade finance	26	26	205	26	26	26	26	26
Working capital	2,370	1,867	1,633	1,721	1,859	1,867	1,672	1,649
Fixed investment	976	1,224	1,062	1,159	1,166	1,224	1,221	1,231
Construction Financing	498	407	819	873	368	407	1,037	1,034
Other	839	852	897	854	855	852	857	854

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22 ^P
J. Information and communication	4,586	4,669	4,624	4,394	4,552	4,669	4,574	4,569
Trade finance	158	289	251	250	267	289	273	275
Working capital	2,790	1,990	2,178	1,994	2,019	1,990	1,886	1,956
Fixed investment	1,279	1,968	1,763	1,718	1,828	1,968	1,975	1,900
Construction Financing	284	275	294	292	277	275	273	272
Other	74	147	138	140	162	147	168	166
K. Real estate activities	1,815	2,213	2,793	2,062	2,156	2,213	2,183	2,226
Trade finance	-	-	-	-	-	-	-	27
Working capital	306	432	435	431	419	432	403	440
Fixed investment	1,070	1,146	1,009	990	1,089	1,146	1,149	1,140
Construction Financing	426	580	1,292	584	593	580	576	578
Other	13	55	56	56	56	55	55	40
L. Professional, scientific and technical activities	15,146	18,791	16,077	16,049	17,068	18,791	17,789	17,748
Trade finance	1,755	2,198	1,809	1,963	1,886	2,198	2,033	2,095
Working capital	9,705	10,042	9,397	8,879	9,630	10,042	9,414	9,354
Fixed investment	2,564	3,094	2,259	2,287	2,465	3,094	3,033	3,093
Construction Financing	241	145	160	154	150	145	138	134
Other	881	3,313	2,451	2,765	2,937	3,313	3,171	3,073
M. Administrative and support service activities	12,320	13,015	12,636	12,322	12,199	13,015	11,973	11,831
Trade finance	1,019	733	894	709	782	733	733	722
Working capital	7,073	7,283	7,105	6,761	6,637	7,283	6,297	6,118
Fixed investment	3,384	2,587	2,403	2,389	2,404	2,587	2,527	2,545
Construction Financing	-	-	-	-	-	-	-	-
Other	845	2,412	2,234	2,463	2,375	2,412	2,415	2,446
N. Education	3,623	2,622	2,545	2,523	2,591	2,622	2,704	2,559
Trade finance	20	16	17	16	16	16	14	14
Working capital	1,736	925	990	957	923	925	858	857
Fixed investment	1,345	1,323	1,184	1,200	1,308	1,323	1,479	1,344
Construction Financing	408	216	221	218	208	216	213	206
Other	113	143	134	133	136	143	140	138
O. Human health and social work activities	3,166	2,049	2,080	2,019	2,021	2,049	2,034	2,207
Trade finance	-	8	-	-	-	8	22	14
Working capital	1,151	891	865	872	895	891	892	885
Fixed investment	1,431	940	995	921	913	940	905	1,095
Construction Financing	504	126	126	132	129	126	123	126
Other	80	84	95	94	84	84	92	86
P. Arts, entertainment, and recreation	941	355	307	279	333	355	375	298
Trade finance	1	..	1	1	1	..	..	..
Working capital	507	293	180	153	274	293	245	168
Fixed investment	431	48	117	116	45	48	117	116
Construction Financing	-	4	4	4	4	4	4	4
Other	2	10	5	5	10	10	9	9
Q. Other service activities	30,454	37,717	33,831	34,274	35,636	37,717	36,452	35,870
Trade finance	669	324	587	499	469	324	815	321
Working capital	13,766	13,405	12,392	12,033	12,301	13,405	12,000	11,958
Fixed investment	14,826	21,015	19,477	19,890	20,535	21,015	20,901	20,887
Construction Financing	227	59	79	55	55	59	81	80
Other	967	2,913	1,296	1,797	2,276	2,913	2,655	2,624
Total	465,266	551,145	520,291	506,796	531,866	551,145	524,122	520,217

Source: Core Statistics Department

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Core Statistics Department Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Province/Region and Disbursement & Utilization of Advances

Billion Rupees

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Dec 2020	Punjab	5,476.55	5,296.47	96.71	180.08	3.29	361.76	5,658.23	37.94	103.32
	Sindh	8,259.14	7,879.41	95.40	379.72	4.60	151.27	8,030.68	53.85	97.23
	KPK	80.30	76.27	94.99	4.03	5.01	67.86	144.13	0.97	179.49
	Balochistan	13.76	13.51	98.22	0.25	1.78	72.66	86.17	0.58	626.35
	Islamabad	1,063.82	861.42	80.97	202.40	19.03	110.53	971.95	6.52	91.36
	FATA	0.14	0.13	96.08	0.01	3.92	0.09	0.22	..	162.04
	Gilgit Baltistan	5.65	5.58	98.84	0.07	1.16	0.01	5.59	0.04	99.00
	AJK	13.43	13.31	99.10	0.12	0.90	2.49	15.80	0.11	117.63
Total		14,912.78	14,146.12	94.86	766.66	5.14	766.66	14,912.78	100.00	
Jan-Jun 2020	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	0.00	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
Total		15,519.58	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	
Jul-Dec ^r 2021	Punjab	6,931.94	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit Baltistan	7.46	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.

3.16 Province/Region and place of Disbursement and Utilization

Billion Rupees

Place of disbursement	Place of Utilization	Jul-Dec 2020		Jan-Jun 2021 ^P		Jul-Dec 2021 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,296.47	96.71	5,868.65	96.56	6,681.41	96.39
	Sindh	82.30	1.50	106.04	1.74	102.99	1.49
	KPK	8.35	0.15	8.31	0.14	8.51	0.12
	Balochistan	0.65	0.01	1.01	0.02	0.70	0.01
	Islamabad	87.43	1.60	91.95	1.51	136.12	1.96
	FATA	0.05	..	0.06	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	0.05	..
	AJK	1.29	0.02	1.48	0.02	2.16	0.03
Punjab Total		5,476.55	100.00	6,077.52	100.00	6,931.94	100.00
Sindh	Punjab	248.54	3.01	235.33	2.89	400.17	3.72
	Sindh	7,879.41	95.40	7,795.79	95.90	10,211.73	94.91
	KPK	38.20	0.46	28.64	0.35	40.73	0.38
	Balochistan	71.65	0.87	48.90	0.60	84.91	0.79
	Islamabad	20.28	0.25	19.25	0.24	18.28	0.17
	FATA	..	..	-	-	2.80	0.03
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	1.04	0.01	1.43	0.02	0.55	0.01
Sindh Total		8,259.14	100.00	8,129.34	100.00	10,759.16	100.00
KPK	Punjab	0.60	0.75	0.80	0.97	10.56	9.09
	Sindh	0.64	0.80	0.73	0.88	1.10	0.95
	KPK	76.27	94.99	78.26	94.48	101.31	87.23
	Balochistan	..	0.01	0.01	0.01	..	..
	Islamabad	2.74	3.41	2.91	3.51	3.03	2.61
	FATA	0.03	0.04	0.02	0.03	0.01	0.01
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	0.01	0.01	0.10	0.12	0.13	0.11
KPK Total		80.30	100.00	82.83	100.00	116.15	100.00
Balochistan	Punjab	0.01	0.06	0.01	0.02	-	-
	Sindh	0.23	1.67	2.65	9.37	2.14	7.84
	KPK	..	0.03	-	-	-	-
	Balochistan	13.51	98.22	25.64	90.59	25.21	92.16
	Islamabad	..	0.03	..	0.01	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	-	-	-	-
Balochistan Total		13.76	100.00	28.30	100.00	27.36	100.00
Islamabad	Punjab	112.53	10.58	127.85	10.87	186.81	12.44
	Sindh	68.10	6.40	78.79	6.70	87.53	5.83
	KPK	21.29	2.00	33.21	2.82	32.38	2.16
	Balochistan	0.32	0.03	0.40	0.03	0.39	0.03
	Islamabad	861.42	80.97	935.73	79.55	1,194.50	79.54
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	0.02	..
	AJK	0.15	0.01	0.22	0.02	0.12	0.01
Islamabad Total		1,063.82	100.00	1,176.21	100.00	1,501.76	100.00
FATA Total		0.14	100.00	0.33	100.00	0.55	100.00
Gilgit-Baltistan	Punjab	0.01	0.20	..	0.02	0.01	0.17
	Sindh	..	0.01	-	-	-	-
	KPK	-	-	0.01	0.10	-	-
	Balochistan	0.03	0.52	0.02	0.40	..	0.05
	Islamabad	0.02	0.38	0.23	3.91	0.36	4.83
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.58	98.84	5.71	95.57	7.09	94.95
	AJK	..	0.05	-	-	-	-
Gilgit-Baltistan Total		5.65	100.00	5.97	100.00	7.46	100.00
AJK	Punjab	0.07	0.52	0.04	0.20	0.02	0.11
	Sindh	..	0.01	..	0.01	-	-
	KPK	..	0.01	..	..	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	0.05	0.36	0.12	0.62	0.06	0.34
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	13.31	99.10	18.92	99.17	17.58	99.54
AJK Total		13.43	100.00	19.08	100.00	17.66	100.00
Grand Total		14,912.78		15,519.58		19,362.04	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Core Statistics Department

3.17 Province/Region and Place of Utilization and Disbursement

Billion Rupees

Place of Utilization	Place of Disbursement	Jul-Dec 2020		Jan-Jun 2021		Jul-Dec 2021 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,296.47	93.61	5,868.65	94.16	6,681.41	91.79
	Sindh	248.54	4.39	235.33	3.78	400.17	5.50
	KPK	0.60	0.01	0.80	0.01	10.56	0.15
	Balochistan	0.01	..	0.01	..	-	-
	Islamabad	112.53	1.99	127.85	2.05	186.81	2.57
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.01	..	..	..	0.01	..
	AJK	0.07	..	0.04	..	0.02	..
Punjab Total		5,658.23	100.00	6,232.68	100.00	7,278.98	100.00
Sindh	Punjab	82.30	1.02	106.04	1.33	102.99	0.99
	Sindh	7,879.41	98.12	7,795.79	97.64	10,211.73	98.14
	KPK	0.64	0.01	0.73	0.01	1.10	0.01
	Balochistan	0.23	..	2.65	0.03	2.14	0.02
	Islamabad	68.10	0.85	78.79	0.99	87.53	0.84
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	..	..	..	..	-	-
Sindh Total		8,030.68	100.00	7,984.00	100.00	10,405.50	100.00
KPK	Punjab	8.35	5.79	8.31	5.60	8.51	4.65
	Sindh	38.20	26.50	28.64	19.30	40.73	22.26
	KPK	76.27	52.92	78.26	52.72	101.31	55.36
	Balochistan	..	..	-	-	-	-
	Islamabad	21.29	14.77	33.21	22.37	32.38	17.69
	FATA	0.01	..	0.02	0.01	0.07	0.04
	Gilgit-Baltistan	-	-	0.01	..	-	-
	AJK	..	..	..	..	..	..
KPK Total		144.13	100.00	148.45	100.00	183.00	100.00
Balochistan	Punjab	0.65	0.75	1.01	1.34	0.70	0.63
	Sindh	71.65	83.15	48.90	64.35	84.91	76.35
	KPK	..	..	0.01	0.02	..	..
	Balochistan	13.51	15.68	25.64	33.74	25.21	22.67
	Islamabad	0.32	0.38	0.40	0.53	0.39	0.35
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.03	0.03	0.02	0.03	..	..
	AJK	-	-	-	-	-	-
Balochistan Total		86.17	100.00	75.98	100.00	111.22	100.00
Islamabad	Punjab	87.43	9.00	91.95	8.76	136.12	10.07
	Sindh	20.28	2.09	19.25	1.83	18.28	1.35
	KPK	2.74	0.28	2.91	0.28	3.03	0.22
	Balochistan	..	..	..	..	-	-
	Islamabad	861.42	88.63	935.73	89.10	1,194.50	88.33
	FATA	-	-	0.02	..	0.01	..
	Gilgit-Baltistan	0.02	..	0.23	0.02	0.36	0.03
	AJK	0.05	..	0.12	0.01	0.06	..
Islamabad Total		971.95	100.00	1,050.20	100.00	1,352.36	100.00
FATA	Punjab	0.05	23.50	0.06	17.03	..	0.01
	Sindh	..	0.22	-	-	2.80	85.10
	KPK	0.03	15.39	0.02	6.16	0.01	0.40
	Balochistan	-	-	-	-	-	-
	Islamabad	..	1.59	..	0.96	..	0.09
	FATA	0.13	59.30	0.29	75.85	0.47	14.40
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.22	100.00	0.38	100.00	3.29	100.00
Gilgit Baltistan	Punjab	..	0.08	0.01	0.09	0.05	0.67
	Sindh	..	0.03	..	0.03	..	..
	KPK	..	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.03	0.01	0.13	0.02	0.24
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.58	99.84	5.71	99.75	7.09	99.08
	AJK	..	0.01	-	-	-	-
Gilgit-Baltistan Total		5.59	100.00	5.72	100.00	7.15	100.00
AJK	Punjab	1.29	8.14	1.48	6.70	2.16	10.49
	Sindh	1.04	6.60	1.43	6.47	0.55	2.69
	KPK	0.01	0.06	0.10	0.43	0.13	0.64
	Balochistan	..	..	-	-	-	-
	Islamabad	0.15	0.94	0.22	1.01	0.12	0.60
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	0.02	-	-	-	-
	AJK	13.31	84.25	18.92	85.38	17.58	85.58
AJK Total		15.80	100.00	22.16	100.00	20.55	100.00
Grand Total		14,912.78		15,519.58		19,362.04	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off
 - : Value is zero; 0.00 : Amount in less than 5.0 million

Source: Core Statistics Department

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

		Billion Rupees								
Provinces/ Regions	Borrower	Dec-2020			Jun-2021			Dec-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	2.42	2.42	-	2.85	2.85	-	3.55	3.55
	Government	0.44	821.09	821.53	0.28	994.94	995.22	0.66	978.99	979.65
	Non-Financial Public Sector Enterprises	-	1,138.21	1,138.21	-	1,104.54	1,104.54	-	1,235.07	1,235.07
	NBFCs & Financial Auxiliaries	0.02	114.57	114.59	0.02	124.51	124.53	0.02	153.99	154.01
	Private Sector (Business)	247.63	5,114.87	5,362.49	244.84	5,314.82	5,559.66	272.44	6,139.82	6,412.27
	Trust Funds & Non Profit Organizations	0.01	19.28	19.28	..	15.02	15.02	..	14.00	14.00
	Personal/Individuals	73.54	709.55	783.09	81.48	804.38	885.86	81.99	927.17	1,009.16
	Others	1.04	0.84	1.89	1.44	1.71	3.14	0.96	1.68	2.64
	Total	322.68	7,920.83	8,243.52	328.06	8,362.76	8,690.82	356.07	9,454.27	9,810.35
Punjab	Foreign Constituents	-	-	-	-	-	-	-	..	..
	Government	-	464.14	464.14	-	623.90	623.90	-	616.39	616.39
	Non-Financial Public Sector Enterprises	-	265.25	265.25	-	293.43	293.43	-	339.97	339.97
	NBFCs & Financial Auxiliaries	-	13.65	13.65	-	21.59	21.59	-	26.91	26.91
	Private Sector (Business)	178.92	2,251.85	2,430.76	177.60	2,381.08	2,558.68	188.28	2,674.52	2,862.79
	Trust Funds & Non Profit Organizations	0.01	2.91	2.91	..	2.83	2.84	..	2.73	2.73
	Personal/Individuals	20.81	236.72	257.53	23.08	282.03	305.12	45.11	348.93	394.04
	Others	0.01	0.33	0.34	..	0.32	0.32	0.01	0.30	0.31
	Total	199.74	3,234.85	3,434.59	200.69	3,605.18	3,805.87	233.40	4,009.75	4,243.15
Sindh	Foreign Constituents	-	2.34	2.34	-	2.85	2.85	-	3.54	3.54
	Government	0.38	294.25	294.63	0.28	307.41	307.68	0.66	279.97	280.63
	Non-Financial Public Sector Enterprises	-	589.53	589.53	-	488.19	488.19	-	599.33	599.33
	NBFCs & Financial Auxiliaries	0.02	86.83	86.86	0.02	77.19	77.22	0.02	100.26	100.28
	Private Sector (Business)	58.85	2,433.84	2,492.69	56.94	2,438.23	2,495.16	66.68	2,847.65	2,914.33
	Trust Funds & Non Profit Organizations	-	5.55	5.55	-	4.92	4.92	-	3.96	3.96
	Personal/Individuals	43.20	405.73	448.93	47.76	446.45	494.20	16.00	492.78	508.78
	Others	0.73	0.51	1.24	1.13	1.39	2.52	0.17	1.38	1.55
	Total	103.19	3,818.59	3,921.78	106.13	3,766.62	3,872.74	83.53	4,328.87	4,412.40
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	0.01	0.01	-	0.01	0.01
	Non-Financial Public Sector Enterprises	-	29.66	29.66	-	25.67	25.67	-	25.07	25.07
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	5.08	38.97	44.05	5.36	38.99	44.35	7.92	55.38	63.30
	Trust Funds & Non Profit Organizations	-	0.20	0.20	-	0.19	0.19	-	0.17	0.17
	Personal/Individuals	2.86	22.91	25.77	3.22	25.63	28.85	8.21	29.42	37.63
	Others	-	-	-	-	-	-	0.48	-	0.48
	Total	7.94	91.80	99.74	8.58	90.55	99.13	16.61	110.11	126.72
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.06	3.01	3.07	-	3.01	3.01	-	2.67	2.67
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.73	4.69	7.42	2.64	4.34	6.98	6.20	5.43	11.63
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	4.17	3.90	8.07	4.60	4.37	8.98	8.98	4.42	13.40
	Others	0.30	-	0.30	0.30	-	0.30	0.30	-	0.30
	Total	7.26	11.59	18.85	7.54	11.72	19.26	15.48	12.52	27.99
Islamabad	Foreign Constituents	-	0.08	0.08	-	-	-	-	-	-
	Government	-	59.69	59.69	-	60.62	60.62	-	79.96	79.96
	Non-Financial Public Sector Enterprises	-	253.53	253.53	-	297.01	297.01	-	270.70	270.70
	NBFCs & Financial Auxiliaries	-	14.03	14.03	-	25.67	25.67	-	26.76	26.76
	Private Sector (Business)	0.69	378.97	379.66	0.61	444.79	445.41	0.50	550.34	550.84
	Trust Funds & Non Profit Organizations	-	10.61	10.61	-	7.07	7.07	-	7.14	7.14
	Personal/Individuals	0.44	33.19	33.63	0.57	38.16	38.73	0.67	44.94	45.62
	Others	-	-	-	-	-	-	-	..	..
	Total	1.13	750.09	751.22	1.18	873.32	874.50	1.17	979.85	981.02
FATA	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.12	0.10	0.22	0.16	0.10	0.26	0.24	0.10	0.34
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.17	0.42	0.59	0.24	0.48	0.72	0.34	0.18	0.51
	Others	-	-	-	-	-	-	-	-	-
	Total	0.29	0.52	0.81	0.40	0.58	0.98	0.58	0.28	0.86

* End Position.

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

		Billion Rupees								
Provinces/ Regions	Borrower	Dec-2020			Jun-2021			Dec-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	0.25	0.25	-	0.25	0.25	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.81	1.52	2.33	0.99	1.81	2.80	1.28	2.02	3.30
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.74	2.30	3.04	0.83	2.57	3.40	0.15	0.48	0.63
	Others	-	-	-	-	-	-	-	-	-
	Total	1.55	4.08	5.62	1.82	4.63	6.45	1.43	2.50	3.93
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.42	4.93	5.36	0.54	5.47	6.01	1.34	4.39	5.73
	Trust Funds & Non Profit Organizations	-	..	..	-	..	..	-	..	..
	Personal/Individuals	1.16	4.38	5.53	1.18	4.68	5.87	2.53	6.01	8.55
	Others	-	-	-	-	-	-	-	-	-
	Total	1.58	9.32	10.90	1.73	10.16	11.88	3.87	10.41	14.28

* End Position.

Source: Core Statistics Department

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilization is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations, which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux. (Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

Amount in million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY21									
Jul-Jun									
Punjab	976,238	156,142	153,764	65,516	61,043	38,815	14,497	384,234	71,247
Sindh	146,512	63,096	32,450	12,667	14,490	13,972	2,556	66,345	29,600
Khyber Pakhtunkhwa	21,067	5,092	5,778	3,601	3,048	1,841	423	1,456	591
Balochistan	5,353	1,207	1,398	123	133	174	74	214	961
Azad Jammu Kashmir	477	64	486	1	1	1	35	1,225	43
Gilgit Baltistan	3,265	382	442	6	2	4	15	39	27
All Pakistan	1,152,912	225,982	194,318	81,914	78,716	54,806	17,600	453,514	102,468
FY22									
Jul-Sep									
Punjab	117,606	29,293	151,216	16,426	16,146	40,694	4,301	59,708	51,586
Sindh	19,665	19,786	34,612	3,183	3,227	10,601	1,333	13,833	12,359
Khyber Pakhtunkhwa	3,957	822	5,442	844	519	1,886	112	241	577.06
Balochistan	498	227	1,441	42	33.868	184.66	31	127.934	253.218
Azad Jammu Kashmir	245	24.932	88.481	-	-	1	9	227	43.492
Gilgit Baltistan	1,286	154.832	529.11	1	0.999	11.398	-	-	19.542
All Pakistan	143,257	50,308	193,329	20,496	19,927	53,378	5,786	74,137	64,838
Jul-Dec									
Punjab	368,984	78,319	158,406	27,892	34,677	41,126	6,715	124,092	57,421
Sindh	54,049	37,830	35,745	5,315	7,320	10,510	2,448	30,721	13,881
Khyber Pakhtunkhwa	9,254	2,106	5,837	1,363	1,089	1,938	177	1,380	907
Balochistan	1,605	641	1,567	65	89	199	50	256	274
Azad Jammu Kashmir	403	44	96	2	32	33	10	544	63
Gilgit Baltistan	3,315	410	719	2	2	12	-	-	20
All Pakistan	437,610	119,350	202,369	34,639	43,210	53,819	9,400	156,992	72,565
Jul-Mar									
Punjab	501,270	109,181	150,599	34,744	52,721	39,433	8,290	190,421	61,084
Sindh	86,041	56,183	35,403	7,781	11,382	9,673	2,780	43,836	13,318
Khyber Pakhtunkhwa	14,854	3,312	5,778	1,898	1,920	1,757	210	1,882	766
Balochistan	3,432	1,155	1,754	83	138	204	61	343	276
Azad Jammu Kashmir	510	57	84	4	36	35	10	827	67
Gilgit Baltistan	5,142	615	818	5	5	15	-	-	19
All Pakistan	611,249	170,504	194,436	44,515	66,202	51,117	11,351	237,309	75,531
Jul-Jun									
Punjab	792,984	176,381	163,213	42,732	78,113	41,236	10,351	299,331	74,181
Sindh	136,082	84,579	40,248	9,459	18,077	10,131	3,093	55,548	13,691
Khyber Pakhtunkhwa	23,827	5,701	6,536	2,351	2,750	1,896	255	3,315	956
Balochistan	5,388	1,973	2,061	146	299	253	72	474	301
Azad Jammu Kashmir	1,990	348	260	4	36	36	10	1,130	69
Gilgit Baltistan	6,533	800	847	7	13	21	2	25	25
All Pakistan	966,804	269,782	213,165	54,699	99,288	53,572	13,783	359,822	89,223

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

Amount in million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 21									
Jul-Jun									
Punjab	997,200	112,060	125,400	101,117	424,916	106,671	2,154,568	1,138,395	495,897
Sindh	206,197	18,124	23,196	3,197	41,267	9,383	371,129	203,322	108,601
Khyber Pakhtunkhwa	31,911	6,789	6,720	2,333	1,101	1,114	59,335	17,486	16,043
Balochistan	1,586	123	154	65	80	42	7,201	1,757	2,729
Azad Jammu Kashmir	12,693	1,326	1,169	1,207	246	335	14,413	2,862	2,034
Gilgit Baltistan	5,409	991	1,216	1,556	635	931	10,251	2,048	2,619
All Pakistan	1,254,996	139,413	157,855	109,475	468,245	118,476	2,616,897	1,365,870	627,924
FY 22									
Jul-Sep									
Punjab	244,254	30,594	127,379	15,241	98,492	106,544	397,828	234,232	477,418
Sindh	40,335	4,245	22,316	512	10,839	10,769	65,028	51,930	90,656
Khyber Pakhtunkhwa	8,811	2,015	7,142	408	222	1,147	14,132	3,819	16,194
Balochistan	300	31,772	170,721	23	39,825	53	894	461	2,103
Azad Jammu Kashmir	6,765	564	1,783	104	19,412	332,857	7,123	836	2,249
Gilgit Baltistan	1,573	346,191	1,398	213	97,155	982,094	3,073	599	2,941
All Pakistan	302,038	37,795	160,189	16,501	109,708	119,827	488,078	291,876	591,561
Jul-Dec									
Punjab	608,992	71,208	137,078	36,328	209,287	109,998	1,048,911	517,582	504,028
Sindh	99,658	10,420	23,418	1,256	22,876	13,145	162,726	109,166	96,700
Khyber Pakhtunkhwa	18,258	4,386	7,988	995	598	1,161	30,047	9,560	17,831
Balochistan	649	75	188	64	87	69	2,433	1,148	2,297
Azad Jammu Kashmir	14,152	1,205	1,990	296	35	316	14,863	1,860	2,498
Gilgit Baltistan	3,408	770	1,614	642	312	1,111	7,367	1,494	3,475
All Pakistan	745,117	88,063	172,277	39,581	233,195	125,800	1,266,347	640,811	626,829
Jul-Mar									
Punjab	832,494	102,739	139,730	56,357	315,136	117,302	1,433,155	770,198	508,148
Sindh	148,760	15,788	24,266	1,811	39,383	15,091	247,173	166,571	97,751
Khyber Pakhtunkhwa	26,846	6,673	8,547	1,564	856	1,161	45,372	14,643	18,008
Balochistan	1,112	131	229	78	139	87	4,766	1,907	2,550
Azad Jammu Kashmir	18,981	1,762	1,962	426	67	290	19,931	2,749	2,438
Gilgit Baltistan	5,103	1,129	1,755	875	454	1,197	11,125	2,203	3,805
All Pakistan	1,033,296	128,220	176,489	61,111	356,035	135,128	1,761,522	958,269	632,701
Jul-Jun									
Punjab	1,168,647	153,116	154,133	79,191	445,167	120,197	2,093,905	1,152,109	552,960
Sindh	201,549	24,346	28,307	2,304	50,873	15,645	352,487	233,423	108,021
Khyber Pakhtunkhwa	38,825	10,018	10,053	2,033	1,316	1,112	67,291	23,099	20,553
Balochistan	1,408	236	278	97	149	83	7,111	3,131	2,977
Azad Jammu Kashmir	24,051	2,464	2,040	490	95	250	26,545	4,073	2,655
Gilgit Baltistan	7,377	1,624	2,027	1,155	610	1,296	15,074	3,072	4,215
All Pakistan	1,441,857	191,805	196,839	85,270	498,210	138,582	2,562,413	1,418,906	691,381

Source: Agricultural Credit & Microfinance Department

3.20 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

Million Rupees

ECONOMIC GROUPS	2020			2021					
	Dec			Jun			Dec ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	91.9	55.4	-	172.9	-	-	290.4
2. DOMESTIC CONSTITUENTS	93,026.5	38,421.9	121,122.1	119,171.3	45,345.3	140,899.6	130,798.8	43,050.8	185,087.0
I. GOVERNMENT	-	1,859.9	-	-	2,094.6	-	-	115.0	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	3,486.8	2,522.4	513.8	12,723.4	2,522.4	..	19,001.0	-	..
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	88,118.6	34,039.6	119,818.1	106,447.9	40,728.0	140,899.6	111,797.7	42,916.6	185,087.0
a. Agriculture, forestry and fishing	9.7	47.7	10.7	9.7	94.4	2.0	9.7	143.2	341.3
b. Mining and quarrying	-	1,321.7	14.6	-	1,321.7	440.1	-	1,321.7	574.8
c. Manufacturing	49,769.6	26,544.4	110,819.9	68,622.0	32,436.0	130,671.9	70,249.0	33,406.3	168,030.1
01 - Manufacture of food products	7,246.7	1,978.3	3,699.7	7,305.9	3,271.1	2,054.3	9,231.4	7,687.1	4,384.0
02 - Manufacture of beverages	4.0	475.7	-	100.0	521.7	19.3	150.0	494.2	3.5
03 - Manufacture of textiles	24,142.3	9,832.8	80,806.4	38,629.7	12,980.5	103,057.3	42,753.1	7,267.0	132,160.0
04 - Manufacture of wearing apparel	1,157.8	453.2	18,299.6	1,743.9	939.5	18,575.4	1,873.1	534.1	23,279.3
05 - Manufacture of leather and related products	-	266.9	2,134.2	10.0	309.3	2,270.3	72.8	337.0	2,432.6
06 - Manufacture of paper and paper products	32.5	462.0	343.1	69.1	1,338.0	307.0	451.6	799.6	190.6
07 - Manufacture of coke and refined petroleum products	5,236.9	502.5	2,325.1	5,317.7	489.5	597.7	4,558.2	758.5	-
08 - Manufacture of chemicals and chemical products	8,124.6	2,711.5	8.9	11,419.8	2,608.7	-	6,961.9	2,944.9	-
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	98.5	158.9	112.9	37.5	179.8	133.5	121.7	323.3	-
10 - Manufacture of rubber and plastics products	173.7	303.2	259.9	288.3	597.4	412.1	210.3	510.0	88.1
11 - Manufacture of other non-metallic mineral products	13.5	4,109.2	1,807.2	78.3	4,734.5	1,681.9	111.6	1,159.1	2,835.0
12 - Manufacture of basic metals	236.7	1,457.5	17.2	260.0	794.4	12.2	929.7	2,879.9	-
13 - Manufacture of fabricated metal products, except machinery and equipment	0.8	322.4	24.2	27.5	196.2	7.0	624.2	1,175.8	13.3
14 - Manufacture of computer, electronic and optical products	155.1	-	-	100.1	-	-	84.4	498.4	-
15 - Manufacture of electrical equipment	479.2	2,074.9	150.7	444.5	1,871.0	131.0	241.8	4,212.9	126.4
16 - Manufacture of machinery and equipment	196.9	4.1	81.4	24.2	54.4	198.0	6.1	46.2	575.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	587.7	1,205.1	17.7	626.4	1,205.5	77.0	657.4	1,270.3	322.6
18 - Manufacture of furniture	63.3	-	-	53.0	103.4	-	158.0	32.9	-
19. Other manufacturing	1,819.4	226.3	731.9	2,086.0	241.3	1,137.6	1,051.6	475.1	1,619.4
d. Electricity, gas, steam and air conditioning supply	501.6	-	-	131.9	-	-	2,889.2	-	-
e. Water supply; sewerage, waste management and remediation activities	-	188.0	-	-	-	-	-	-	-
f. Construction	7.0	187.6	197.6	881.2	36.4	160.7	177.9	208.3	261.7
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	16,557.1	5,213.0	5,954.2	15,001.9	5,177.1	8,640.6	16,490.8	7,358.5	15,129.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	9.8	58.7	9.3	0.5	58.3
02 - Wholesale trade, except of motor vehicles and motorcycles	9,375.2	4,993.8	2,967.4	7,589.6	4,586.7	2,237.9	6,914.4	7,201.6	3,556.2
03 - Retail trade, except of motor vehicles and motorcycles	7,181.9	218.8	2,955.7	7,412.3	580.6	6,344.0	9,567.1	156.4	11,515.3
h. Transportation and storage	-	-	137.3	-	-	106.9	2.9	-	119.8
i. Accommodation and food service activities	-	-	-	-	-	-	-	77.7	65.3
j. Information and communication	7,532.5	0.3	1,761.7	10,810.7	5.2	68.7	10,043.6	45.6	103.0
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,798.9	471.7	122.1	1,758.2	362.3	106.3	1,765.0	304.3	87.4
m. Administrative and support service activities	5,698.8	56.4	755.6	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	100.0	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	6,243.4	4.6	44.5	5,789.1	15.4	74.5	6,255.3	-	149.6
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	0.2	-	-	19.2	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	1,421.1	-	790.2	-	-	-	-	-	-
TOTAL	93,026.5	38,421.9	121,214.0	119,226.6	45,345.3	141,072.5	130,798.8	43,050.8	185,377.5

Source: Core Statistics Department

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

Million Rupees

SECURITIES / SHARES	2020			2021					
	Dec			Jun			Dec ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	4,528,862.4	4,616,623.3	4,546,929.2	6,050,306.2	6,160,529.2	6,063,721.8	4,874,637.1	5,149,275.4	4,879,580.7
01. Federal Government	4,528,862.2	4,616,623.2	4,546,929.1	6,050,306.1	6,160,529.1	6,063,721.7	4,874,637.0	5,149,275.3	4,879,580.6
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
II. FEDERAL BONDS	5,368,246.0	5,402,051.8	5,499,739.9	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.9	7,132,788.7
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	5,368,246.0	5,402,051.7	5,499,739.9	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.8	7,132,788.6
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	..	..	..	..	..	..	..	..	..
III. SHARES	311,573.3	228,957.6	338,236.7	299,420.7	200,663.6	332,193.5	305,998.7	199,822.9	327,906.0
01. Quoted On The Stock Exchange	178,061.7	78,594.3	199,088.0	176,079.4	67,020.7	203,023.2	171,455.9	61,397.4	185,898.5
a. Financial Institutions	22,985.8	14,102.4	23,792.5	25,177.8	15,344.0	29,325.3	23,778.4	15,185.0	27,311.1
b. NFPSEs	20,427.6	5,111.3	18,939.5	17,414.1	5,249.0	15,946.1	17,715.4	5,535.4	14,647.5
c. Private Sector	134,644.2	59,376.5	156,352.0	133,487.6	46,427.8	157,751.8	129,962.1	40,676.9	143,940.0
02. Unquoted On The Stock Exchange	133,511.6	150,363.4	139,148.7	123,341.2	133,642.8	129,170.3	134,542.8	138,425.6	142,007.5
a. Financial Institutions	22,624.6	29,933.7	22,693.6	20,133.0	27,467.7	20,133.0	20,594.8	19,435.0	20,597.7
b. NFPSEs	1,645.5	912.2	1,111.9	1,741.5	1,008.2	1,525.8	1,741.5	1,258.2	1,420.4
c. Private Sector	71,682.6	81,958.5	71,730.6	65,145.3	76,272.4	66,730.1	73,404.1	86,368.8	73,731.0
IV. DEBENTURES	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
V. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VI. CERTIFICATE OF INVESTEMENTS	4,787.4	4,787.4	4,829.9	3,841.9	3,841.9	3,884.5	4,058.1	4,283.1	4,087.5
VII. TERM FINANCE CERTIFICATES	61,962.3	61,880.5	63,018.8	57,890.9	59,378.2	59,360.6	71,093.1	72,817.5	72,750.7
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	6,843.1	6,430.8	6,871.0	9,437.4	9,151.8	9,476.0	15,409.0	14,260.2	15,487.6
X. NIT UNITS	2,368.7	1,782.7	2,532.4	2,461.0	1,782.7	2,653.3	2,530.9	2,133.2	2,831.5
XI. OTHERS	81,994.0	81,962.6	84,026.8	88,866.3	88,833.2	91,403.1	67,551.0	66,905.7	70,239.2
XII. Islamic Banking Products - Investments	1,199,076.6	1,184,316.9	1,245,954.2	1,317,365.7	1,309,799.1	1,377,543.0	1,853,099.8	1,852,373.7	1,904,231.8
01. GOP Ijara Sukuk	638,612.8	627,022.4	660,603.9	748,897.5	747,397.1	780,993.8	1,293,211.3	1,297,536.5	1,325,223.5
02. Corporate Sukuks	510,006.8	505,375.3	531,701.4	508,822.0	505,782.3	533,452.1	510,853.2	507,046.2	528,884.8
a. Diminishing Musharaka Sukuk	150,968.1	150,094.4	153,122.9	151,894.7	152,106.7	154,520.4	153,529.1	152,617.2	156,109.3
b. Ijarah Sukuk	183,019.4	180,323.0	198,564.9	183,942.7	181,310.6	201,831.7	180,763.9	178,057.0	191,923.8
c. Modaraba Sukuk	17,645.9	17,645.9	18,007.1	18,227.0	18,151.2	18,612.3	21,747.0	21,747.0	22,172.5
d. Wakala Sukuk	60.4	425.0	61.5	30.3	425.0	30.9	-	-	-
e. Any other	158,313.0	156,887.1	161,944.8	154,727.2	153,788.8	158,456.7	154,813.2	154,625.0	158,679.3
03. Wakala Placements	-	-	-	-	-	-	-	-	-
04. Commodity Murabaha	-	-	-	-	-	-	-	-	-
05. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
06. Strategic Investment – Long Term	1,467.6	1,467.6	1,506.9	1,467.6	1,467.6	1,531.8	1,467.6	1,467.6	1,479.6
07. Certificate of Investment (COIs) - Long Term	88.1	88.1	88.1	88.1	88.1	88.1	3,188.1	3,188.1	3,222.2
08. Placement with FI	-	-	-	-	-	-	-	-	-
09. Other Mode of Investments – Short Term	3,487.8	6,495.2	4,159.8	6,027.1	4,682.6	6,889.6	3,622.4	3,269.4	4,202.8
10. Other Mode of Investments – Long Term	45,413.5	43,868.3	47,894.2	52,063.5	50,381.4	54,587.6	40,757.2	39,865.9	41,218.8
TOTAL	11,565,719.8	11,588,799.7	11,792,144.9	13,779,334.1	13,827,323.0	14,013,122.9	14,255,370.8	14,200,513.5	14,409,909.7

Source: Core Statistics Department

* Note: -As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk. Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)

RATE OF RETURN	Million Rupees			
	2020		2021	
	Jun	Dec ^R	Jun ^R	Dec ^P
00.00	4,620,441.6	5,173,150.97	5,496,085.5	5,372,382.3
01.00*	547,999.9	562,690.44	590,932.3	55,685.6
02.00*	18,753.8	45,072.51	27,485.1	103,577.7
03.00*	59,719.9	42,891.76	106,050.7	41,856.7
04.00*	49,854.8	83,809.46	81,465.1	37,582.8
05.00*	140,670.0	267,239.95	264,661.0	126,164.7
05.25	84,272.7	16,842.25	14,788.7	89,090.2
05.50	130,552.7	4,451,168.28	5,209,455.0	311,434.1
05.75	60,546.6	1,080,746.84	1,040,462.9	105,950.8
06.00	268,209.8	140,867.29	282,316.0	140,133.3
06.25	113,083.6	161,866.71	347,355.9	77,137.0
06.50	5,262,425.6	660,309.01	650,017.8	17,614.2
06.75	724,586.2	196,794.73	218,206.7	90,755.7
07.00	248,937.6	211,800.73	158,476.4	82,511.6
07.25	54,058.7	175,320.58	209,764.5	4,489,190.1
07.50	160,748.3	177,339.97	239,044.8	1,209,268.6
07.75	72,261.2	27,533.19	135,488.3	523,915.9
08.00	52,718.6	238,712.25	75,569.7	289,960.7
08.25	28,499.8	11,870.08	195,914.0	307,530.7
08.50	12,264.0	108,257.74	6,156.4	182,304.7
08.75	2,741.5	1,962.69	1,398.4	119,883.0
09.00	4,506.3	2,545.57	10,416.5	73,078.7
09.25	1,200.4	446.24	231.4	180,211.6
09.50	54,508.5	5,312.34	5,496.8	65,025.4
09.75	10,769.3	3,895.38	6,640.4	56,052.3
10.00	3,831.5	3,534.17	1,413.2	48,936.3
10.25	8,698.8	7,031.22	2,448.2	134,261.2
10.50	8,096.7	56,540.38	16,427.7	224,107.7
10.75	2,214.3	16,332.30	13,385.5	47,502.2
11.00	2,179.6	9,369.16	6,355.8	63,031.1
11.25	3,352.8	16,684.40	4,756.1	50,270.1
11.50	11,776.3	13,339.84	5,103.7	85,059.0
11.75	1,758.4	5,494.34	948.2	140,756.2
12.00	29,802.2	34,774.61	10,989.8	73,355.4
12.25	21,795.3	16,125.46	5,940.6	25,639.9
12.50	16,989.9	13,622.32	8,961.2	62,678.7
12.75	5,846.9	12,453.94	4,953.2	4,454.0
13.00	107,142.2	24,608.65	967.2	9,199.6
13.25	23,067.7	17,041.60	1,759.1	1,429.0
13.50	52,020.5	2,853.30	357.5	345.9
13.75	61,660.8	1,421.40	11.4	626.0
14.00	62,376.4	1,594.68	1,211.8	1,591.4
14.25	90,551.7	65.89	25.1	2.0
14.50	-	596.85	83.4	405.2
14.75	-	-	-	-
15.00 & above	-	2,256.44	1,074.9	1,448.2
Total	13,297,493.7	14,104,187.88	15,461,053.8	15,123,397.6

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Core Statistics Department

3.23 Scheduled Banks' Deposits by Rates of Return (Islamic Banking)

Million Rupees

RATE OF RETURN	2020		2021	
	Jun	Dec ^R	Jun ^R	Dec ^P
00.00	1,007,811.7	1,101,758.5	1,338,904.2	1,812,179.4
01.00*	203,140.1	722,890.5	781,389.3	776,363.8
02.00*	17,848.2	10,619.2	11,969.5	10,598.2
03.00*	101,607.2	575,552.0	625,277.7	138,693.5
04.00*	492,129.0	214,015.1	285,835.3	653,947.8
05.00*	126,304.5	226,470.8	281,049.6	363,114.1
05.25	24,738.9	48,702.8	48,919.3	62,413.2
05.50	147,006.8	219,721.7	215,974.1	44,999.2
05.75	21,649.0	77,370.1	158,900.0	28,559.9
06.00	60,318.6	61,914.7	52,315.8	44,260.1
06.25	40,963.7	41,405.8	61,137.6	39,805.2
06.50	245,377.5	141,887.5	31,479.6	61,256.1
06.75	29,410.7	49,209.2	51,903.6	33,755.1
07.00	73,711.8	94,084.8	72,834.7	159,383.5
07.25	61,989.8	94,435.5	111,177.8	196,887.9
07.50	86,065.6	19,083.7	49,833.7	162,474.3
07.75	17,561.7	2,520.5	14,123.8	43,238.1
08.00	11,026.2	5,309.1	8,221.2	102,670.9
08.25	49,798.9	523.9	167.6	50,961.6
08.50	6,410.8	3,489.4	20.7	48,125.1
08.75	3,081.3	528.4	432.6	37,511.8
09.00	9,498.3	13,184.4	58.2	69,538.4
09.25	30,945.5	27.5	21.9	40,740.8
09.50	12,970.8	17.2	12.9	26,061.6
09.75	1,286.7	49.6	28.8	10,684.5
10.00	582.8	198.6	28.8	13,955.9
10.25	1,054.6	32.3	0.4	46,206.5
10.50	2,387.9	99.3	15.0	27,709.1
10.75	18.7	8.1	1.4	10,697.4
11.00	546.0	263.8	22.8	9,790.5
11.25	210.0	99.6	1.0	2,044.1
11.50	750.4	422.4	5.0	6,049.5
11.75	1,492.8	287.7	-	3,083.5
12.00	3,616.8	1,130.2	3.9	2,918.7
12.25	1,180.2	209.6	-	548.8
12.50	1,735.3	567.9	37.0	1,921.0
12.75	2,461.7	34.0	-	118.2
13.00	2,625.0	98.4	12.2	202.5
13.25	1,079.8	-	-	-
13.50	2,043.7	-	-	-
13.75	952.5	-	-	-
14.00	2,404.5	-	-	-
14.25	100.0	-	-	-
14.50	-	-	-	3.4
14.75	-	-	-	-
15.00 & above	-	-	-	-
Total	2,907,895.8	3,728,223.8	4,202,117.1	5,143,473.2

Source: Core Statistics Department

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

3.24 Scheduled Banks' Advances by Rates of Interest (Conventional Banking)

Million Rupees

RATE OF RETURN	2020				2021			
	Jun ^R		Dec ^R		Jun ^R		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	387,835.0	383,295.5	513,005.5	391,627.9	382,862.0	360,371.0	451,097.3	378,749.6
01.00*	13,021.3	11,269.5	56,830.3	39,610.7	54,474.8	39,397.1	50,340.0	42,859.6
02.00*	29,036.6	27,969.9	74,937.1	71,817.2	87,649.1	75,357.9	131,886.0	107,240.7
03.00*	540,855.5	540,735.9	673,824.3	622,682.6	664,297.2	613,421.2	755,035.8	665,492.9
04.00*	130,327.8	115,911.3	98,893.2	61,569.1	113,138.8	72,253.7	188,134.6	87,951.7
05.00*	91,318.1	91,304.6	90,848.2	40,537.4	117,681.2	56,543.8	139,698.3	79,433.7
06.00*	58,363.5	44,750.1	69,270.6	50,229.6	133,551.2	121,097.1	54,390.1	37,656.5
07.00*	12,445.0	12,065.2	64,887.7	31,501.5	161,572.1	38,897.7	211,363.2	9,379.8
08.00*	235,876.3	164,592.6	1,722,159.2	885,154.2	1,726,100.3	937,704.9	633,017.0	312,038.9
08.25	300,418.2	125,858.3	486,163.5	293,046.5	415,565.8	238,927.0	154,898.3	133,945.1
08.50	176,052.3	131,572.4	277,259.2	180,725.7	520,398.7	349,105.8	209,000.6	177,752.8
08.75	300,050.0	149,291.7	322,548.3	184,172.8	231,657.5	156,154.4	185,714.4	171,530.7
09.00	186,657.7	110,520.7	189,641.4	127,501.1	295,954.1	181,095.6	140,051.9	99,302.8
09.25	223,632.6	153,025.7	151,241.8	126,103.2	136,601.1	109,448.4	171,248.5	119,260.7
09.50	93,752.4	72,950.1	52,741.0	44,786.8	181,351.7	164,576.5	211,939.6	130,358.4
09.75	148,522.8	85,906.2	162,982.9	85,022.9	72,310.0	56,695.4	187,808.1	131,764.9
10.00	45,135.8	42,573.4	80,532.3	76,566.0	100,433.8	81,134.6	198,540.8	180,997.9
10.25	86,291.8	78,738.2	139,514.3	91,475.9	65,887.7	43,145.1	182,689.3	143,430.8
10.50	31,547.1	29,962.3	37,476.8	31,874.4	167,568.4	101,392.6	223,435.6	183,166.2
10.75	48,415.6	45,849.0	143,316.3	95,409.7	36,414.4	22,346.4	269,030.8	132,602.5
11.00	43,464.6	42,369.2	31,422.9	27,728.3	122,975.8	95,530.1	228,902.8	98,279.2
11.25	124,111.9	90,400.7	36,763.5	30,777.3	22,757.9	11,148.3	165,406.2	144,126.1
11.50	105,473.8	66,196.6	25,997.6	19,065.0	58,702.6	51,760.0	321,190.3	141,793.4
11.75	249,407.5	86,474.3	18,749.4	12,250.8	15,239.5	6,421.0	165,731.7	122,610.0
12.00	240,038.8	124,431.2	96,164.3	85,935.6	48,301.6	15,495.0	163,937.6	94,279.1
12.25	315,253.7	134,732.6	66,528.2	57,062.5	19,151.0	11,239.4	69,753.0	56,456.6
12.50	139,364.0	54,013.8	17,703.1	14,321.9	30,312.5	24,277.8	114,536.9	88,473.9
12.75	95,068.7	76,027.8	15,135.3	9,048.0	46,751.3	40,623.0	59,474.1	48,606.3
13.00	242,801.1	189,972.8	96,860.5	91,098.1	60,991.8	22,328.0	101,106.8	78,130.7
13.25	122,993.4	80,764.7	18,152.4	14,728.8	15,127.0	11,980.2	43,610.4	39,615.4
13.50	39,488.5	37,471.4	47,921.7	41,485.3	41,324.8	37,164.7	79,655.9	65,976.8
13.75	66,890.0	55,584.0	7,794.1	5,214.9	12,248.2	9,883.1	34,285.1	28,115.2
14.00	142,069.1	104,784.3	63,563.3	60,712.3	32,994.5	15,863.5	105,684.9	73,827.1
14.25	136,894.1	101,737.3	10,064.2	8,714.7	8,100.5	6,626.1	10,484.5	7,333.1
14.50	74,717.2	70,668.8	4,715.1	2,825.0	14,566.4	9,356.4	18,972.2	12,322.6
14.75	82,516.5	80,571.8	19,492.5	13,915.2	10,013.3	8,626.8	19,604.4	14,600.8
15.00	44,647.6	41,062.7	26,382.7	19,191.0	9,852.3	3,910.5	9,532.5	6,094.3
15.25	180,538.1	100,477.6	19,565.7	2,830.3	1,595.8	1,106.2	19,224.7	15,973.7
15.50	31,756.4	23,859.6	80,810.1	63,044.2	17,204.8	6,590.3	22,068.6	6,247.2
15.75	29,453.8	29,453.8	3,517.3	1,792.7	1,954.0	1,623.5	6,620.5	4,443.5
16.00	32,413.1	31,458.9	11,946.1	6,431.9	11,874.4	4,544.6	15,013.6	5,345.0
16.25	62,783.6	62,782.5	7,129.7	6,552.5	19,057.5	885.8	20,389.0	3,179.2
16.50	42,077.1	42,067.8	27,415.4	23,918.6	24,440.7	22,911.5	27,954.8	26,688.9
16.75	8,514.4	8,514.4	3,937.8	3,613.4	3,001.3	2,704.2	10,242.9	9,168.4
17.00	10,301.4	10,301.4	7,836.9	841.7	8,700.3	1,476.5	7,433.6	974.9
17.25	10,282.0	10,222.3	1,235.9	168.9	570.6	229.0	1,880.9	960.6
17.50	14,207.7	14,207.7	10,683.8	6,541.3	11,928.7	198.6	5,385.4	4,578.1
17.75	8,012.5	8,012.5	1,121.8	161.1	1,349.4	58.7	876.0	371.4
18.00	16,445.7	16,445.7	25,009.7	2,573.0	114,361.5	2,116.7	51,078.5	1,921.3
18.25	43,596.0	34,862.6	15,524.1	1,185.9	3,247.1	2,512.1	6,655.1	6,497.4
18.50	13,994.1	13,994.1	5,488.4	1,643.9	743.9	164.1	821.9	345.1
18.75	24,631.2	24,631.2	790.6	442.9	1,353.9	1,182.9	2,537.0	1,880.4
19.00	103,775.6	103,775.6	1,989.6	161.6	2,808.4	213.6	21,004.1	434.8
19.25	14,494.4	14,369.6	653.4	419.6	348.1	18.8	317.6	61.2
19.50	10,745.5	10,745.5	2,803.0	1,306.3	8,424.9	1,344.4	876.5	79.5
19.75	15,217.9	15,217.9	1,058.6	994.0	824.7	667.1	779.5	674.3
20.00 & above	144,535.4	144,535.4	129,576.0	6,334.9	138,327.9	8,542.8	168,272.8	14,481.2
TOTAL	6,222,531.8	4,575,343.4	6,369,578.6	4,176,448.3	6,606,999.2	4,260,391.4	6,850,622.5	4,549,863.2

Source: Core Statistics Department

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

3.25 Scheduled Banks' Advances by Rates of Return (Islamic Banking)

Million Rupees

RATE OF RETURN	2020				2021			
	Jun ^R		Dec ^R		Jun ^R		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	131,696.7	130,923.9	103,915.8	88,284.5	150,455.1	130,579.9	197,737.5	176,591.0
1.00*	1,209.1	1,209.1	16,903.1	9,482.6	15,250.7	7,936.6	6,233.2	6,111.4
2.00*	3,714.2	3,714.2	16,508.2	16,360.0	24,775.9	24,447.2	64,024.8	33,889.7
3.00*	131,502.3	131,502.3	188,789.1	184,856.1	191,598.4	187,267.8	238,546.7	232,354.9
4.00*	11,675.7	11,675.7	18,434.6	10,285.1	37,137.6	29,048.9	45,663.0	37,327.6
5.00*	16,933.9	16,933.9	24,066.3	18,115.7	41,334.7	32,986.5	68,864.8	48,888.7
6.00*	9,227.1	7,565.5	8,865.9	6,909.8	14,883.2	11,347.5	6,362.6	4,414.7
7.00*	13,322.2	8,539.1	71,881.5	17,270.3	24,419.0	8,079.2	254,343.6	2,942.9
8.00*	67,205.1	48,798.6	602,215.9	296,482.2	613,521.7	229,403.1	296,468.2	111,765.7
8.25	77,382.8	58,957.4	156,333.7	101,192.3	104,998.5	91,153.8	38,580.4	37,620.7
8.50	46,076.4	17,467.0	83,111.9	72,163.7	125,914.7	93,800.7	60,973.8	43,917.4
8.75	79,126.1	68,524.0	88,586.1	63,501.7	113,185.2	87,968.7	65,434.2	51,793.5
9.00	49,499.4	26,090.4	61,321.4	40,898.8	120,102.3	63,684.1	56,473.2	52,944.6
9.25	59,324.4	43,277.8	50,989.1	47,861.2	46,427.6	43,633.5	39,428.0	33,660.0
9.50	36,609.2	36,609.2	26,036.8	24,371.9	52,948.2	48,598.7	65,848.4	60,646.3
9.75	60,724.4	33,877.2	26,758.3	23,898.6	37,907.5	34,454.4	63,715.8	59,116.1
10.00	25,388.5	25,388.5	18,081.9	16,341.9	36,974.8	30,828.9	49,652.7	40,857.3
10.25	15,914.8	15,906.1	36,870.4	29,452.7	42,067.5	33,316.6	56,311.0	50,396.2
10.50	10,353.9	10,353.9	9,844.8	6,022.3	18,520.9	11,541.5	62,114.3	46,135.0
10.75	18,617.5	16,504.0	26,916.7	11,189.5	27,185.1	16,501.1	77,143.1	57,291.5
11.00	24,678.0	24,324.9	13,727.7	5,516.5	27,945.7	15,738.3	48,608.1	33,002.3
11.25	100,286.9	23,176.8	14,967.2	7,685.4	20,757.4	11,834.0	77,791.3	59,344.6
11.50	11,344.2	11,344.2	8,406.6	2,651.8	17,212.7	5,952.5	71,675.6	51,460.5
11.75	84,329.8	11,474.5	10,759.2	1,927.7	20,902.7	3,824.3	110,580.8	40,162.8
12.00	60,372.6	16,817.8	16,486.4	9,750.0	19,161.4	6,015.7	52,489.5	29,824.5
12.25	23,513.9	18,429.9	20,970.6	13,949.6	18,568.2	7,361.9	37,037.0	25,762.3
12.50	34,000.6	11,000.6	6,859.1	1,722.3	12,861.5	1,936.2	40,937.2	25,906.0
12.75	17,616.2	17,604.6	4,977.0	2,235.0	8,619.5	1,418.0	33,359.5	20,669.3
13.00	14,066.9	14,066.9	5,595.1	2,394.9	5,896.8	763.6	20,658.9	7,851.4
13.25	16,763.9	16,763.9	11,862.5	4,965.2	6,680.8	616.6	17,239.6	8,652.0
13.50	43,676.2	24,645.0	8,972.2	1,783.8	10,624.3	6,815.7	18,444.3	13,166.0
13.75	30,338.8	24,592.2	6,849.8	1,912.1	10,232.6	3,088.1	12,903.8	4,362.4
14.00	43,004.3	42,400.8	13,390.7	4,734.3	8,563.3	3,880.5	22,642.3	16,259.4
14.25	40,425.6	38,620.4	7,574.8	3,092.8	6,529.9	265.4	12,491.4	4,223.0
14.50	37,822.7	33,798.7	6,251.3	2,653.5	5,741.4	830.3	11,001.3	4,732.4
14.75	40,180.4	26,441.1	6,634.5	2,549.0	5,371.6	1,573.1	7,431.1	2,074.7
15.00	31,340.9	27,533.5	8,758.7	6,870.7	5,025.4	2,658.5	7,965.0	3,700.7
15.25	23,204.9	19,542.9	6,254.2	3,480.1	3,902.3	366.0	41,159.6	570.7
15.50	30,664.1	30,664.1	7,551.3	5,545.5	2,113.6	826.2	5,354.4	2,484.4
15.75	17,478.0	17,478.0	2,046.5	726.3	1,695.7	437.4	3,599.7	1,210.8
16.00	15,314.9	15,314.7	5,705.8	4,895.2	2,662.2	2,042.7	2,463.4	965.5
16.25	19,800.2	17,589.6	1,763.1	623.0	743.0	445.8	7,577.2	511.6
16.50	15,881.9	15,881.9	4,300.1	2,899.5	2,523.7	1,344.6	2,814.9	905.8
16.75	5,354.3	5,354.3	2,187.1	316.0	549.9	141.0	940.3	407.5
17.00	13,927.2	13,927.2	4,809.1	1,601.0	1,336.3	358.3	1,354.5	324.1
17.25	4,531.5	4,531.5	1,612.2	221.1	223.0	56.0	453.4	127.0
17.50	7,543.0	7,543.0	2,234.1	191.4	591.9	169.2	650.5	85.4
17.75	3,424.0	3,424.0	1,356.1	359.7	484.2	19.7	350.9	29.8
18.00	7,234.6	7,234.6	3,831.7	474.9	1,854.8	609.7	2,932.8	1,477.6
18.25	2,080.7	2,080.7	796.0	128.0	279.4	22.2	691.5	410.4
18.50	3,720.4	3,720.4	1,161.1	155.1	800.5	348.9	932.0	74.3
18.75	2,434.6	2,434.6	684.1	72.3	311.7	10.0	258.2	57.1
19.00	3,657.0	3,657.0	2,435.9	904.4	1,682.6	262.7	1,586.6	237.6
19.25	2,341.9	2,341.9	1,640.7	331.9	845.3	49.1	586.3	35.0
19.50	3,319.6	3,319.6	1,561.5	86.7	535.9	26.0	578.4	66.8
19.75	3,279.6	3,279.6	1,238.8	20.3	593.9	7.0	426.4	7.0
20.00 & over	36,473.1	36,473.1	11,292.2	1,678.7	9,788.9	570.1	11,516.3	933.3
TOTAL	1,740,930.9	1,312,646.1	1,873,936.6	1,186,046.4	2,083,822.5	1,299,264.2	2,503,403.7	1,550,741.1

Source: Core Statistics Department

* 1.00 stands for 0.25 to 1.00
 : : :
 : : :
 * 8.00 stands for 7.25 to 8.00

3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits Overall – All Banks

TYPE OF DEPOSITS		Percent per annum			
		2020		2021	
		Jun	Dec ^R	Jun ^R	Dec ^P
I.	Call Deposits	3.25	3.96	3.20	5.03
		(2.20)	(2.00)	(2.38)	(2.65)
II.	Saving Deposits	5.86	5.02	4.97	6.44
		(67.29)	(67.56)	(68.05)	(66.87)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.57	6.20	5.94	8.29
		(5.74)	(5.99)	(6.72)	(6.63)
	(b) 3 months and over				
	but less than 6 months	5.77	5.53	5.01	6.64
		(5.91)	(5.83)	(6.04)	(5.69)
	(c) 6 months and over				
	but less than 1 year	6.17	4.63	5.22	5.87
		(4.01)	(4.36)	(3.30)	(3.49)
	(d) 1 year and over but				
	less than 2 years	7.52	6.37	5.86	6.49
		(11.63)	(11.09)	(10.64)	(12.01)
	(e) 2 years and over but				
	less than 3 years	7.26	6.99	7.07	6.56
		(0.43)	(0.41)	(0.44)	(0.25)
	(f) 3 years and over but				
	less than 4 years	7.07	7.21	7.32	7.44
		(0.87)	(0.76)	(0.73)	(0.68)
	(g) 4 years and over but				
	less than 5 years	5.42	6.15	5.45	5.22
		(0.06)	(0.14)	(0.11)	(0.03)
	(h) 5 years and over	6.79	8.08	7.83	8.60
		(1.86)	(1.86)	(1.58)	(1.70)
IV.	Overall				
	(i) Excluding current and other deposits	6.09	5.31	5.17	6.57
	(ii) Including current and other deposits	4.03	3.43	3.38	4.22

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Conventional Banking– All Banks

TYPE OF DEPOSITS		Percent per annum			
		2020		2021	
		Jun	Dec ^R	Jun ^R	Dec ^P
I.	Call Deposits	3.51 (2.48)	4.20 (2.30)	3.46 (2.71)	5.06 (2.18)
II.	Saving Deposits	6.25 (67.70)	5.28 (68.25)	5.28 (67.97)	6.93 (65.89)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.74 (6.04)	6.36 (6.11)	5.99 (6.95)	8.77 (8.15)
	(b) 3 months and over but less than 6 months	5.77 (6.52)	5.55 (6.13)	4.96 (6.43)	6.46 (7.02)
	(c) 6 months and over but less than 1 year	6.04 (3.71)	4.52 (3.63)	5.04 (2.72)	5.63 (3.02)
	(d) 1 year and over but less than 2 years	7.92 (10.87)	6.55 (10.79)	6.05 (10.70)	7.40 (10.87)
	(e) 2 years and over but less than 3 years	7.96 (0.27)	7.96 (0.29)	7.64 (0.34)	9.42 (0.22)
	(f) 3 years and over but less than 4 years	7.42 (0.73)	7.88 (0.63)	7.82 (0.63)	8.59 (0.66)
	(g) 4 years and over but less than 5 years	5.93 (0.06)	6.47 (0.16)	5.77 (0.13)	9.04 (0.12)
	(h) 5 years and over	6.60 (1.60)	8.48 (1.71)	8.10 (1.43)	9.66 (1.87)
IV.	Overall				
	(i) Excluding current and other deposits	6.37	5.53	5.40	7.09
	(ii) Including current and other deposits	4.22	3.55	3.55	4.71

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits Islamic Banking – All Banks

TYPE OF DEPOSITS		Percent per annum			
		2020		2021	
		Jun	Dec ^R	Jun ^R	Dec ^P
I.	Call Deposits	0.31 (0.98)	0.06 (0.65)	0.09 (0.98)	0.00 (0.75)
II.	Saving Deposits	4.08 (65.46)	3.79 (64.45)	3.65 (68.41)	4.46 (70.25)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.56 (4.39)	5.45 (5.46)	5.69 (5.72)	7.52 (6.61)
	(b) 3 months and over but less than 6 months	5.76 (3.21)	5.36 (4.53)	5.34 (4.33)	7.33 (4.79)
	(c) 6 months and over but less than 1 year	6.56 (5.30)	4.86 (7.63)	5.60 (5.83)	7.65 (3.83)
	(d) 1 year and over but less than 2 years	6.25 (15.01)	5.69 (12.41)	5.01 (10.37)	6.77 (10.32)
	(e) 2 years and over but less than 3 years	6.51 (1.13)	5.67 (0.95)	6.14 (0.88)	6.12 (0.59)
	(f) 3 years and over but less than 4 years	6.30 (1.49)	5.79 (1.35)	6.14 (1.16)	5.26 (0.63)
	(g) 4 years and over but less than 5 years	3.40 (0.06)	1.52 (0.05)	1.35 (0.04)	1.23 (0.04)
	(h) 5 years and over	7.25 (2.97)	6.87 (2.52)	7.09 (2.27)	7.77 (2.18)
IV.	Overall				
	(i) Excluding current and other deposits	4.78	4.36	4.19	5.21
	(ii) Including current and other deposits	3.15	2.84	2.65	3.14

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total interest-bearing deposits excluding current and other deposits.

3.29 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

Percent per annum

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2020	Jun	14.13	11.44	9.02	9.96	9.47	8.75	10.86	28.08	10.32
	Dec^R	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
2021	Jun^R	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
	Dec^P	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	8.64
II. CONVENTIONAL BANKING - ALL BANKS										
2020	Jun	14.13	10.79	8.87	9.60	9.25	8.65	10.96	28.20	10.30
	Dec^R	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
2021	Jun^R	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
	Dec^P	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
III. ISLAMIC BANKING-ALL BANKS										
2020	Jun^R	10.25	13.12	9.55	11.10	10.30	9.30	10.56	6.86	10.38
	Dec^R	-	7.96	7.50	8.41	7.75	6.57	7.40	9.82	7.68
2021	Jun^R	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
	Dec^P	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14

Source: Core Statistics Department

3.30 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate*	
				w.e.f.	Rate
18-Mar-20	13.50	11.50	12.50	1-Jan-11	10.00
25-Mar-20	12.00	10.00	11.00	10-Sep-12	8.50
16-Apr-20	10.00	8.00	9.00	1-Jan-13	8.30
16-May-20	9.00	7.00	8.00	1-Feb-13	8.20
26-Jun-20	8.00	6.00	7.00	1-Apr-13	8.40
20-Sep-21	8.25	6.25	7.25	1-Jul-14	7.50
22-Nov-21	9.75	7.75	8.75	2-Feb-15	6.00
15-Dec-21	10.75	8.75	9.75	1-Jul-15	4.50
08-Apr-22	13.25	11.25	12.25	1-Jul-16	3.00
24-May-22	14.75	12.75	13.75	8-Apr-22	5.50
13-Jul-22	16.00	14.00	15.00	24-May-22	7.50
23-Aug-22	16.00	14.00	15.00	13-Jul-22	10.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
13-Jul-22	Upto 3 years	8.50	1.50	10.00
	Over 3 years and upto 5 years	7.50	2.50	10.00
	Over 5 years and upto 10 years	7.00	3.00	10.00

Financing Facility for Storage of Agri. Produce (FFSAP)

3-Aug-15	Up-to 3 years	3.50	2.50	6.00
	Over 3 years and upto 5 years	3.25	2.75	6.00
	Over 5 years and upto 7 years	2.50	3.50	6.00

Service charges/Mark up rates of Refinance facility for SMEs

S.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to PFI's	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Upto 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Upto 1	2.00	4.00	6.00
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2.00	4.00	6.00
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Upto 12	3.00	3.00	6.00
			Category II	Upto 10	2.00	4.00	6.00
			Category III	Upto 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Upto 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Upto 5	0.00	5.00	5.00
7	Refinance Facility for Combating COVID - 19 (RFCC)	17-Mar-20		Upto 5	0.00	3.00	3.00
8	Temporary Economic Refinance Facility (TERF)	8-Jul-20		Upto 10	1.00	4.00	5.00
9	SME Asaan Finance (SAAF) Scheme	16-Aug-21		as approved by Bank	1.00	8.00	9.00

PFI: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formally known as rate on SBP 3-Day Repo Facility. Since August 17, 2009 Via DMMD Circular # 01 of 2009, it was replaced with SBP O/N Reverse Repo Rate. It remained as SBP Policy rate till May 24, 2015.

2: Introduced with effect from August 17, 2009 Via DMMD Circular # 01 of 2009, it serves as a Floor for SBP Interest Rate Corridor.

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate.

*: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

3.31 (a) Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Feb-2022																
Public	10.46	10.69	10.55	10.88	9.98	9.98	11.34	11.34	6.74	7.11	8.33	8.30	5.89	6.20	8.04	8.03
Private	10.32	10.47	10.48	10.66	9.46	9.46	10.03	10.04	4.88	4.85	8.33	8.31	4.73	4.72	7.78	7.78
Foreign	10.72	10.82	10.72	10.82	10.78	10.81	10.98	11.01	4.79	6.61	8.61	8.61	6.37	6.48	8.56	8.56
Specialized	17.25	17.25	17.25	17.25	10.41	10.41	15.32	15.32	3.72	3.72	8.70	8.70	7.40	7.40	8.51	8.51
All Banks	10.34	10.50	10.50	10.68	9.58	9.59	10.33	10.34	5.09	5.12	8.34	8.32	5.00	5.04	7.86	7.85
Mar-2022																
Public	11.60	11.91	11.77	12.14	9.27	9.26	11.23	11.24	5.94	6.28	8.67	8.65	5.70	6.05	8.10	8.09
Private	10.51	10.76	10.69	10.96	9.65	9.65	10.29	10.30	5.02	4.99	8.60	8.58	4.72	4.70	7.99	7.99
Foreign	11.20	11.29	11.20	11.29	11.06	11.08	11.23	11.26	4.32	6.67	7.72	8.68	6.02	6.38	8.16	8.69
Specialized	17.51	17.51	17.52	17.52	11.02	11.02	15.72	15.72	5.54	5.54	8.41	8.41	7.19	7.19	8.55	8.55
All Banks	10.59	10.83	10.77	11.03	9.61	9.60	10.52	10.53	5.10	5.15	8.59	8.59	4.94	4.98	8.02	8.02
Apr-2022																
Public	12.55	12.73	12.72	12.96	9.70	9.70	11.53	11.53	7.34	7.60	9.27	9.24	6.26	6.49	8.39	8.36
Private	11.84	11.98	11.99	12.16	10.38	10.36	10.98	10.97	5.62	5.55	9.28	9.22	4.96	4.93	8.26	8.25
Foreign	12.02	12.02	12.02	12.02	11.88	11.90	12.07	12.09	5.43	7.15	8.30	9.22	6.48	6.87	8.57	9.05
Specialized	18.34	18.34	18.34	18.34	10.31	10.31	16.46	16.46	6.62	6.62	8.60	8.60	7.33	7.33	8.66	8.66
All Banks	11.87	12.01	12.03	12.19	10.26	10.25	11.13	11.13	5.78	5.77	9.25	9.22	5.24	5.26	8.30	8.29
May-2022																
Public	12.88	12.95	12.96	13.04	10.58	10.58	12.22	12.22	9.10	9.70	10.96	10.92	7.21	7.80	10.04	10.01
Private	12.89	13.04	13.08	13.26	10.79	10.79	11.43	11.43	7.74	7.71	10.45	10.41	5.88	5.85	9.72	9.70
Foreign	13.55	13.60	13.56	13.60	12.99	13.02	13.20	13.23	7.07	9.43	9.56	11.21	7.56	8.37	9.83	11.06
Specialized	20.59	20.59	20.59	20.59	11.45	11.45	17.31	17.31	6.59	6.59	10.97	10.97	9.27	9.27	10.76	10.76
All Banks	12.91	13.06	13.09	13.28	10.78	10.78	11.64	11.64	7.99	8.09	10.54	10.53	6.18	6.26	9.80	9.80
Jun-2022																
Public	13.19	13.13	13.33	13.29	10.78	10.78	12.74	12.73	9.91	10.26	12.15	12.14	7.81	8.62	11.42	11.40
Private	13.61	13.74	13.84	14.03	11.46	11.40	12.14	12.09	8.52	8.49	11.82	11.80	6.69	6.67	11.09	11.07
Foreign	14.77	14.77	14.78	14.78	13.87	13.91	14.11	14.15	7.94	9.41	11.73	12.38	8.90	9.29	11.71	12.25
Specialized	20.29	20.29	20.52	20.52	12.11	12.11	18.48	18.48	7.67	7.67	12.57	12.57	10.27	10.27	12.52	12.52
All Banks	13.63	13.76	13.86	14.03	11.37	11.32	12.31	12.28	8.79	8.86	11.90	11.89	6.96	7.08	11.18	11.17

Notes:

Source: Core Statistics Department

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

3.31 (b) Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits				
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	
Jul-2022^R																	
1. Scheduled Banks (SBs)	15.01	15.12	15.20	15.33	12.09	12.18	13.05	13.13	8.85	8.86	12.40	12.36	6.91	6.97	11.22	11.20	
a. Public	14.83	15.30	14.87	15.34	10.88	11.40	12.58	13.27	8.58	9.40	11.62	11.56	7.47	7.93	11.32	11.30	
b. Private	15.01	15.11	15.20	15.33	12.32	12.27	13.06	13.02	8.88	8.82	12.47	12.42	6.68	6.64	11.14	11.12	
c. Foreign	15.16	15.16	15.16	15.16	14.46	14.51	14.73	14.78	7.39	9.32	12.59	12.59	9.37	9.44	12.44	12.44	
d. Specialized	21.07	21.07	21.07	21.08	12.75	12.75	18.95	18.96	9.22	9.21	12.50	12.50	10.90	10.89	12.62	12.64	
2. DFIs	14.91	14.91	16.05	16.05	11.46	11.42	12.52	12.48	15.50	15.18	15.50	15.18	14.91	14.75	14.91	14.75	
3. MFBs	31.47	31.47	32.06	32.06	29.38	29.38	29.92	29.92	7.65	8.72	11.92	11.65	11.62	11.36	13.54	13.40	
4. Overall (SBs,MFBs,DFIs)	15.08	15.20	15.28	15.42	12.59	12.71	13.57	13.67	8.84	8.86	12.40	12.36	7.01	7.06	11.29	11.26	
Aug-2022^P																	
1. Scheduled Banks (SBs)	15.42	15.51	15.64	15.67	12.47	12.44	13.61	13.59	9.55	9.62	12.94	12.90	7.44	7.53	12.00	11.98	
a. Public	15.48	15.48	15.49	15.49	11.44	11.42	13.23	13.21	10.78	11.39	12.89	12.89	7.73	8.33	12.29	12.27	
b. Private	15.39	15.50	15.63	15.66	12.72	12.68	13.61	13.59	9.24	9.13	12.94	12.88	7.25	7.20	11.85	11.82	
c. Foreign	15.85	15.85	15.86	15.86	15.15	15.23	15.44	15.53	8.92	10.10	13.57	13.57	10.02	10.07	13.50	13.50	
d. Specialized	21.56	21.56	21.57	21.57	13.24	13.23	19.56	19.57	8.59	8.41	13.74	13.75	11.74	11.72	13.68	13.69	
2. DFIs	14.91	14.91	14.98	14.98	11.80	11.75	13.05	13.01	15.46	15.46	15.46	15.46	12.44	12.44	15.11	15.11	
3. MFBs	32.22	32.22	32.73	32.73	29.91	29.91	30.59	30.59	6.60	7.68	13.22	13.13	11.84	11.60	13.95	13.84	
4. Overall (SBs,MFBs,DFIs)	15.56	15.67	15.79	15.83	13.09	13.07	14.25	14.24	9.51	9.60	12.95	12.91	7.53	7.62	12.06	12.04	

Notes: P: provisional

Source: Core Statistics Department

1. Gross disbursements mean the amounts disbursed by Reporting Institutions (RIs) either in pak rupees or in foreign currency against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance the disbursed amount however means the maximum amount availed by the borrower at any point of time during the month.

2. Foreign currency loans are first converted into pak rupees at the prevalent exchange rates of the last day of the reporting month.

3. Loans (Disbursed & Outstanding) mean all types of RIs's advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter RIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Staff loans whether interest free or not, are not included.

4. All disbursements made to non-residents, private sector, public sector and government are included.

5. All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.

6. Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by:

a. Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits

b. Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits

7. Deposits include all types of deposits including inter RIs deposits and placements. Margin deposits (deposits held by RIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.

8. Foreign currency deposits are first converted into Pak Rupees at the prevalent exchange rates as of the last day of the reporting month.

9. Fresh deposits mobilized during the month include outstanding balance of:

a. Fresh deposits (new accounts) mobilized during the month

b. Re-priced and /or rolled-over deposits during the month

10. Outstanding deposits show position of deposits held by RIs at the end of the month.

11. "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments.

12. "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector.

13. "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad

14. "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.

15. DFIs stands for Development Finance Institutions

16. MFBs stands for Microfinance Banks

17. Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

$$\text{Weighted Average Rate} = \frac{\sum (\text{Rate} * \text{Amount})}{\sum (\text{Amount})}$$

3.32 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

Percent per annum

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.30	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20
2021-22 ^P	22.70	22.70	17.67	20.25	16.71	16.68

Source: Agricultural Credit and Microfinance Department SBP

P: Provisional

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08.
4. ZTBL revised markup rates (average) in FY 2011-12.

Note: The lending rates are on the basis of simple average of June quarter ended of each year

3.33 Rates of Profit on National Savings Schemes

Percent per annum

S C H E M E	2021					2022				
	7 th May	19 th May	17 th Jun	13 th Aug	10 th Dec	4 th Feb	22 nd Feb	25 th Mar	10 th May	3 rd Jun
1. Savings Accounts										
(i) With cheque facilities	5.50	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25
(ii) Without cheque facilities	5.50	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	9.68	9.29	9.37	9.37	11.12	10.40	10.32	10.92	12.40	12.40
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6 (a) Special Savings Certificates (Reg)⁵										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	8.70	8.00	8.00	8.20	10.40	10.00	10.00	11.00	12.40	13.00
(ii) Last period of complete 6 months	9.00	9.00	9.00	9.40	11.60	11.40	11.00	11.80	13.40	14.40
(b) Special Savings Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	9.24	8.64	8.76	8.76	10.80	10.32	10.20	11.04	12.00	12.36
8. Pensioner's Benefit Accounts⁷	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16
9. Behbood Saving Certificate⁸	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16
10. Short-Term Saving Certificate⁹										
(i) 3 Months	7.04	6.96	6.96	6.88	9.24	9.68	9.72	10.40	13.40	13.68
(ii) 6 Months	7.20	7.14	7.20	7.12	9.66	10.12	10.10	10.60	13.90	13.96
(iii) 1 year	7.40	7.30	7.30	7.30	10.26	10.20	10.14	10.70	13.75	14.00
11. Shuhada Family Welfare account¹⁰	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However, the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.
- Defence Savings Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. refered above.
- Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1st July 2012
- Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2017							
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830

Source: Agriculture Credit & Microfinance Department SBP

* Average Size of Transaction = Value of transactions during the quarter/ Number of transactions during the quarter (No. in thousands)

Branchless Banking or “BB” means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI’s to their existing customers using channels like, phone, internet, SMS etc.

Branchless Banking account or “BB Account” means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

Branchless Banking Agent means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

PERIOD		Million Rupees								
		2018	2019	2020	2020		2021			
					Mar	Apr	Jan	Feb	Mar	Apr
Karachi	Issued	1,211,346	1,328,205	465,225	214,326	53,289	447	622	270	210
	En-cashed	1,806,973	2,271,515	3,085,544	134,339	308,125	165,229	233,018	153,189	48,003
Lahore	Issued	1,242,359	1,655,367	1,175,068	157,730	37,559	83,710	65,724	25,840	10,000
	En-cashed	520,000	671,300	240,300	92,000	1,300	-	-	-	-
Peshawar	Issued	180,642	207,155	211,438	1,332	4,226	16,574	20,852	15,818	2,770
	En-cashed	223,985	243,692	104,141	35,730	8,240	1,500	1,500	-	-
Quetta	Issued	24,811	41,827	55,081	1,314	1,010	4,393	6,948	5,172	5,763
	En-cashed	92,298	102,740	92,885	10,813	2,000	1,300	3,600	4,300	6,043
Faisalabad	Issued	141,062	138,959	162,277	13,907	7,089	11,081	16,839	29,227	6,794
	En-cashed	141,477	144,717	82,159	15,334	5,750	1,050	3,900	300	2,000
Rawalpindi	Issued	197,224	329,380	178,972	5,200	9,970	9,528	34,250	28,067	7,650
	En-cashed	279,744	273,453	85,999	39,441	9,600	-	600	-	-
Hyderabad	Issued	9,859	17,691	14,193	463	460	282	6,225	75	-
	En-cashed	54,986	47,037	39,511	17,582	9,180	-	-	-	-
Islamabad	Issued	367,102	476,134	953,338	19,560	256,845	34,290	75,065	24,235	7,020
	En-cashed	326,279	475,218	96,681	50,885	4,900	-	-	-	100
Multan	Issued	40,818	29,231	248,209	20,917	3,450	2,017	10,454	4,550	3,096
	En-cashed	93,808	106,767	71,538	37,511	15,000	1,300	1,503	-	-
Sialkot	Issued	18,004	12,531	23,069	931	146	50	123	2,088	1,000
	En-cashed	131,855	164,194	71,889	22,326	3,500	2,200	2,200	700	-
Sukkur	Issued	23,060	13,250	23,396	770	50	1,662	858	1,475	-
	En-cashed	88,728	66,739	20,422	8,857	3,200	-	-	-	-
D.I. Khan	Issued	102,919	13,654	13,004	400	500	701	700	1,000	360
	En-cashed	95,503	20,867	8,771	4,609	1,140	-	-	-	7
Bahawalpur	Issued	1,507	560	11,839	5,913	-	100	3	-	-
	En-cashed	37,872	51,990	29,456	6,513	5,250	3,460	100	-	-
Muzaffarabad	Issued	61,580	48,420	50,140	6,020	3,390	-	-	3,330	1,540
	En-cashed	5,221	8,715	4,187	2,905	120	-	-	15	-
Gujranwala	Issued	17,661	19,973	19,759	1,165	1,195	1,091	62	3,627	180
	En-cashed	89,990	155,738	50,371	19,866	3,300	1,600	650	-	-
TOTAL	Issued	3,639,954	4,332,336	3,605,006	449,947	379,179	165,926	238,724	144,774	46,383
	En-cashed	3,988,719	4,804,682	4,083,852	498,710	380,605	177,639	247,071	158,504	56,153

Source: SBP-BSC field offices

Note: Telegraphic Transfers data has been discontinued from 3rd May 2021 after centralization of commercial bank accounts "one bank one account" across the country and no bank is more required to transfer their funds through this facility.

3.36 Clearing House Statistics

(Thousand Cheques)
Million Rupees

PERIOD		2019	2020	2021	2021	2022				
					Aug	Apr	May	Jun	Jul	Aug
Karachi	No. of Cheques Cleared	24,637	18,524	19,316	1,483	1,728	1,436	1,792	1,245	1,456
	Amount	11,345,271	9,962,227	12,457,829	893,184	1,379,435	1,154,254	1,531,815	995,389	1,066,718
Lahore	No. of Cheques Cleared	9,081	7,503	8,173	634	766	593	776	531	631
	Amount	5,086,338	5,012,278	6,603,769	511,216	698,764	574,410	782,540	527,335	582,814
Peshawar	No. of Cheques Cleared	1,615	2,445	1,662	126	171	...	205	111	142
	Amount	1,290,981	1,306,671	1,772,204	122,273	185,646	...	259,465	144,045	149,131
Quetta	No. of Cheques Cleared	931	750	769	56	49	49	83	44	56
	Amount	801,875	793,655	895,147	51,349	60,121	60,121	131,184	60,095	75,736
Faisalabad	No. of Cheques Cleared	2,285	1,637	1,859	147	127	92	125	88	102
	Amount	1,469,097	1,434,471	2,014,765	190,458	144,451	119,198	165,225	109,343	128,344
Rawalpindi	No. of Cheques Cleared	2,282	1,981	2,409	171	213	160	227	147	175
	Amount	1,550,321	1,612,262	2,465,530	179,401	253,500	18,919	333,618	175,014	208,811
Hyderabad	No. of Cheques Cleared	93	43	76	3	8	7	19	1	3
	Amount	91,964	86,545	122,707	8,307	15,079	12,894	24,397	5,892	8,370
Islamabad	No. of Cheques Cleared	3,553	3,064	2,735	227	38	32	351	183	231
	Amount	4,025,485	4,055,736	3,756,678	344,648	25,476	28,778	704,931	355,528	409,875
Multan	No. of Cheques Cleared	1,074	958	1,014	76	97	75	101	65	76
	Amount	1,062,194	1,084,509	1,308,320	108,602	126,895	111,793	148,452	95,994	108,193
Sialkot	No. of Cheques Cleared	745	615	746	52	71	53	67	50	61
	Amount	421,540	463,815	706,141	53,852	80,654	71,242	93,788	87,663	105,249
Sukkur	No. of Cheques Cleared	699	589	639	52	43	43	62	34	34
	Amount	454,149	441,891	574,029	41,508	56,449	56,449	62,197	49,863	48,723
D.I. Khan	No. of Cheques Cleared	23	19	20	1	2	...	5	..	1
	Amount	17,736	16,769	17,179	1,210	2,243	...	2,089	1,126	1,504
Others	No. of Cheques Cleared	1,430	1,160	1,326	86	133	82	141	75	94
	Amount	975,694	1,164,114	1,334,163	109,002	149,539	129,780	167,603	119,662	135,512
TOTAL	No. of Cheques Cleared	48,448	39,288	40,626	3,113	3,447	2,626	3,955	2,577	3,063
	Amount	28,592,644	27,434,942	33,914,101	2,615,011	3,178,251	2,337,838	4,407,305	2,726,950	3,028,980

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21			FY22		
		Q2	Q3	Q4	Q1	Q2	Q3
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,165	16,081	16,170	16,321	16,571	16,643
Automated Teller Machines (ATM)	No.	16,041	16,175	16,355	16,546	16,709	16,897
Point of Sale (POS)	No.	62,480	67,099	71,907	79,134	92,153	96,975
2. Cards							
Credit Cards	No.	1,691,037	1,687,815	1,720,949	1,758,130	1,739,901	1,739,466
Debit Cards	No.	27,591,577	28,582,140	29,849,278	29,714,882	30,919,816	29,419,406
Proprietary ATMs only Cards	No.	7,245,554	6,426,981	5,771,429	4,605,196	4,781,926	4,881,677
Pre-Paid Cards	No.	133,298	126,322	127,670	128,003	125,369	127,624
Social Welfare Cards	No.	7,623,718	7,699,466	8,467,023	9,997,081	11,096,417	11,017,162
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	298,028	309,795	323,365	361,606	400,321	410,925
Amount	Million Rupees	21,476,297	22,485,021	23,400,046	27,189,235	33,260,259	35,422,174
4.1 ATM Transactions							
Number of Transactions	Thousands	152,567	153,452	157,760	163,733	173,575	171,283
Amount	Million Rupees	2,028,336	2,084,493	2,177,567	2,158,697	2,370,852	2,437,036
i. Cash Withdrawal							
Number of Transactions	Thousands	147,221	148,000	152,236	158,654	168,068	165,740
Amount	Million Rupees	1,827,622	1,885,768	1,975,250	1,976,720	2,138,479	2,204,839
ii. Cash Deposit							
Number of Transactions	Thousands	260	339	279	60	381	401
Amount	Million Rupees	20,459	28,950	24,494	7,265	38,006	39,737
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,255	1,375	1,438	1,455	1,312	1,453
Amount	Million Rupees	4,302	3,724	5,913	8,721	6,347	5,547
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,638	1,512	1,434	1,286	1,377	1,306
Amount	Million Rupees	63,698	59,937	58,096	55,029	63,108	63,284
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,185	2,222	2,367	2,277	2,437	2,384
Amount	Million Rupees	112,119	105,982	113,673	110,962	124,912	123,630
vi. Others							
Number of Transactions	Thousands	6	5	6	-	-	-
Amount	Million Rupees	135	131	141	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	23,121	25,175	24,204	28,060	31,371	38,253
Amount	Million Rupees	115,021	125,421	122,189	134,861	178,109	189,691
4.3 RTOB Transactions							
Number of Transactions	Thousands	49,346	49,273	45,252	48,355	54,021	52,336
Amount	Million Rupees	16,904,227	17,398,116	17,767,514	20,816,399	25,331,738	26,774,067
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,725	10,591	9,749	10,319	11,509	11,541
Amount	Million Rupees	1,563,557	1,726,392	1,555,805	1,761,906	2,032,616	2,158,697
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	23,385	23,364	20,303	21,463	25,205	24,437
Amount	Million Rupees	3,591,391	3,705,767	3,574,185	3,901,998	4,554,900	4,603,003
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,236	15,319	15,200	16,572	17,307	16,358
Amount	Million Rupees	11,749,279	11,965,957	12,637,523	15,152,494	18,744,222	20,012,367
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	43,984	51,739	61,299	79,102	93,964	101,539
Amount	Million Rupees	1,116,984	1,297,940	1,591,590	2,161,173	2,926,586	3,085,830
i. Payment Through Mobile							
Number of Transactions	Thousands	1,977	1,595	2,411	4,020	5,602	6,069
Amount	Million Rupees	146,988	140,823	174,923	215,807	232,072	255,471
ii. Utility Bills Payment							
Number of Transactions	Thousands	13,928	15,770	17,484	17,779	18,124	19,176
Amount	Million Rupees	21,036	21,292	29,661	44,069	38,041	42,191
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	9,276	10,324	11,890	15,245	19,682	21,762
Amount	Million Rupees	398,482	451,699	532,552	748,085	1,262,750	1,245,833
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	18,802	24,049	29,514	42,059	50,555	54,532
Amount	Million Rupees	550,478	684,127	854,455	1,153,212	1,393,724	1,542,335

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21			FY22		
		Q2	Q3	Q4	Q1	Q2	Q3
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	43	39	40	40	38	34
Amount	Million Rupees	1,963	2,116	2,140	1,685	1,639	1,587
i. Payment Through Call Centre							
Number of Transactions	Thousands	32	30	29	25	25	24
Amount	Million Rupees	1,553	1,634	1,665	1,327	1,355	1,300
ii. Utility Bills Payment							
Number of Transactions	Thousands	6	5	7	12	10	7
Amount	Million Rupees	111	100	142	248	178	139
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	4	4	4	3	3	2
Amount	Million Rupees	292	377	330	109	105	146
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	7	5	4	1	1	1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	22,059	24,501	27,982	29,644	33,769	38,335
Amount	Million Rupees	1,293,077	1,561,670	1,720,666	1,894,149	2,424,648	2,906,935
i. Payment Through Internet							
Number of Transactions	Thousands	1,122	1,145	1,162	1,296	1,465	1,388
Amount	Million Rupees	178,136	160,254	167,204	172,239	196,749	660,006
ii. Utility Bills Payment							
Number of Transactions	Thousands	4,232	4,415	4,597	4,759	4,787	5,326
Amount	Million Rupees	99,331	144,629	157,003	124,657	116,248	150,512
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	7,818	8,595	9,834	10,360	11,241	12,728
Amount	Million Rupees	488,162	559,321	628,826	720,669	865,505	979,590
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	8,888	10,346	12,388	13,229	16,277	18,894
Amount	Million Rupees	527,447	697,466	767,632	876,584	1,246,145	1,116,826
4.7 e-Commerce							
Number of Transactions	Thousands	6,909	5,616	6,828	12,672	13,584	9,144
Amount	Million Rupees	16,688	15,265	18,381	22,272	26,688	27,028

Source: Payment System Policy and oversight Department, SBP

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY21				FY22					
	Q3		Q4		Q1		Q2		Q3	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	18,775	74,232	21,195	108,731	21,624	117,745	21,935	111,958	23,420	106,215
Inter Bank Fund Transfers	1,034,757	31,246	1,028,363	33,917	1,042,987	36,692	1,104,149	44,240	1,037,391	44,212
Retails Cheques Clearing	14,983	3,892	14,592	5,440	14,452	4,614	16,413	5,117	15,564	5,251
Total	1,068,515	109,371	1,064,150	148,088	1,079,063	159,050	1,142,497	161,315	1,076,375	155,677

3.39 Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	22.4	4,378.0	25.7	4,587.5	24.5	4,639.4	22.4	4,882.3	This breakup data has been discontinued to be published by PSPOD
Cash withdrawals	36.1	4,858.2	38.3	5,306.8	36.9	5,356.9	35.5	5,322.4	
Intra Bank Funds Transfer through Cheques	8.9	14,138.2	9.6	14,634.4	9.6	15,077.2	9.0	15,886.5	
Inter Bank Funds Transfers (Clearing)	8.9	7,609.6	10.0	6,802.4	9.9	6,642.6	9.1	7,717.5	
Utilities Bills Payments	17.5	497.6	17.4	687.3	15.6	633.8	14.1	656.9	
Direct Debit (Standing Instructions)	0.6	2,240.5	0.7	2,351.8	0.6	2,447.6	0.7	2,662.2	
Pay Order/Demand Draft	2.7	1,990.3	3.1	2,390.4	3.0	2,385.0	2.7	2,821.5	
Others*	0.1	525.8	0.1	473.2	0.1	475.3	0.1	535.6	
Total	97.1	36,238.2	104.8	37,234.0	100.2	37,657.9	93.7	40,485.0	

* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

Source: Payment System Policy and oversight Department, SBP

3.40 Segment and Sector-wise Advances and Non-Performing Loans (NPLs)

Amount in million Rupees
Ratio in percent

SEGMENT	2021						2022					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,964,404	663,284	9.5	7,731,109	653,988	8.5	7,926,781	661,159	8.3	8,166,970	673,173	8.2
SMEs Sector	430,274	77,134	17.9	518,631	76,534	14.8	488,463	75,555	15.5	477,227	74,199	15.5
Agriculture Sector	391,458	65,566	16.7	404,847	61,821	15.3	406,133	57,009	14.0	424,314	58,971	13.9
Consumer sector	771,802	31,735	4.1	820,928	30,263	3.7	863,380	31,036	3.6	897,754	30,738	3.4
<i>i. Credit Cards</i>	58,679	2,686	4.6	64,968	2,619	4.0	68,890	2,640	3.8	72,215	2,223	3.1
<i>ii. Auto loans</i>	334,725	4,297	1.3	351,437	4,155	1.2	358,908	4,298	1.2	361,406	4,409	1.2
<i>iii. Consumer durable</i>	1,467	62	4.3	1,771	66	3.7	1,955	75	3.8	911	64	7.0
<i>iv. Mortgage loans</i>	122,897	11,146	9.1	148,000	9,923	6.7	173,918	9,806	5.6	205,480	9,914	4.8
<i>v. Other personal loans</i>	254,035	13,543	5.3	254,752	13,499	5.3	259,708	14,218	5.5	257,742	14,128	5.5
Commodity Financing	990,750	8,521	0.9	990,803	8,090	0.8	979,465	8,395	0.9	1,218,697	8,008	0.7
Staff Loans	187,508	2,434	1.3	198,298	2,380	1.2	208,172	2,510	1.2	224,693	2,368	1.1
Others	217,078	28,690	13.2	240,752	27,131	11.3	259,258	27,998	10.8	284,877	31,066	10.9
Total	9,953,275	877,364	8.8	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5

SECTOR	2021						2022					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	835,340	71,435	8.6	931,704	67,446	7.2	868,683	62,770	7.2	997,667	65,407	6.6
Automobile / Transportation	174,282	17,612	10.1	194,677	17,341	8.9	200,395	17,463	8.7	213,924	18,565	8.7
Cement	206,294	5,745	2.8	213,275	5,477	2.6	221,225	5,690	2.6	245,583	5,449	2.2
Chemical & Pharmaceuticals	330,335	16,458	5.0	375,419	16,551	4.4	377,512	16,438	4.4	419,087	16,538	3.9
Electronics	133,794	23,768	17.8	150,523	24,110	16.0	155,608	23,996	15.4	165,555	25,131	15.2
Financial	285,690	12,502	4.4	337,473	10,495	3.1	344,657	10,547	3.1	382,568	10,697	2.8
Individuals	998,140	64,028	6.4	1,071,916	63,050	5.9	1,108,163	62,857	5.7	1,202,135	63,676	5.3
Insurance	7,341	62	0.8	6,421	62	1.0	6,184	62	1.0	5,210	62	1.2
Others	3,727,147	362,431	9.7	4,026,516	357,631	8.9	4,039,804	361,500	8.9	4,288,029	369,070	8.6
Production/Transmission of Energy	1,439,617	80,183	5.6	1,521,026	78,264	5.1	1,559,682	83,735	5.4	1,519,079	84,505	5.6
Shoes & Leather garments	42,396	5,760	13.6	43,635	5,476	12.5	47,977	5,733	11.9	51,895	5,906	11.4
Sugar	202,214	58,902	29.1	251,046	58,531	23.3	401,196	58,417	14.6	347,780	59,331	17.1
Textile	1,570,683	158,477	10.1	1,781,736	155,771	8.7	1,800,567	154,453	8.6	1,856,019	154,184	8.3
Total	9,953,275	877,364	8.8	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Mar-22			Jun-22		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	878,748	76,031	0.73	893,168	75,677	0.68
All Banks	863,662	73,556	0.71	878,521	73,853	0.68
Commercial Banks	824,320	59,385	0.58	833,767	54,646	0.51
Public Sector Commercial Banks	307,028	26,495	1.41	305,372	25,007	1.32
Local Private Banks	515,448	33,435	0.41	526,542	30,137	0.34
Foreign Banks	1,844	(544)	(0.48)	1,853	(497)	(0.47)
Specialized Banks	39,342	14,171	14.41	44,754	19,207	19.61
DFIs	15,087	2,475	1.72	14,647	1,824	1.15

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter	For the Quarter
	Ended Mar 2022	Ended Jun 2022
All Banks & DFIs	15,890	27,326
All Banks	15,218	26,579
Commercial Banks	12,403	18,941
Public Sector Commercial Banks	2,163	7,828
Local Private Banks	10,248	11,122
Foreign Banks	(7)	(9)
Specialized Banks	2,815	7,637
DFIs	672	748

Note: Based on audited data submitted by the banks and DFIs.

Source: Financial Stability Department SBP