

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	Jun-23	Sep-23	Dec-23 ⁿ
Assets	41,190,125	43,500,966	46,836,739
I. Currency and Deposits	3,145,879	2,847,070	3,230,070
1. Currency	606,313	536,905	580,080
2. Transferable Deposits	2,235,440	2,001,935	2,404,069
3. Restricted/ compulsory deposits	67,121	67,584	66,363
4 Other Deposits	237,005	240,646	179,558
II. Securities(other than shares)	20,972,221	22,774,040	25,287,954
1. Short-term	5,222,184	5,493,980	5,878,262
2. Long-term	15,750,038	17,280,060	19,409,693
III. Loans extended (Advances)	13,555,377	14,163,396	14,457,510
1. Short-term	8,028,597	8,701,394	8,729,150
A) Money at call	174,486	119,532	148,007
B) Reverse Repo	639,590	1,673,569	1,377,472
C) Bills purchased and discounted	370,030	383,083	355,615
D) Other short-term advances	6,844,491	6,525,209	6,848,056
2. Long-term	5,526,781	5,462,002	5,728,360
IV. Shares and other equity	572,165	589,736	530,756
1. Quoted	189,070	211,402	247,588
2. Non quoted	379,216	375,288	279,893
3. Investment fund shares	3,879	3,046	3,275
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	13,398	30,599	19,368
VII. Other accounts receivable	1,703,872	1,841,041	1,995,403
1. Trade credit and advances	-	-	-
2. Others	1,703,872	1,841,041	1,995,403
A) Dividends receivable resident sector	206	824	173
B) Settlement accounts resident sector	34,232	36,570	34,803
C) Items in the process of collection	546	666	246
D) Miscellaneous assets residents sector	1,661,066	1,795,658	1,951,582
E) Other non- resident accounts receivable	7,822	7,324	8,600
VIII. Non-financial assets	1,227,213	1,255,083	1,315,677
1. Produced assets	899,158	923,232	964,262
A) Tangible fixed assets	799,128	821,202	857,232
a) Dwellings	151,096	155,150	161,895
i) Building on freehold land	5,758	5,760	6,170
ii) Building on leasehold land	145,338	149,390	155,725
b) Other buildings and structures	306,957	306,653	307,672
i) Building on freehold land	90,984	88,791	89,995
ii) Building on leasehold land	215,974	217,862	217,676
c) Machinery and equipment	278,048	287,045	313,993
i) Transport equipments	22,589	23,899	26,622
ii) Furniture & Fixtures	36,648	37,510	43,123
iii) Office equipments	164,142	168,110	182,348
iv) Other machinery & equipments	54,669	57,526	61,899
d) Other tangible fixed assets n.e.s	63,026	72,354	73,673
B) Intangible fixed assets	100,029	102,030	107,030
a) Computer software	64,641	66,646	71,641
b) Other intangible fixed assets n.e.s	35,389	35,385	35,388
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	319,759	321,761	320,060
A) Tangible non-produced assets	297,960	302,705	297,229
a) Land	196,164	198,282	199,485
i) Land underlying Buildings and structures	196,164	198,282	199,485
1. Freehold land	78,955	79,616	77,955
2. Leasehold land	117,208	118,666	121,530
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	101,796	104,422	97,743
B) Intangible non-produced assets	21,799	19,056	22,831
a) Leases and other transferable contracts	16,179	16,397	16,524
b) Purchased goodwill	2,213	1,817	2,213
c) Other intangible non-produced assets n.e.s	3,407	841	4,094
3. Capital work in progress	8,296	10,090	31,355

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	Jun-23	Sep-23	Dec-23 ¹
Liabilities	41,190,125	43,500,966	46,836,739
I. Deposits	26,363,171	26,924,250	28,866,019
1. Transferable Deposits	21,070,748	21,674,163	23,235,975
2. Restricted/ compulsory deposits	575,720	492,439	547,823
3. Other deposits	4,716,704	4,757,648	5,082,222
II. Securities (other than shares bonds/ debentures etc.)	129,486	125,036	129,673
1. Short-term	-	-	-
2. Long-term	129,486	125,036	129,673
III. Loans (Borrowings)	9,080,649	10,413,351	11,672,828
1. Short-term	8,210,779	9,527,694	10,800,196
A) Money at call	146,673	135,332	100,718
B) Repurchase agreements (Repo)	6,120,235	7,590,980	8,834,251
C) Other short-term borrowings	1,943,871	1,801,382	1,865,227
2. Long-term borrowings	869,871	885,657	872,632
IV. Financial Derivatives	34,708	66,206	44,458
V. Other accounts payable	2,786,787	3,390,616	3,180,587
1. Provision for losses	772,089	784,486	799,071
A) Provision for loan losses-Specific	691,678	698,843	713,955
B) Provision for loan losses-General	43,569	49,806	45,617
C) Provision for other losses	36,842	35,836	39,500
2. Accumulated Depreciation	346,376	357,405	378,157
3. Other accounts payable other resident Sectors	1,624,258	2,190,846	1,935,766
A) Dividends payable	9,993	16,442	9,661
B) Settlement accounts	73,569	95,134	26,527
C) Items in the process of collection	12,120	10,516	10,802
D) Miscellaneous liability items	1,528,577	2,068,754	1,888,776
a) Suspense account	94,163	108,989	111,264
b) Provision for expected costs	140,471	146,258	135,641
c) Deferred tax liabilities	14,539	25,477	(8,378)
d) Accrued wages	9,314	11,631	13,892
e) Accrued rent	560	546	544
f) Accrued taxes	534,923	595,497	630,971
g) Other miscellaneous liability items	734,606	1,180,356	1,004,842
4. Other non- resident accounts payable	44,064	57,880	67,593
A) Dividends payable non-residents	33,637	47,518	57,099
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,426	10,362	10,493
VI. Insurance, pension, and standardized guarantee schemes	327,824	-	-
VII. Shares and other equity	2,467,499	2,581,507	2,943,174
1. Quoted	399,145	442,079	442,079
2. Non quoted	263,942	248,868	268,183
3. Investment fund shares	-	-	-
4. Retained earnings	544,142	463,808	384,703
5. Current year result	499,348	633,917	832,992
6. General and special reserve	602,236	570,899	657,160
7. Valuation adjustments	158,686	221,937	358,057
IX. Contingencies and Commitments	16,842,070	18,075,558	17,604,695
1. Guarantees	3,212,210	2,962,092	3,268,804
2. Commitments	13,444,164	14,940,756	14,137,649
A) Letter of Credit	4,625,867	4,804,459	4,214,880
B) Forward Foreign Exchange Transactions	7,001,352	7,999,244	7,931,561
C) Forward government Securities Transactions	270,816	510,105	291,201
D) Derivatives	114,389	111,102	103,437
E) Forward lending	399,537	336,748	300,159
F) Operating leases	299	71	365
G) Commitments for acquisition of :	38,460	31,390	42,313
i.Fixed assets	30,956	23,288	29,293
ii. Intangible assets	7,504	8,102	13,020
H) Other commitments	993,445	1,147,636	1,253,733
3. Other contingent liabilities	185,695	172,710	198,242

Source: Core Statistics Department

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.8 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in table 3.2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the new format w.e.f. December 2022 and being published on quarterly basis w.e.f. March 2023.

3.2 Classification of Scheduled Banks' Deposits Distributed by Type of Accounts

(Amount in Million Rupees)

(No. of Accounts in Unit)

END OF PERIOD	2023							
	Mar		Jun		Sep		Dec ^p	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	60,689,469	8,495,615	71,777,024	8,986,948	72,890,465	9,034,409	78,464,778	9,550,027
Call Deposits	314,481	372,156	307,811	503,164	315,623	374,331	321,833	381,703
Other Deposits Accounts	105,137	551,984	160,692	681,292	180,899	562,880	173,995	659,545
Saving Deposits	21,515,723	9,314,709	21,858,684	10,055,786	21,849,996	10,988,517	22,347,599	11,764,320
FIXED DEPOSITS	946,194	4,114,431	857,579	4,456,226	885,493	4,635,259	797,621	4,942,088
Less Than 6 months	138,788	1,257,821	104,788	1,462,653	96,526	1,367,952	98,569	1,463,607
For 6 months & over but less than 1 year	55,185	543,299	38,920	543,614	60,233	623,580	28,865	569,218
For 1 year & over but less than 2 years	414,102	1,876,817	426,308	1,960,481	455,186	2,170,238	382,868	2,419,450
For 2 years & over but less than 3 years	29,978	69,006	22,402	64,567	15,450	59,285	13,141	57,371
For 3 years & over but less than 4 years	29,561	83,972	32,290	80,405	30,205	74,159	26,369	78,344
For 4 years & over but less than 5 years	22,298	5,737	35,898	48,218	42,022	29,652	43,681	52,711
For 5 years & over	256,282	277,778	196,973	296,288	185,871	310,394	204,128	301,387
Total Deposits	83,571,004	22,848,894	94,961,790	24,683,416	96,122,476	25,595,396	102,105,826	27,297,683

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

3.2.1 Deposits Distributed by Type of Accounts and Gender
All Banks
As on 31st December, 2023

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	56,352,553	5,434,106	18,182,221	1,039,544	683,099	330,190	3,246,905	2,746,187	78,464,778	9,550,027
II. Call Deposits	186,077	83,685	12,247	14,801	9,868	13,389	113,641	269,828	321,833	381,703
III. Other Deposit Accounts	133,444	26,889	20,117	3,629	10,284	53,198	10,150	575,829	173,995	659,545
IV. Saving Deposits	16,818,326	4,694,543	3,965,943	1,419,654	702,018	651,835	861,312	4,998,288	22,347,599	11,764,320
V. Fixed or Term Deposits	395,713	865,834	249,037	258,413	83,344	228,977	69,527	3,588,864	797,621	4,942,088
1) Less Than Three Months	32,733	132,431	10,387	37,715	4,480	35,409	11,005	545,074	58,605	750,629
2) For Three Months and Over but Less Than Six Months	24,012	96,045	6,927	25,190	1,804	21,031	7,221	570,711	39,964	712,978
3) For Six Months and Over but Less Than One Year	16,601	100,411	6,747	16,287	935	9,902	4,582	442,617	28,865	569,218
4) For One Year & Over but Less Than Two Years	196,455	443,928	114,601	142,932	47,267	92,533	24,545	1,740,057	382,868	2,419,450
5) For Two Years & Over but Less Than Three Years	7,577	5,197	3,330	2,471	715	1,151	1,519	48,551	13,141	57,371
6) For Three Years & Over but Less Than Four Years	10,699	13,491	11,479	4,679	1,748	1,594	2,443	58,579	26,369	78,344
7) For Four Years & Over but Less Than Five Years	24,797	5,994	11,526	1,953	7,286	40,044	72	4,720	43,681	52,711
8) For Five Years and Over but Less Than Ten Years	82,556	67,333	83,223	27,082	19,060	27,271	18,097	165,509	202,936	287,194
9) For ten years and over	283	1,004	817	104	49	41	43	13,044	1,192	14,193
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSU), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPE), Non-Bank Financial Institutions (NBFI), etc.)

This Data is being published on quarterly basis w.e.f. December, 2023.

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2022		2023		
	Dec	Mar	Jun	Sep	Dec ^a
I. FOREIGN CONSTITUENTS	633,129.3	719,196.4	737,621.2	743,703.1	772,367.2
I. Official	104,984.3	121,568.3	120,785.3	118,595.7	119,476.4
II. Business	144,249.3	165,519.9	163,295.0	147,649.1	160,375.5
III. Personal	383,895.7	432,108.2	453,540.9	477,458.3	492,328.2
IV. Trust Funds and Non Profit Organizations	-	-	-	-	187.0
2. DOMESTIC CONSTITUENTS	21,408,535.3	22,129,697.1	23,945,795.1	24,851,693.1	26,525,315.6
I. GOVERNMENT	3,560,351.9	3,525,215.9	3,704,080.5	3,708,763.4	3,965,803.2
a. Federal Government	2,326,070.6	2,233,998.9	2,360,642.2	2,352,546.9	2,524,918.1
b. Provincial Governments	1,085,122.4	1,141,724.0	1,185,944.1	1,194,685.0	1,268,631.2
c. Local Bodies	149,158.9	149,493.1	157,494.3	161,531.5	172,254.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,115,764.0	1,250,952.6	1,424,483.6	1,490,665.6	1,543,468.6
a. Agriculture, hunting and forestry	1,066.9	1,009.1	1,066.3	958.1	1,304.8
b. Services	29,809.3	33,858.1	34,717.6	42,757.9	48,298.4
c. Utilities	466,094.5	524,895.9	604,960.4	651,782.0	633,684.9
d. Transport, storage and communications	105,832.1	123,066.1	136,827.7	106,687.9	118,055.1
e. Manufacturing	220,330.3	250,155.4	293,337.8	299,170.9	293,369.1
f. Mining and Quarrying	161,911.2	184,596.4	193,345.5	226,488.2	261,862.3
g. Construction	40,320.6	40,110.5	38,797.5	36,340.0	37,609.8
h. Commerce and Trade	24,247.7	43,181.3	51,234.2	28,823.3	39,886.0
i. Others	66,151.4	50,079.9	70,196.6	97,657.3	109,398.2
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	759,435.6	852,769.6	905,655.3	1,003,881.2	1,205,910.0
a. Mutual Funds and AMCs	387,121.3	404,384.6	397,796.5	511,659.9	657,486.6
b. Insurance & Pension Funds	135,326.3	239,239.6	170,438.7	220,457.9	197,151.1
c. MFIs and DFIs	23,968.5	27,026.5	37,635.4	36,488.5	39,739.0
d. Stock Exchange & Brokerage Houses	69,038.6	44,890.0	38,830.1	35,612.0	53,648.0
e. Modarabas	3,937.7	3,671.2	3,689.1	4,198.1	5,141.8
f. Other NBFIs	140,043.1	133,557.8	257,265.5	195,464.1	252,743.9
IV. PRIVATE SECTOR (BUSINESS)	4,813,365.6	5,071,746.5	5,536,064.2	5,699,028.3	6,214,632.5
a. Agriculture, forestry and fishing	181,099.9	170,921.3	196,117.3	188,604.9	195,803.3
01. Crop and animal production, hunting and related service activities	176,164.4	164,662.8	189,587.6	181,986.4	188,463.2
i. Growing of Wheat, Rice, Sugar Cane & Cotton	100,699.3	95,658.7	98,573.1	102,940.5	105,230.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,574.1	7,046.5	6,940.8	7,611.5	8,152.9
iii. Growing of other fruits, vegetables and crops	31,873.6	27,243.4	27,775.2	27,027.1	31,299.6
iv. Raising of livestock and other related activities	25,173.9	24,585.6	44,205.1	33,225.6	31,102.8
v. Other agricultural support activities	10,780.1	10,083.0	11,986.4	10,993.8	12,465.1
vi. Hunting, trapping and related service activities	63.3	45.7	107.1	187.9	211.9
02 - Forestry and logging	1,018.6	1,072.2	1,325.3	829.3	1,206.9
03 - Fishing and aquaculture	3,916.9	5,186.3	5,204.4	5,789.2	6,133.3
b. Mining and quarrying	219,145.4	240,417.5	229,882.3	249,344.8	265,749.4
01 - Mining of coal and lignite	64,824.2	74,351.3	52,311.9	45,860.6	57,760.7
02 - Extraction of crude petroleum and natural gas	135,007.4	146,531.2	150,598.0	177,561.8	179,556.9
03 - Mining of metal ores	2,882.0	3,196.6	4,887.2	4,425.5	3,368.8
04-Other mining and quarrying	15,921.8	15,894.9	21,135.0	20,631.3	24,020.4
05- Mining support service activities	510.0	443.5	950.2	865.6	1,042.6
c. Manufacturing	1,337,137.6	1,378,114.1	1,563,155.6	1,600,621.4	1,786,765.0
01 - Manufacture of food products	216,959.9	245,299.6	269,507.1	262,040.4	302,663.5
02 - Manufacture of beverages	45,590.2	47,988.2	60,967.3	87,258.4	75,860.2
03 - Manufacture of tobacco products	15,523.7	20,628.4	53,599.6	21,709.1	52,618.5
04 - Manufacture of textiles	212,198.8	212,179.2	200,970.2	216,725.9	236,879.0
i. Preparation and spinning of textile fibers	57,898.6	53,685.4	54,757.1	55,144.5	62,144.4
ii. Weaving of textiles	24,583.5	28,107.3	24,808.6	24,779.6	31,753.5
iii. Finishing of textiles	35,438.1	23,925.3	19,955.2	23,674.9	30,436.9
iv. Manufacture of knitted and crocheted fabrics	13,423.9	16,353.1	14,177.5	19,450.5	17,267.2
v. Manufacture of made-up textile articles, except apparel	29,262.4	29,025.5	29,497.3	34,202.3	36,125.6
vi. Manufacture of carpets and rugs	1,313.2	2,416.3	1,927.3	2,217.9	1,626.1
vii. Manufacture of other textiles n.e.c.	50,279.2	58,666.2	55,847.3	57,256.4	57,525.4
05 - Manufacture of wearing apparel	58,140.3	65,605.4	72,031.8	69,320.4	75,261.1
06 - Manufacture of leather and related products	18,862.1	21,277.1	23,072.4	24,250.3	28,222.5
i. Tanning and dressing of leather; dressing and dyeing of fur	4,212.3	5,849.9	6,019.9	6,256.6	6,196.7
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,019.7	3,404.1	3,365.0	3,447.1	3,755.4
iii. Manufacture of footwear	11,630.1	12,023.1	13,687.5	14,546.6	18,270.5
a). Leather wear	10,386.5	10,091.9	11,631.1	12,222.9	15,746.2
b). Rubber and Plastic wear	1,243.5	1,931.2	2,056.4	2,323.7	2,524.3

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2022	2023			
	Dec	Mar	Jun	Sep	Dec ^c
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,706.4	3,164.7	3,357.2	3,165.0	3,394.6
08 - Manufacture of paper and paper products	11,565.3	12,260.6	15,736.5	16,681.2	10,156.7
09 - Printing and reproduction of recorded media	13,763.7	15,065.4	16,679.6	16,495.8	21,597.2
10 - Manufacture of coke and refined petroleum products	157,449.2	147,340.1	138,227.3	146,460.6	171,251.6
11 - Manufacture of chemicals and chemical products	129,753.3	128,744.4	168,162.2	211,869.8	218,488.3
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	58,008.7	52,390.5	52,478.9	48,220.6	69,760.5
13 - Manufacture of rubber and plastics products	15,587.9	21,111.3	23,770.4	19,185.6	24,446.6
14 - Manufacture of other non-metallic mineral products	27,359.3	29,016.3	25,794.9	28,204.7	29,820.4
15 - Manufacture of basic metals	43,785.5	41,284.2	48,008.2	48,254.3	50,365.1
16 - Manufacture of fabricated metal products, except machinery and equipment	9,870.0	10,771.2	12,637.2	12,103.0	12,865.6
17 - Manufacture of computer, electronic and optical products	33,864.3	29,633.0	26,262.0	25,202.2	27,817.8
18 - Manufacture of electrical equipment	51,545.1	58,806.2	79,269.4	61,614.9	58,782.8
19 - Manufacture of machinery and equipment	21,274.3	20,402.6	41,984.6	45,157.3	56,270.4
20 - Manufacture of motor vehicles, trailers and semi-trailers	68,668.6	72,851.5	95,205.5	86,034.4	97,318.2
21 - Manufacture of other transport equipment	10,758.7	11,100.1	11,888.8	14,435.8	13,966.3
22 - Manufacture of furniture	3,550.5	4,396.9	4,773.1	4,404.3	3,280.3
23 - Other manufacturing	109,138.1	104,008.2	115,826.9	127,286.0	141,692.0
24 - Repair and installation of machinery and equipment	1,213.9	2,788.9	2,944.4	4,541.7	3,985.7
d. Electricity, gas, steam and air conditioning supply	246,316.7	354,279.6	364,822.4	469,290.2	476,785.6
e. Water supply; sewerage, waste management and remediation activities	11,812.5	15,343.1	13,584.1	18,749.9	24,055.5
f. Construction	347,132.2	322,043.8	427,324.4	372,543.9	411,331.5
01 - Construction of buildings	189,161.7	167,891.4	214,957.1	172,856.0	186,546.6
02 - Civil engineering	108,532.2	109,300.4	159,994.2	152,230.4	175,614.6
03 - Specialized construction activities	49,438.3	44,852.1	52,373.1	47,457.5	49,170.3
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	814,748.7	852,578.3	953,156.9	975,428.7	1,083,488.7
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,375.7	50,041.3	50,059.8	49,137.3	54,948.2
02 - Wholesale trade, except of motor vehicles and motorcycles	274,968.6	293,854.1	339,612.3	346,554.1	375,636.5
03 - Retail trade, except of motor vehicles and motorcycles	491,404.4	508,682.9	563,484.8	579,737.3	652,903.9
h. Transportation and storage	384,153.4	409,532.9	427,767.1	431,709.3	450,425.4
i. Accommodation and food service activities	28,983.3	27,999.8	29,824.1	30,244.7	32,478.6
j. Information and communication	185,111.9	198,416.8	211,348.3	197,335.5	227,153.6
k. Real estate activities	231,998.9	223,396.7	209,150.3	208,542.9	186,272.1
l. Professional, scientific and technical activities	124,198.6	123,592.1	134,405.4	132,604.0	172,933.9
01 - Legal and accounting activities	15,287.9	19,588.4	16,010.6	17,641.9	42,794.9
02 - Activities of head offices; management consultancy activities	8,544.9	9,869.0	12,075.9	16,108.4	16,992.8
03 - Architectural and engineering activities; technical testing and analysis	22,907.9	25,026.3	29,354.7	25,531.9	27,438.6
04 - Scientific research and development	4,732.0	9,268.6	10,651.7	8,871.8	8,809.4
05 - Advertising and market research	12,571.0	12,161.7	13,857.8	12,586.0	14,015.9
06 - Other professional, scientific and technical activities	58,990.7	46,427.3	51,260.2	50,584.3	61,306.6
07 - Veterinary activities	1,164.2	1,250.7	1,194.5	1,279.7	1,575.7
m. Administrative and support service activities	99,829.4	103,065.8	112,274.0	115,573.3	125,687.4
01 - Rental and leasing activities	3,499.0	3,186.2	3,309.5	3,788.0	4,093.6
02 - Employment activities	1,697.7	1,439.9	1,175.2	1,763.7	1,613.5
03 - Travel agency, tour operator, reservation service and related activities	20,448.6	21,231.1	25,228.8	26,382.1	26,189.4
04 - Security and investigation activities	4,573.9	4,130.7	3,822.2	3,699.8	4,675.4
05 - Services to buildings and landscape activities	3,189.9	2,448.0	3,698.5	3,703.2	4,385.1
06 - Office administrative, office support and other business support activities	66,420.4	70,629.9	75,039.7	76,236.6	84,730.3
n. Education	105,941.9	123,029.7	111,355.1	117,870.7	116,676.7
o. Human health and social work activities	69,891.1	75,002.6	81,213.4	79,635.1	83,018.7
p. Arts, entertainment and recreation	3,518.2	2,285.8	2,499.9	3,183.6	3,473.6
q. Other service activities	422,345.7	451,726.5	468,183.6	507,745.5	572,533.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	592,179.0	590,525.8	615,919.8	642,850.1	682,575.6
VI. PERSONAL	10,512,179.3	10,790,437.3	11,695,312.4	12,236,860.3	12,835,683.1
VII. OTHER	55,260.0	48,049.5	64,279.3	69,644.2	77,242.6
TOTAL	22,041,664.6	22,848,893.5	24,683,416.4	25,595,396.1	27,297,682.8

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	634,366	342,515	57,158	63,810	42,157	85,877	199,071	280,165	932,752	772,367
1) Official	-	-	-	-	-	-	162,542	119,476	162,542	119,476
2) Business	-	-	-	-	-	-	36,501	160,376	36,501	160,376
3) Personal	634,366	342,515	57,158	63,810	42,157	85,877	14	126	733,695	492,328
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	187	14	187
2. DOMESTIC CONSTITUENTS	73,251,747	10,762,542	22,372,407	2,672,232	1,446,456	1,191,711	4,102,464	11,898,831	101,173,074	26,525,316
I. GOVERNMENT	-	-	-	-	-	-	537,912	3,965,803	537,912	3,965,803
A. Federal Government	-	-	-	-	-	-	119,779	2,524,918	119,779	2,524,918
B. Provincial Governments	-	-	-	-	-	-	383,496	1,268,631	383,496	1,268,631
C. Local Bodies	-	-	-	-	-	-	34,637	172,254	34,637	172,254
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	27,028	1,543,469	27,028	1,543,469
Agriculture, hunting and forestry	-	-	-	-	-	-	50	1,305	50	1,305
Services	-	-	-	-	-	-	1,256	48,298	1,256	48,298
Utilities	-	-	-	-	-	-	14,922	633,685	14,922	633,685
Transport, storage and communications	-	-	-	-	-	-	5,377	118,055	5,377	118,055
Manufacturing	-	-	-	-	-	-	2,767	293,369	2,767	293,369
Mining and Quarrying	-	-	-	-	-	-	539	261,862	539	261,862
Construction	-	-	-	-	-	-	198	37,610	198	37,610
Commerce and Trade	-	-	-	-	-	-	802	39,886	802	39,886
Others	-	-	-	-	-	-	1,115	109,398	1,115	109,398
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	51,495	1,205,910	51,495	1,205,910
Mutual Funds and AMCs	-	-	-	-	-	-	8,070	657,487	8,070	657,487
Insurance & Pension Funds	-	-	-	-	-	-	8,781	197,151	8,781	197,151
MFIs and DFIs	-	-	-	-	-	-	1,396	39,739	1,396	39,739
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	9,134	53,648	9,134	53,648
Mudarabas	-	-	-	-	-	-	884	5,142	884	5,142
Other NBFIs	-	-	-	-	-	-	23,230	252,744	23,230	252,744
IV. PRIVATE SECTOR (BUSINESS)	7,529,379	1,505,924	431,812	119,674	133,211	130,247	2,876,295	4,458,788	10,970,697	6,214,633
A. Agriculture, forestry and fishing	1,573,785	112,590	95,856	9,412	27,505	9,565	203,932	64,237	1,901,078	195,803
1. Crop and animal production, hunting and related service activities	1,570,821	109,496	95,787	9,386	27,391	9,335	203,052	60,247	1,897,051	188,463
Growing of Wheat, Rice, Sugar Cane & Cotton	901,263	66,171	55,070	6,076	11,710	4,119	132,139	28,864	1,100,182	105,231
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,356	5,496	6,077	340	1,223	1,373	1,352	944	131,008	8,153
Growing of other fruits, vegetables and crops	337,933	12,586	20,420	1,521	11,479	1,509	34,752	15,683	404,584	31,300
Raising of livestock and other related activities	162,975	19,702	12,201	1,204	1,891	1,424	24,280	8,772	201,347	31,103
Other agricultural support activities	46,181	5,465	2,012	244	1,081	907	10,503	5,850	59,777	12,465
Hunting, trapping and related service activities	113	76	7	0	7	2	26	133	153	212
02 - Forestry and logging	429	146	12	7	22	15	286	1,040	749	1,207
03 - Fishing and aquaculture	2,535	2,948	57	20	92	215	594	2,951	3,278	6,133
B. Mining and quarrying	24,516	29,075	96	91	406	1,091	17,620	235,492	42,638	265,749
05 - Mining of coal and lignite	17,463	11,104	20	4	65	455	2,709	46,197	20,257	57,761
06 - Extraction of crude petroleum and natural gas	3,194	12,459	26	40	104	132	11,884	166,926	15,208	179,557
07 - Mining of metal ores	578	852	3	1	33	232	569	2,284	1,183	3,369
08 - Other mining and quarrying	2,471	4,268	38	46	167	268	2,226	19,438	4,902	24,202
09 - Mining support service activities	810	391	9	0	37	4	232	647	1,088	1,043
C. Manufacturing	453,581	211,329	11,081	11,564	19,115	38,681	537,915	1,525,191	1,021,692	1,786,765
10 - Manufacture of food products	178,100	40,850	3,648	1,459	5,467	13,456	117,302	246,899	304,517	302,664
11 - Manufacture of beverages	1,544	843	65	20	307	1,577	8,471	73,420	10,387	75,860
12 - Manufacture of tobacco products	154	80	7	0	49	257	270	52,282	480	52,618
13 - Manufacture of textiles	114,104	47,333	1,370	2,543	3,991	5,015	66,021	181,988	185,486	236,879
Preparation and spinning of textile fibres	92,908	18,578	239	172	1,411	1,069	19,710	42,325	114,268	62,144
Weaving of textiles	4,214	6,080	215	178	475	1,310	8,928	24,185	13,832	31,753
Finishing of textiles	4,771	6,961	195	190	1,531	1,114	10,327	22,172	16,824	30,437
Manufacture of knitted and crocheted fabrics	1,429	1,053	113	1,428	87	712	2,442	14,073	4,071	17,267
Manufacture of made-up textile articles, except apparel	4,993	7,809	245	108	151	332	10,249	27,877	15,638	36,126
Manufacture of carpets and rugs	418	334	18	1	26	7	1,580	1,284	2,042	1,626
Manufacture of other textiles n.e.c.	5,371	6,518	345	464	310	472	12,785	50,072	18,811	57,525
14 - Manufacture of wearing apparel	13,620	9,978	1,541	1,456	460	808	13,609	63,019	29,230	75,261
15 - Manufacture of leather and related products	5,593	6,110	255	202	276	262	9,118	21,649	15,242	28,223
Tanning and dressing of leather; dressing and dyeing of fur	1,558	1,432	82	55	96	48	1,480	4,661	3,216	6,197
Manufacture of luggage, handbags and the like, saddlery and harness	744	651	39	22	105	77	851	3,006	1,739	3,755
Manufacture of footwear	3,291	4,027	134	125	75	137	6,787	13,982	10,287	18,270
a. Leather wear	2,459	2,881	89	98	57	130	6,020	12,636	8,625	15,746
b. Rubber and Plastic wear	832	1,146	45	27	18	6	767	1,346	1,662	2,524

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,799	1,042	77	267	109	110	2,698	1,976	6,683
17 - Manufacture of paper and paper products	2,323	991	136	88	151	423	7,257	8,655	9,867	10,157
18 - Printing and reproduction of recorded media	9,792	5,153	620	583	673	1,734	7,171	14,127	18,256	21,597
Printing and other service activities related to printing	9,495	5,043	595	556	651	1,726	6,700	13,077	17,441	20,401
Reproduction of recorded media	297	111	25	28	22	8	471	1,050	815	1,196
19 - Manufacture of coke and refined petroleum products	802	1,102	46	1,212	162	229	25,838	168,709	26,848	171,252
20 - Manufacture of chemicals and chemical products	17,424	11,021	362	452	1,019	1,228	55,522	205,788	74,327	218,488
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,661	1,429	111	192	1,221	2,524	29,265	65,616	33,258	69,760
22 - Manufacture of rubber and plastics products	8,264	3,292	187	179	284	371	13,464	20,605	22,199	24,447
23 - Manufacture of other non-metallic mineral products	6,025	4,526	138	214	351	1,371	10,622	23,710	17,136	29,820
24 - Manufacture of basic metals	18,684	7,567	256	545	741	1,469	28,456	40,785	48,137	50,365
25 - Manufacture of fabricated metal products, except machinery and equipment	2,913	1,906	77	98	308	184	4,925	10,677	8,223	12,866
26 - Manufacture of computer, electronic and optical products	4,226	6,996	189	91	249	317	7,730	20,413	12,394	27,818
27 - Manufacture of electrical equipment	7,807	8,039	256	110	544	3,277	20,473	47,356	29,080	58,783
28 - Manufacture of machinery and equipment	9,722	3,023	261	101	679	485	10,894	52,661	21,556	56,270
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,600	2,406	125	87	287	188	49,959	94,637	57,971	97,318
30 - Manufacture of other transport equipment	1,354	380	41	1	79	36	6,668	13,548	8,142	13,966
31 - Manufacture of furniture	4,198	1,487	110	85	115	230	3,445	1,478	7,868	3,280
32 - Other manufacturing	29,806	44,204	1,123	1,546	1,497	3,062	37,343	92,880	69,769	141,692
Manufacture of jewellery and related articles	4,050	1,292	68	45	139	42	4,791	2,282	9,048	3,661
Manufacture of imitation jewellery and related articles	369	104	19	2	6	1	138	88	532	195
Manufacture of musical instruments	401	198	19	52	22	12	277	2,877	719	3,140
Manufacture of sports goods	7,411	10,967	244	175	486	2,046	5,359	25,035	13,500	38,223
Manufacture of games and toys	147	92	2	-	9	18	47	26	205	136
Manufacture of medical and dental instruments and supplies	3,272	3,292	178	102	534	492	5,038	7,810	9,022	11,696
Manufacture of Handicrafts	498	191	100	19	38	45	305	478	941	733
Other manufacturing n.e.c.	13,658	28,068	493	1,151	263	406	21,388	54,284	35,802	83,908
33 - Repair and installation of machinery and equipment	3,066	1,571	80	33	96	68	1,394	2,314	4,636	3,986
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	74,022	476,786	74,022	476,786
Electric power generation, transmission and distribution	-	-	-	-	-	-	65,324	430,230	65,324	430,230
a) Hydal	-	-	-	-	-	-	4,663	33,641	4,663	33,641
b) Thermal	-	-	-	-	-	-	749	28,589	749	28,589
c) Coal Based	-	-	-	-	-	-	377	134,875	377	134,875
d) Wind	-	-	-	-	-	-	244	19,432	244	19,432
e) Solar	-	-	-	-	-	-	1,503	12,558	1,503	12,558
f) Other	-	-	-	-	-	-	57,788	201,135	57,788	201,135
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	7,512	45,669	7,512	45,669
Steam and air conditioning supply	-	-	-	-	-	-	1,186	887	1,186	887
E. Water supply; sewerage, waste management and remediation activities	4,161	4,777	145	41	321	427	6,116	18,810	10,743	24,056
36 - Water collection, treatment and supply	1,155	398	46	19	178	49	2,289	627	3,668	1,092
37 - Sewerage	413	113	20	1	12	0	1,578	862	2,023	977
38 - Waste collection, treatment and disposal activities; materials recovery	2,211	4,099	43	14	92	372	2,091	15,675	4,437	20,160
39 - Remediation activities and other waste management services	382	167	36	7	39	6	158	1,646	615	1,826
F. Construction	1,944,374	107,784	5,977	2,486	6,253	15,445	177,436	285,617	2,134,040	411,331
41 - Construction of buildings	1,862,680	68,896	1,745	1,395	2,503	3,774	102,105	112,482	1,969,033	186,547
42 - Civil engineering	57,921	28,604	2,514	874	2,683	11,154	52,529	134,983	115,647	175,615
43 - Specialized construction activities	23,773	10,284	1,718	218	1,067	517	22,802	38,152	49,360	49,170
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,370,092	586,528	75,052	38,684	46,823	36,161	422,679	422,116	1,914,646	1,083,489
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	44,150	20,030	1,028	872	1,319	1,251	27,345	32,795	73,842	54,948
46 - Wholesale trade, except of motor vehicles and motorcycles	297,221	166,452	7,119	7,030	15,284	11,454	191,428	190,701	511,052	375,637
47 - Retail trade, except of motor vehicles and motorcycles	1,028,721	400,046	66,905	30,782	30,220	23,456	203,906	198,620	1,329,752	652,904

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	44,862	39,961	1,130	951	4,149	2,491	43,506	407,023	93,647	450,425
49 - Land transport and transport via pipelines	25,245	24,809	498	377	3,224	1,275	21,894	24,153	50,861	50,613
50 - Water transport	774	688	92	75	56	101	1,427	73,326	2,349	74,190
51 - Air transport	2,503	1,212	51	47	108	99	1,961	166,114	4,623	167,472
52 - Warehousing and support activities for transportation	15,418	12,524	435	432	699	993	14,295	126,893	30,847	140,843
53 - Courier activities other than national post activities	922	728	54	21	62	23	3,929	16,536	4,967	17,308
I. Accommodation and food service activities	61,925	13,378	961	410	796	771	16,732	17,920	80,414	32,479
55 - Accommodation	8,310	2,651	249	89	244	232	7,710	8,078	16,513	11,050
56 - Food and beverage service activities	53,615	10,726	712	321	552	539	9,022	9,842	63,901	21,429
J. Information and communication	335,477	33,355	1,853	1,678	1,384	2,055	82,299	190,066	421,013	227,154
58 - Publishing activities	5,536	3,677	360	425	302	584	7,825	21,190	14,023	25,876
59 - Motion picture, video and television programme production, sound recording and music publishing activities	916	255	98	8	38	110	3,099	307	4,151	681
60 - Programming and broadcasting activities	768	416	94	13	16	6	606	1,856	1,484	2,291
61 - Telecommunications	314,878	11,794	234	178	372	203	14,224	81,067	329,708	93,242
62 - Computer programming, consultancy and related activities	9,140	13,051	692	742	517	1,014	18,611	59,132	28,960	73,939
63 - Information service activities	4,239	4,161	375	311	139	139	37,934	26,514	42,687	31,125
K. Real estate activities	162,266	50,451	1,905	1,979	3,780	5,340	71,768	128,502	239,719	186,272
L. Professional, scientific and technical activities	402,783	57,253	4,405	1,017	2,253	3,868	73,994	110,796	483,435	172,934
69 - Legal and accounting activities	10,002	6,711	2,880	359	784	1,156	49,253	34,569	62,919	42,795
70 - Activities of head offices; management consultancy activities	3,655	983	188	34	130	148	2,668	15,827	6,641	16,993
71 - Architectural and engineering activities; technical testing and analysis	26,559	2,813	253	117	235	156	7,478	24,352	34,525	27,439
72 - Scientific research and development	1,564	559	85	15	82	39	2,470	8,196	4,201	8,809
73 - Advertising and market research	4,741	1,610	367	330	273	1,963	6,360	10,113	11,741	14,016
74 - Other professional, scientific and technical activities	355,396	44,172	606	154	717	310	5,165	16,670	361,884	61,307
75 - Veterinary activities	866	405	26	8	32	96	600	1,067	1,524	1,576
M. Administrative and support service activities	64,567	25,224	3,302	1,143	3,002	1,430	263,292	97,891	334,163	125,687
77 - Rental and leasing activities	5,621	2,092	151	111	169	365	1,475	1,526	7,416	4,094
78 - Employment activities	914	765	85	10	61	36	482	803	1,542	1,614
79 - Travel agency, tour operator, reservation service and related activities	12,122	5,998	493	212	919	283	26,877	19,696	40,411	26,189
80 - Security and investigation activities	865	213	31	21	163	285	4,842	4,156	5,901	4,675
81. Services to buildings and landscape activities	3,708	2,180	92	76	153	59	2,372	2,070	6,325	4,385
82 - Office administrative, office support and other business support activities	41,337	13,976	2,450	713	1,537	402	227,244	69,639	272,568	84,730
N. Education	92,842	24,297	13,388	3,773	3,145	2,774	419,119	85,832	528,494	116,677
O. Human health and social work activities	14,190	14,934	1,965	2,109	1,733	2,074	28,408	63,902	46,296	83,019
86 - Human health activities	12,977	10,228	1,844	2,058	1,555	1,990	23,519	50,614	39,895	64,889
87 - Residential care activities	511	160	49	33	25	5	569	623	1,154	821
88. Social work activities with and without accommodation	702	4,545	72	19	153	79	4,320	12,665	5,247	17,308
P. Arts, entertainment and recreation	1,852	663	311	120	169	298	2,173	2,392	4,505	3,474
Q. Other service activities	978,106	194,326	214,385	44,216	12,377	7,776	435,284	326,215	1,640,152	572,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	594,574	682,576	594,574	682,576
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	490,367	480,702	490,367	480,702
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	104,207	201,873	104,207	201,873
VI. PERSONAL	65,168,618	9,228,442	21,908,037	2,545,851	1,312,889	1,060,848	1,302	542	88,390,846	12,835,683
A. Salaried persons	22,681,058	2,862,336	5,403,399	651,060	392,526	224,930	105	14	28,477,088	3,738,340
B. Self employed	18,916,707	4,443,799	2,520,159	601,641	444,008	326,270	934	26	21,881,808	5,371,735
C. Other Personal	23,570,853	1,922,307	13,984,479	1,293,150	476,355	509,648	263	502	38,031,950	3,725,608
VII. OTHER	553,750	28,176	32,558	6,706	356	617	13,858	41,743	600,522	77,243
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

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

**Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.)

This Data is being published on quarterly basis w.e.f. December, 2023.

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

As on 31st December, 2023 (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 25,000	535,355	1,344.7	327,792	1,192.2	17,874	33.4	40,394	40.0	8,286,928	44,129.7
25,000 to 50,000	48,854	1,711.0	43,816	1,571.0	1,305	45.3	1,078	37.8	653,472	24,799.3
50,000 to 100,000	132,436	10,197.8	43,401	3,028.5	814	58.4	1,002	71.6	544,590	36,530.6
100,000 to 150,000	30,395	3,654.7	18,917	2,307.7	463	56.1	614	74.2	250,271	30,317.8
150,000 to 200,000	18,650	3,196.5	11,023	1,787.7	263	44.8	475	81.8	160,326	27,291.2
200,000 to 300,000	22,668	5,538.3	13,868	3,319.3	364	89.3	544	135.7	248,273	58,687.6
300,000 to 400,000	14,688	5,065.6	7,683	2,649.7	227	78.4	320	110.4	108,457	37,323.1
400,000 to 500,000	11,628	5,179.5	5,305	2,335.6	167	73.9	306	137.9	69,945	31,105.4
500,000 to 750,000	22,302	13,240.6	8,120	4,958.2	410	261.5	547	330.6	182,766	108,471.0
750,000 to 1,000,000	16,468	9,518.9	5,554	4,796.4	375	325.4	436	377.8	77,679	65,842.1
1,000,000 to 2,000,000	27,536	37,739.9	13,654	19,801.6	593	845.4	983	1,367.4	147,294	203,161.4
2,000,000 to 3,000,000	13,034	31,912.2	7,067	16,870.8	374	939.0	471	1,168.3	62,988	152,494.6
3,000,000 to 4,000,000	7,084	24,317.2	3,650	12,580.1	267	918.7	374	1,291.4	35,250	120,578.9
4,000,000 to 5,000,000	4,944	22,053.8	2,574	11,483.0	198	890.1	262	1,166.2	22,797	101,300.6
5,000,000 to 6,000,000	4,564	24,534.2	2,187	11,859.1	140	759.7	246	1,319.5	20,264	108,677.3
6,000,000 to 7,000,000	3,013	19,413.6	1,401	9,128.7	151	974.0	166	1,072.9	12,027	77,476.2
7,000,000 to 8,000,000	2,275	16,954.7	1,303	9,691.4	84	625.9	143	1,067.2	9,627	71,707.9
8,000,000 to 9,000,000	1,769	15,012.4	1,002	8,436.5	111	959.9	141	1,188.8	7,650	64,664.7
9,000,000 to 10,000,000	1,385	13,106.1	741	7,049.9	85	802.4	100	946.2	6,016	56,936.0
10,000,000 to 100,000,000	13,076	310,011.7	13,618	414,508.3	1,439	48,981.3	2,000	63,788.1	57,288	1,484,492.7
100,000,000 to 500,000,000	555	98,474.4	3,738	729,444.2	727	155,047.4	560	114,012.0	5,600	1,065,717.4
500,000,000 to 1,000,000,000	34	23,245.8	787	509,132.2	220	141,432.4	122	82,752.8	591	383,730.9
1,000,000,000 to 5,000,000,000	38	68,799.2	628	1,170,214.7	323	652,131.1	154	327,690.5	522	1,012,655.7
5,000,000,000 to 10,000,000,000	1	8,144.6	52	332,502.9	35	228,312.8	34	238,982.2	50	322,913.0
10,000,000,000 & Over	-	-	31	675,153.4	19	308,781.8	23	366,698.9	26	523,627.4
TOTAL	932,752	772,367.2	537,912	3,965,803.2	27,028	1,543,468.6	51,495	1,205,910.0	10,970,697	6,214,632.5

Source: Core Statistics Department

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

As on 31st December, 2023 (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 25,000	129,421	1,218.7	61,313,441	172,919.0	494,187	523.9	70,610,037	220,056.9	71,145,392	221,401.6
25,000 to 50,000	202,787	6,065.7	4,794,013	176,441.1	26,051	375.4	5,722,522	209,335.6	5,771,376	211,046.5
50,000 to 100,000	228,497	13,212.3	5,782,419	415,705.9	33,249	1,627.9	6,633,972	470,235.3	6,766,408	480,433.0
100,000 to 150,000	5,354	641.6	5,600,516	710,598.8	15,625	1,920.5	5,891,760	745,916.7	5,922,155	749,571.3
150,000 to 200,000	4,504	504.9	2,096,086	363,731.0	6,398	847.7	2,279,075	394,289.0	2,297,725	397,485.5
200,000 to 300,000	2,053	502.2	2,469,947	600,380.1	6,901	1,789.8	2,741,950	664,903.9	2,764,618	670,442.3
300,000 to 400,000	1,456	498.9	1,355,510	466,206.5	5,794	2,082.5	1,479,447	508,949.4	1,494,135	514,015.0
400,000 to 500,000	1,016	451.2	852,893	380,790.4	1,667	750.9	931,299	415,645.4	942,927	420,824.8
500,000 to 750,000	2,232	1,327.8	1,153,804	691,260.8	4,179	2,646.1	1,352,058	809,256.2	1,374,360	822,496.8
750,000 to 1,000,000	1,154	998.7	960,399	468,545.4	876	782.3	1,046,473	541,668.2	1,062,941	551,187.1
1,000,000 to 2,000,000	3,343	4,527.3	911,696	1,246,402.6	2,565	3,586.1	1,080,128	1,479,691.8	1,107,664	1,517,431.7
2,000,000 to 3,000,000	1,837	4,434.4	398,947	968,445.5	546	1,334.2	472,230	1,145,686.9	485,264	1,177,599.1
3,000,000 to 4,000,000	1,225	4,165.5	171,388	586,357.6	450	1,513.4	212,604	727,405.7	219,688	751,722.8
4,000,000 to 5,000,000	862	3,874.1	106,568	474,864.6	488	2,177.4	133,749	595,756.0	138,693	617,809.8
5,000,000 to 6,000,000	1,052	5,548.2	149,415	809,706.3	173	930.7	173,477	938,800.7	178,041	963,334.9
6,000,000 to 7,000,000	515	3,323.8	51,830	333,564.7	224	1,459.9	66,314	427,000.1	69,327	446,413.7
7,000,000 to 8,000,000	386	2,875.5	47,387	353,212.2	80	587.7	59,010	439,767.8	61,285	456,722.5
8,000,000 to 9,000,000	390	3,263.3	26,585	224,469.7	54	455.7	35,933	303,438.6	37,702	318,451.0
9,000,000 to 10,000,000	255	2,396.5	19,964	189,007.2	45	430.3	27,206	257,568.5	28,591	270,674.6
10,000,000 to 100,000,000	5,024	146,512.1	125,112	2,588,589.5	882	25,976.8	205,363	4,772,848.7	218,439	5,082,860.5
100,000,000 to 500,000,000	976	208,654.7	2,750	458,047.8	84	16,252.5	14,435	2,747,176.0	14,990	2,845,650.4
500,000,000 to 1,000,000,000	145	90,013.8	127	77,455.5	-	-	1,992	1,284,517.7	2,026	1,307,763.5
1,000,000,000 to 5,000,000,000	86	152,358.3	49	78,980.9	4	9,190.9	1,766	3,403,222.2	1,804	3,472,021.4
5,000,000,000 to 10,000,000,000	4	25,206.2	-	-	-	-	175	1,147,917.1	176	1,156,061.7
10,000,000,000 & Over	-	-	-	-	-	-	99	1,874,261.5	99	1,874,261.5
TOTAL	594,574	682,575.6	88,390,846	12,835,683.1	600,522	77,242.6	101,173,074	26,525,315.6	102,105,826	27,297,682.8

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Jun-23			Sep-23			Dec-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	46.32	691.31	737.62	51.13	692.58	743.70	56.63	715.73	772.37
	Government	91.30	3,612.78	3,704.08	86.59	3,622.17	3,708.76	101.00	3,864.81	3,965.80
	Non-Financial Public Sector Enterprises	13.93	1,410.56	1,424.48	32.10	1,458.56	1,490.67	34.48	1,508.99	1,543.47
	NBFCs & Financial Auxiliaries	2.80	902.85	905.66	2.00	1,001.88	1,003.88	1.95	1,203.96	1,205.91
	Private Sector (Business)	383.95	5,152.11	5,536.06	425.53	5,273.49	5,699.03	484.12	5,730.52	6,214.63
	Trust Funds & Non Profit Organizations	13.18	602.74	615.92	12.33	630.52	642.85	13.22	669.35	682.58
	Personal/Individuals	1,815.69	9,879.62	11,695.31	1,945.87	10,290.99	12,236.86	2,044.88	10,790.81	12,835.69
	Others	15.43	48.85	64.28	15.55	54.10	69.64	16.51	60.74	77.24
	Total	2,382.61	22,300.81	24,683.42	2,571.10	23,024.30	25,595.40	2,752.77	24,544.91	27,297.68
	Punjab	Foreign Constituents	34.32	269.94	304.27	37.82	269.68	307.50	42.67	273.28
Government		26.24	1,471.36	1,497.60	23.88	1,467.58	1,491.46	28.74	1,493.58	1,522.31
Non-Financial Public Sector Enterprises		4.49	761.90	766.39	5.44	780.69	786.13	5.33	768.34	773.67
NBFCs & Financial Auxiliaries		0.36	127.29	127.65	0.24	164.63	164.87	0.42	174.91	175.33
Private Sector (Business)		219.17	2,088.71	2,307.88	263.41	2,115.26	2,378.67	294.63	2,292.68	2,587.31
Trust Funds & Non Profit Organizations		7.21	222.16	229.38	6.42	222.74	229.15	6.29	264.63	270.92
Personal/Individuals		1,067.12	5,104.41	6,171.53	1,121.27	5,310.73	6,432.00	1,161.60	5,571.57	6,733.16
Others		0.78	10.07	10.85	1.58	18.17	19.76	1.18	25.75	26.93
Total		1,359.70	10,055.85	11,415.54	1,460.06	10,349.48	11,809.53	1,540.85	10,864.74	12,405.58
Sindh		Foreign Constituents	2.15	315.93	318.08	2.25	307.82	310.07	2.26	322.09
	Government	11.55	792.67	804.22	12.89	853.49	866.38	17.38	907.36	924.74
	Non-Financial Public Sector Enterprises	6.68	285.61	292.29	5.41	288.56	293.97	8.80	316.20	325.00
	NBFCs & Financial Auxiliaries	1.40	715.78	717.19	1.08	802.97	804.05	0.24	974.71	974.95
	Private Sector (Business)	60.20	2,122.56	2,182.77	64.04	2,206.88	2,270.92	78.68	2,400.29	2,478.97
	Trust Funds & Non Profit Organizations	1.80	274.11	275.91	1.72	274.03	275.75	2.17	264.41	266.57
	Personal/Individuals	152.10	2,849.45	3,001.55	167.53	2,930.35	3,097.89	207.85	3,086.86	3,294.70
	Others	0.06	7.97	8.03	0.10	10.33	10.43	0.07	6.48	6.55
	Total	235.96	7,364.07	7,600.04	255.03	7,674.43	7,929.45	317.43	8,278.41	8,595.83
	Khyber Pakhtunkhwa	Foreign Constituents	4.31	17.43	21.74	4.78	18.23	23.01	4.91	19.26
Government		20.68	310.29	330.96	20.71	294.45	315.17	23.77	338.80	362.57
Non-Financial Public Sector Enterprises		0.62	29.76	30.37	0.58	21.94	22.52	0.38	20.11	20.49
NBFCs & Financial Auxiliaries		0.05	1.76	1.81	0.09	1.80	1.89	0.11	2.55	2.66
Private Sector (Business)		57.62	163.22	220.84	55.24	155.11	210.35	65.08	168.10	233.18
Trust Funds & Non Profit Organizations		1.55	21.07	22.62	1.56	27.90	29.46	1.64	23.39	25.04
Personal/Individuals		312.05	700.06	1,012.11	341.36	758.17	1,099.53	357.10	793.04	1,150.14
Others		0.48	12.65	13.13	1.75	13.40	15.15	1.65	15.56	17.21
Total		397.35	1,256.23	1,653.58	426.08	1,291.01	1,717.09	454.66	1,380.80	1,835.46
Balochistan		Foreign Constituents	0.01	1.66	1.67	0.02	1.73	1.74	0.02	1.32
	Government	17.41	133.36	150.77	19.20	141.12	160.33	20.27	169.20	189.47
	Non-Financial Public Sector Enterprises	0.56	21.07	21.63	0.56	15.62	16.19	0.60	16.93	17.53
	NBFCs & Financial Auxiliaries	0.00	1.42	1.42	0.00	1.62	1.62	0.00	7.18	7.18
	Private Sector (Business)	23.81	89.10	112.91	20.36	75.17	95.53	21.64	79.57	101.22
	Trust Funds & Non Profit Organizations	0.23	4.70	4.92	0.22	3.56	3.78	0.21	6.05	6.26
	Personal/Individuals	65.49	190.47	255.96	67.70	199.48	267.18	74.15	211.86	286.01
	Others	14.09	0.78	14.87	11.92	0.57	12.50	13.46	0.72	14.19
	Total	121.61	442.55	564.16	119.98	438.88	558.86	130.35	492.84	623.18
	Islamabad	Foreign Constituents	0.15	73.43	73.58	0.21	80.79	81.00	0.36	84.38
Government		7.74	861.08	868.83	2.51	820.82	823.33	3.11	910.74	913.85
Non-Financial Public Sector Enterprises		0.97	304.80	305.77	0.00	344.93	344.94	0.00	379.51	379.52
NBFCs & Financial Auxiliaries		-	47.08	47.08	-	21.66	21.66	-	33.93	33.93
Private Sector (Business)		2.62	647.11	649.74	3.13	683.11	686.23	3.77	743.34	747.11
Trust Funds & Non Profit Organizations		0.48	77.32	77.80	0.54	98.42	98.96	0.46	107.20	107.66
Personal/Individuals		17.86	731.81	749.68	19.94	767.16	787.10	19.97	792.24	812.21
Others		0.01	17.35	17.36	0.17	11.59	11.76	0.14	12.13	12.27
Total		29.84	2,759.98	2,789.82	26.50	2,828.48	2,854.98	27.82	3,063.47	3,091.29
Gilgit-Baltistan		Foreign Constituents	0.11	0.35	0.46	0.14	0.30	0.44	0.20	0.36
	Government	6.59	14.56	21.14	6.28	20.07	26.35	6.57	20.57	27.14
	Non-Financial Public Sector Enterprises	0.59	5.63	6.22	0.64	5.95	6.58	0.19	6.61	6.81
	NBFCs & Financial Auxiliaries	0.93	3.45	4.38	0.52	3.43	3.95	1.08	4.13	5.22
	Private Sector (Business)	5.27	10.93	16.20	4.23	7.35	11.58	5.21	9.50	14.71
	Trust Funds & Non Profit Organizations	0.75	0.46	1.21	0.73	0.60	1.33	1.07	0.62	1.69
	Personal/Individuals	17.66	36.68	54.34	19.37	38.41	57.78	21.76	43.47	65.22
	Others	0.01	0.02	0.03	0.03	0.02	0.05	0.01	0.04	0.05
	Total	31.91	72.08	104.00	31.94	76.12	108.06	36.08	85.30	121.38

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Jun-23			Sep-23			Dec-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	5.27	12.56	17.83	5.91	14.03	19.94	6.22	15.04	21.26
	Government	1.10	29.46	30.56	1.11	24.64	25.74	1.05	24.56	25.61
	Non-Financial Public Sector Enterprises	0.01	1.80	1.81	19.47	0.88	20.34	19.18	1.28	20.46
	NBFCs & Financial Auxiliaries	0.06	6.08	6.14	0.07	5.76	5.83	0.09	6.55	6.64
	Private Sector (Business)	15.25	30.48	45.73	15.13	30.63	45.76	15.10	37.04	52.14
	Trust Funds & Non Profit Organizations	1.16	2.92	4.08	1.14	3.28	4.42	1.38	3.06	4.44
	Personal/Individuals	183.41	266.74	450.15	208.70	286.69	495.38	202.44	291.77	494.22
	Others	0.00	0.01	0.01	0.00	0.01	0.01	0.00	0.05	0.06
	Total	206.25	350.04	556.29	251.51	365.91	617.42	245.47	379.35	624.82

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 (31st March, 30th June or 30th September). 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, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector Business: Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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.

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

(End period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023					
	Jun		Sep		Dec ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	67,488,950	176,133.8	65,131,963	184,373.4	71,145,392	221,401.6
25,000 to 50,000	5,491,133	197,367.7	5,478,370	197,052.0	5,771,376	211,046.5
50,000 to 100,000	6,112,005	438,053.6	6,287,366	446,250.2	6,766,408	480,433.0
100,000 to 150,000	3,695,530	451,618.7	5,113,960	616,731.1	5,922,155	749,571.3
150,000 to 200,000	2,479,053	428,902.2	3,725,777	616,504.5	2,297,725	397,485.5
200,000 to 300,000	2,903,095	704,080.2	2,669,983	649,794.0	2,764,618	670,442.3
300,000 to 400,000	1,530,572	527,722.6	2,505,651	848,907.6	1,494,135	514,015.0
400,000 to 500,000	950,957	424,959.5	911,483	406,206.4	942,927	420,824.8
500,000 to 750,000	1,322,171	797,940.1	1,305,778	788,127.7	1,374,360	822,496.8
750,000 to 1,000,000	667,344	580,816.0	625,729	541,524.2	1,062,941	551,187.1
1,000,000 to 2,000,000	1,103,843	1,516,814.6	1,125,617	1,544,940.2	1,107,664	1,517,431.7
2,000,000 to 3,000,000	404,665	974,428.4	429,724	1,036,999.0	485,264	1,177,599.1
3,000,000 to 4,000,000	198,997	681,102.2	206,961	708,990.8	219,688	751,722.8
4,000,000 to 5,000,000	121,388	541,650.4	130,305	581,120.7	138,693	617,809.8
5,000,000 to 6,000,000	98,179	526,792.4	97,124	521,886.4	178,041	963,334.9
6,000,000 to 7,000,000	56,802	366,506.2	58,349	376,465.9	69,327	446,413.7
7,000,000 to 8,000,000	43,308	322,611.3	43,249	322,130.6	61,285	456,722.5
8,000,000 to 9,000,000	33,536	283,568.5	33,458	283,008.3	37,702	318,451.0
9,000,000 to 10,000,000	27,192	258,086.6	26,358	249,384.5	28,591	270,674.6
10,000,000 to 100,000,000	215,299	4,904,016.7	196,927	4,723,460.7	218,439	5,082,860.5
100,000,000 to 500,000,000	13,756	2,687,943.7	14,546	2,837,835.0	14,990	2,845,650.4
500,000,000 to 1,000,000,000	2,018	1,378,465.3	1,833	1,194,537.3	2,026	1,307,763.5
1,000,000,000 to 5,000,000,000	1,791	3,288,222.4	1,727	3,267,119.1	1,804	3,472,021.4
5,000,000,000 to 10,000,000,000	132	881,428.1	144	957,262.6	176	1,156,061.7
10,000,000,000 & Over	74	1,344,184.6	94	1,694,783.9	99	1,874,261.5
TOTAL	94,961,790	24,683,415.9	96,122,476	25,595,396.1	102,105,826	27,297,682.8

Source: Core Statistics Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of deposits which fall in the respective class.
4. 'Amount' represents the total amount of all deposits falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March, 2023.

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	33,865,048	18,375	15,609,056	4,593	613,006	523	2,146,213	1,113	52,233,323	24,604
5,000 to 10,000	10,119,804	60,354	611,408	4,340	71,237	507	238,793	1,612	11,041,242	66,814
10,000 to 20,000	4,622,036	66,842	938,634	14,528	85,821	1,218	203,123	2,785	5,849,614	85,373
20,000 to 25,000	1,573,177	34,605	261,353	5,823	23,801	539	162,882	3,642	2,021,213	44,610
25,000 to 50,000	4,348,135	160,884	962,438	34,940	77,475	2,737	383,328	12,485	5,771,376	211,047
50,000 to 100,000	5,088,011	364,545	1,134,144	80,827	91,037	6,632	453,216	28,430	6,766,408	480,433
100,000 to 150,000	5,110,468	651,339	639,582	77,779	72,530	8,496	99,575	11,958	5,922,155	749,571
150,000 to 200,000	1,817,252	315,470	385,459	65,928	36,126	6,287	58,888	9,801	2,297,725	397,485
200,000 to 300,000	2,153,872	522,419	456,572	110,807	70,922	17,093	83,252	20,123	2,764,618	670,442
300,000 to 400,000	1,129,392	388,483	286,516	98,623	35,192	12,144	43,035	14,765	1,494,135	514,015
400,000 to 500,000	701,945	313,416	179,929	80,079	30,513	13,784	30,540	13,546	942,927	420,825
500,000 to 750,000	926,869	554,724	283,487	169,895	56,091	34,476	107,913	63,402	1,374,360	822,497
750,000 to 1,000,000	820,360	373,467	172,149	118,024	38,289	33,356	32,143	26,340	1,062,941	551,187
1,000,000 to 2,000,000	733,832	1,007,829	235,003	318,252	64,028	87,942	74,801	103,408	1,107,664	1,517,432
2,000,000 to 3,000,000	272,464	659,294	138,763	335,743	37,188	93,395	36,849	89,168	485,264	1,177,599
3,000,000 to 4,000,000	139,553	477,882	42,579	145,088	16,822	57,632	20,734	71,121	219,688	751,723
4,000,000 to 5,000,000	92,599	412,856	21,465	95,268	10,486	46,671	14,143	63,015	138,693	617,810
5,000,000 to 6,000,000	137,251	744,467	17,822	95,660	9,461	50,820	13,507	72,388	178,041	963,335
6,000,000 to 7,000,000	45,609	293,419	10,095	65,146	5,213	33,576	8,410	54,273	69,327	446,414
7,000,000 to 8,000,000	31,898	237,293	6,819	50,837	15,910	118,975	6,658	49,618	61,285	456,723
8,000,000 to 9,000,000	23,042	194,521	5,494	46,342	3,544	30,008	5,622	47,580	37,702	318,451
9,000,000 to 10,000,000	17,329	164,030	4,122	39,028	2,769	26,214	4,371	41,403	28,591	270,675
10,000,000 to 100,000,000	112,806	2,415,459	26,028	524,768	20,544	453,973	59,061	1,688,660	218,439	5,082,860
100,000,000 to 500,000,000	3,192	533,211	597	95,109	560	91,520	10,641	2,125,809	14,990	2,845,650
500,000,000 to 1,000,000,000	130	78,797	25	17,049	30	18,364	1,841	1,193,553	2,026	1,307,763
1,000,000,000 to 5,000,000,000	38	55,773	26	41,567	18	30,707	1,722	3,343,975	1,804	3,472,021
5,000,000,000 to 10,000,000,000	1	5,301	-	-	-	-	175	1,150,761	176	1,156,062
10,000,000,000 & Over	-	-	-	-	-	-	99	1,874,261	99	1,874,261
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

This Data is being published on quarterly basis w.e.f. December, 2023.

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

		Jun-22 ^R	Dec-22 ^R	Jun-23 ^P
No. of Accounts	Total Accounts	159,342	167,409	177,825
	Active Accounts	108,050	108,138	110,380
	Dormant Accounts	51,292	59,270	67,445
	Total Accounts-Male	111,025	115,870	122,173
	Active Accounts-Male	75,355	75,159	76,552
	Dormant Accounts-Male	35,670	40,711	45,621
	Total Accounts-Female	42,655	45,954	49,319
	Active Accounts-Female	30,249	30,539	31,099
	Dormant Accounts-Female	12,405	15,415	18,220
	Total Accounts-Transgender	10	7	6
	Active Accounts-Transgender	1	1	1
	Dormant Accounts-Transgender	9	6	5
	No. of Depositors²	Total Depositors	77,860	80,807
Active Depositors		63,773	64,348	64,856
Dormant Depositors		36,667	41,606	46,358
Total Depositors-Male		50,878	52,152	54,037
Active Depositors-Male		42,078	42,048	42,615
Dormant Depositors-Male		25,075	27,895	30,924
Total Depositors-Female		26,350	28,074	29,080
Active Depositors-Female		21,283	21,821	21,776
Dormant Depositors-Female		10,011	12,230	14,211
Total Depositors-Transgender		3	1	1
Active Depositors-Transgender	
Dormant Depositors-Transgender		3

Source: Core Statistics Department

P: Provisional, R: Revised

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks and Developed Finance institutions.

2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs is counted once.

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023					
	Jun		Sep		Dec ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	1,125,959	10,109.3	683,619	4,339.1	545,027	3,900.6
25,000 to 50,000	935,492	33,948.8	1,213,638	44,774.4	645,720	24,468.0
50,000 to 100,000	460,378	31,423.6	587,801	38,844.7	957,563	61,266.4
100,000 to 150,000	259,842	31,754.3	229,716	27,960.1	235,328	29,164.1
150,000 to 200,000	176,409	30,499.7	188,493	32,410.8	152,647	26,366.4
200,000 to 300,000	354,972	88,203.5	257,663	63,143.6	249,733	60,616.9
300,000 to 400,000	159,284	54,272.0	236,629	78,073.6	231,320	76,407.8
400,000 to 500,000	109,310	48,822.1	100,182	44,702.2	100,952	45,046.9
500,000 to 750,000	293,062	188,268.6	290,612	185,158.3	291,235	184,108.1
750,000 to 1,000,000	121,321	107,398.9	114,306	99,533.8	113,741	99,500.1
1,000,000 to 2,000,000	235,793	329,380.0	239,002	337,247.8	232,016	327,814.1
2,000,000 to 3,000,000	68,689	168,251.8	67,908	165,211.8	78,258	191,757.9
3,000,000 to 4,000,000	28,518	98,305.4	30,728	105,304.8	31,739	108,492.7
4,000,000 to 5,000,000	20,598	92,982.8	19,978	89,873.5	20,999	94,549.1
5,000,000 to 6,000,000	15,216	82,787.1	15,013	81,559.0	15,469	84,147.6
6,000,000 to 7,000,000	11,209	72,501.7	9,420	61,388.4	10,062	65,447.8
7,000,000 to 8,000,000	7,450	55,634.5	10,212	75,580.3	11,660	87,405.3
8,000,000 to 9,000,000	6,150	51,910.7	6,251	53,022.9	7,882	66,068.6
9,000,000 to 10,000,000	7,303	69,971.2	7,415	70,973.3	7,983	76,340.8
10,000,000 to 100,000,000	44,301	1,347,493.9	44,423	1,351,904.9	50,466	1,544,104.9
100,000,000 to 500,000,000	9,456	2,044,047.4	9,539	2,044,349.9	10,229	2,160,995.6
500,000,000 to 1,000,000,000	1,486	999,186.9	1,465	998,295.3	1,671	1,141,074.7
1,000,000,000 to 5,000,000,000	1,146	2,198,057.9	1,067	2,085,180.6	1,092	2,124,316.6
5,000,000,000 to 10,000,000,000	104	668,667.8	99	619,762.6	108	676,950.8
10,000,000,000 & Over	100	2,904,036.9	96	2,683,611.0	95	2,617,190.8
Total	4,453,548	11,807,916.8	4,365,275	11,442,206.9	4,002,995	11,977,502.9

Source: Core Statistics Department

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

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

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

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

This Data is being published on quarterly basis w.e.f. December, 2023.

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers

As on 31st December, 2023 (Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	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 25,000	-	-	21	0.0	31	-	49	0.0	104,755	984.7	520	8.5	439,651	2,873.8	-	33.6	545,027	3,900.6
25,000 to 50,000	-	-	3	0.1	-	-	1	0.0	92,779	3,530.3	822	149.3	552,115	20,788.2	-	-	645,720	24,468.0
50,000 to 100,000	-	-	1	0.1	4	0.3	6	0.5	90,348	6,509.7	1,761	14.8	865,443	54,741.0	-	-	957,563	61,266.4
100,000 to 150,000	-	-	1	0.1	-	-	-	-	84,487	11,007.1	1,412	5.0	149,428	18,152.0	-	-	235,328	29,164.1
150,000 to 200,000	-	-	1	0.2	3	0.5	7	1.1	50,369	8,668.5	205	23.3	102,062	17,672.9	-	-	152,647	26,366.4
200,000 to 300,000	-	-	-	-	5	1.2	7	1.9	98,005	23,913.4	461	93.4	151,247	36,604.9	8	2.2	249,733	60,616.9
300,000 to 400,000	-	-	1	0.3	3	1.1	15	5.2	152,465	49,223.8	129	50.8	78,681	27,117.2	26	9.3	231,320	76,407.8
400,000 to 500,000	-	-	-	-	1	0.4	15	6.4	48,803	21,771.0	166	55.7	51,948	23,204.9	19	8.4	100,952	45,046.9
500,000 to 750,000	-	-	1	0.6	5	3.4	32	20.5	70,899	42,749.2	77	39.4	220,215	141,291.1	6	4.0	291,235	184,108.1
750,000 to 1,000,000	-	-	1	0.8	4	3.6	65	53.8	41,364	36,660.8	16	12.4	72,286	62,764.6	5	4.0	113,741	99,500.1
1,000,000 to 2,000,000	-	-	15	25.4	13	18.7	316	466.0	70,934	99,609.2	186	173.2	160,550	227,518.1	2	3.5	232,016	327,814.1
2,000,000 to 3,000,000	-	-	17	39.5	17	43.4	92	234.2	40,599	100,151.3	22	42.7	37,511	91,246.8	-	-	78,258	191,757.9
3,000,000 to 4,000,000	-	-	12	43.6	7	24.7	44	150.2	17,284	58,311.1	13	33.5	14,377	49,923.4	2	6.2	31,739	108,492.7
4,000,000 to 5,000,000	-	-	12	53.7	8	37.7	52	224.4	11,092	50,096.3	18	67.2	9,814	44,055.4	3	14.5	20,999	94,549.1
5,000,000 to 6,000,000	-	-	35	182.0	12	67.8	15	78.4	7,221	38,807.4	10	51.0	8,175	44,955.8	1	5.2	15,469	84,147.6
6,000,000 to 7,000,000	-	-	8	50.4	8	51.7	41	185.7	5,885	38,379.1	-	-	4,119	26,774.5	1	6.6	10,062	65,447.8
7,000,000 to 8,000,000	-	-	14	102.5	7	52.2	4	29.7	8,339	62,513.3	5	37.3	3,291	24,670.3	-	-	11,660	87,405.3
8,000,000 to 9,000,000	-	-	2	16.8	5	60.6	10	133.5	4,428	41,661.6	5	41.6	3,431	24,146.6	1	8.0	7,882	66,068.6
9,000,000 to 10,000,000	-	-	1	9.6	7	66.2	5	47.8	4,043	38,940.0	1	10.0	3,924	37,248.5	2	18.8	7,983	76,340.8
10,000,000 to 100,000,000	1	14.4	34	1,728.9	132	5,399.1	208	9,701.8	42,944	1,396,103.6	56	2,327.5	7,072	128,105.6	19	724.0	50,466	1,544,104.9
100,000,000 to 500,000,000	-	-	45	11,108.4	130	36,179.9	118	28,252.0	9,833	2,068,044.7	25	5,833.6	73	11,035.7	5	541.3	10,229	2,160,995.6
500,000,000 to 1,000,000,000	-	-	15	9,775.4	73	55,190.9	43	29,604.2	1,533	1,041,651.7	6	4,182.7	1	669.7	-	-	1,671	1,141,074.7
1,000,000,000 to 5,000,000,000	-	-	16	35,864.6	112	272,246.2	57	116,296.9	903	1,692,143.9	2	2,871.3	2	4,893.7	-	-	1,092	2,124,316.6
5,000,000,000 to 10,000,000,000	-	-	9	55,841.5	48	320,291.0	9	53,155.2	42	247,663.1	-	-	-	-	-	-	108	676,950.8
10,000,000,000 & Over	-	-	35	1,349,632.2	50	1,124,099.8	3	59,997.2	7	83,461.6	-	-	-	-	-	-	95	2,617,190.8
Total	1	14.4	300	1,464,476.6	685	1,813,840.6	1,214	298,646.7	1,059,361	7,262,556.5	5,918	16,124.3	2,935,416	1,120,454.4	100	1,389.5	4,002,995	11,977,502.9

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023					
	Sep			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	11.1	11.1	-	14.4	14.4	-
2. DOMESTIC CONSTITUENTS	11,442,195.8	11,313,548.6	128,647.1	11,977,455.0	11,840,785.3	136,669.8
I. GOVERNMENT	1,726,653.5	1,726,653.5	-	1,464,476.6	1,464,476.6	-
a. Federal Government	1,045,277.5	1,045,277.5	-	845,289.3	1,319,159.7	-
01. Commodity Operations	634,735.5	634,735.5	-	-	5,000.0	-
02. Others	410,542.0	410,542.0	-	-	366,418.9	-
b. Provincial Governments	681,376.1	681,376.1	-	619,187.3	1,208,374.6	-
01. Commodity Operations	674,498.7	674,498.7	-	-	30,000.0	-
02. Others	6,877.3	6,877.3	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPS)	1,562,421.4	1,562,421.4	-	1,813,840.6	1,813,840.6	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	799.5	799.5	-	798.8	798.8	-
03. Utilities	589,044.1	589,044.1	-	572,345.4	572,345.4	-
04. Transport, storage and communications	430,533.8	430,533.8	-	598,411.4	598,411.4	-
05. Manufacturing	72,536.8	72,536.8	-	105,880.5	105,880.5	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	9,061.1	9,061.1	-	7,612.6	7,612.6	-
08. Commerce and Trade	390,944.1	390,944.1	-	458,590.0	458,590.0	-
09. Others	4,602.8	4,602.8	-	5,302.7	5,302.7	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	295,641.7	295,491.8	149.9	298,646.7	298,496.8	149.9
01. Mutual Funds and AMCs	1,546.0	1,546.0	-	3,505.0	3,505.0	-
02. Insurance & Pension Funds	4,581.9	4,581.9	-	3,957.6	3,957.6	-
03. MFIs and DFIs	192,892.5	192,892.5	-	196,574.3	196,574.3	-
04. Stock Exchange & Brokerage Houses	16,710.7	16,710.7	-	19,724.1	19,724.1	-
05. Modarabas	4,754.7	4,754.7	-	5,964.2	5,964.2	-
06. Other NBFIs	75,155.9	75,006.0	149.9	68,921.4	68,771.5	149.9
IV. PRIVATE SECTOR (BUSINESS)	6,717,658.1	6,591,466.9	126,191.2	7,262,556.5	7,128,433.4	134,123.1
a. Agriculture, forestry and fishing	374,410.9	268,806.0	105,604.9	416,842.0	303,297.1	113,544.9
01. Crop and animal production, hunting and related service activities	372,428.9	266,895.2	105,533.7	415,139.7	301,664.1	113,475.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	168,991.2	142,198.2	26,793.1	180,747.5	152,090.5	28,657.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	10,332.4	3,017.8	7,314.6	10,041.0	2,932.7	7,108.3
iii. Growing of other fruits, vegetables and crops	17,157.3	15,963.6	1,193.7	16,617.2	15,461.0	1,156.1
iv. Raising of livestock and other related activities	120,324.8	55,863.1	64,461.7	132,713.5	61,614.8	71,098.7
v. Other agricultural support activities	55,618.3	47,187.2	8,431.1	75,012.9	63,641.9	11,371.0
vi. Hunting, trapping and related service activities	4.9	4.9	-	7.6	7.6	-
02 - Forestry and logging	28.1	11.4	16.7	20.2	5.0	15.2
03 - Fishing and aquaculture	1,953.9	1,899.5	54.4	1,682.1	1,628.0	54.0
b. Mining and quarrying	69,750.0	69,741.0	9.1	79,318.1	79,309.1	9.1
01. Mining of coal and lignite	44,042.5	44,042.5	0.0	54,777.5	54,777.5	0.0
02. Extraction of crude petroleum and natural gas	19,927.6	19,927.6	-	19,011.2	19,011.2	-
03. Mining of metal ores	620.0	620.0	-	643.5	643.5	-
04. Other mining and quarrying	5,149.6	5,140.5	9.0	4,873.4	4,864.4	9.0
05. Mining support service activities	10.4	10.4	-	12.5	12.5	-
c. Manufacturing	4,315,326.2	4,302,717.2	12,609.1	4,752,567.5	4,740,067.4	12,500.1
01. Manufacture of food products	890,178.7	878,599.3	11,579.5	1,087,355.4	1,075,871.2	11,484.2
02. Manufacture of beverages	53,608.9	53,585.2	23.7	61,027.4	61,003.7	23.7
03. Manufacture of tobacco products	1,456.9	1,425.8	31.1	1,508.4	1,478.2	30.2
04. Manufacture of textiles	1,603,869.9	1,603,722.6	147.4	1,637,109.3	1,636,963.6	145.8
i. Preparation and spinning of textile fibers	571,644.2	571,643.8	0.4	578,202.3	578,201.9	0.4
ii. Weaving of textiles	328,648.2	328,575.9	72.2	344,181.9	344,110.9	71.1
iii. Finishing of textiles	293,032.6	293,022.7	9.8	295,324.5	295,314.7	9.8
iv. Manufacture of knitted and crocheted fabrics	55,859.9	55,819.2	40.7	57,349.5	57,308.8	40.7
v. Manufacture of made-up textile articles, except apparel	189,348.2	189,346.0	2.2	194,435.2	194,433.2	2.0
vi. Manufacture of carpets and rugs	1,149.1	1,146.3	2.9	1,193.1	1,190.2	2.9
vii. Manufacture of other textiles n.e.c.	164,187.8	164,168.6	19.1	166,422.9	166,404.0	18.9
05. Manufacture of wearing apparel	215,221.1	214,995.2	225.9	221,590.6	221,364.0	226.6
06. Manufacture of leather and related products	46,885.9	46,821.0	65.0	48,792.4	48,727.9	64.5
i. Tanning and dressing of leather, dressing and dyeing of fur	7,309.5	7,284.9	24.6	6,887.2	6,862.6	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,076.3	2,076.3	-	2,770.0	2,770.0	-
iii. Manufacture of footwear	37,500.1	37,459.8	40.3	39,135.1	39,095.3	39.8
a). Leather wear	29,286.9	29,246.5	40.3	30,817.9	30,778.0	39.8
b). Rubber and Plastic wear	8,213.2	8,213.2	-	8,317.2	8,317.2	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023					
	Sep			Dec ^P		
	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	8,926.3	8,915.0	11.3	9,265.9	9,254.6	11.2
08. Manufacture of paper and paper products	97,436.4	97,403.8	32.6	111,791.3	111,759.4	31.9
09. Printing and reproduction of recorded media	18,661.7	18,647.1	14.6	21,230.8	21,216.2	14.5
10. Manufacture of coke and refined petroleum products	130,605.2	130,605.2	-	155,953.3	155,953.3	-
11. Manufacture of chemicals and chemical products	273,319.4	273,227.9	91.5	314,846.9	314,758.4	88.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	111,416.2	111,410.9	5.3	113,444.5	113,439.2	5.3
13. Manufacture of rubber and plastics products	78,615.5	78,584.1	31.4	87,989.8	87,960.7	29.2
14. Manufacture of other non-metallic mineral products	285,497.1	285,464.7	32.4	285,758.8	285,727.1	31.7
15. Manufacture of basic metals	201,030.9	200,939.1	91.8	236,342.6	236,251.3	91.3
16. Manufacture of fabricated metal products, except machinery and equipment	28,198.2	28,191.0	7.2	31,260.1	31,252.9	7.2
17. Manufacture of computer, electronic and optical products	11,868.8	11,867.9	0.9	14,891.5	14,890.6	0.9
18. Manufacture of electrical equipment	119,493.4	119,478.4	15.0	142,038.8	142,023.9	14.9
19. Manufacture of machinery and equipment	14,058.4	14,048.0	10.3	20,072.6	20,062.6	10.0
20. Manufacture of motor vehicles, trailers and semi-trailers	61,828.2	61,825.4	2.8	81,757.0	81,754.2	2.8
21. Manufacture of other transport equipment	12,547.5	12,547.4	0.1	13,417.8	13,417.7	0.1
22. Manufacture of furniture	5,645.2	5,569.3	75.9	5,762.7	5,687.1	75.6
23. Other manufacturing	43,366.2	43,252.8	113.4	48,396.0	48,286.1	109.9
24. Repair and installation of machinery and equipment	1,590.2	1,590.2	-	963.6	963.6	-
d. Electricity, gas, steam and air conditioning supply	538,192.3	538,186.8	5.5	515,335.7	515,331.0	4.7
e. Water supply; sewerage, waste management and remediation activities	17,858.4	17,858.3	0.1	20,058.1	20,058.1	-
f. Construction	193,451.6	193,287.2	164.4	200,159.0	200,003.5	155.5
01. Construction of buildings	143,248.9	143,095.5	153.4	146,785.1	146,640.6	144.5
02. Civil engineering	47,259.1	47,248.1	11.0	50,363.6	50,352.6	11.0
03. Specialized construction activities	2,943.7	2,943.7	-	3,010.2	3,010.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	465,958.4	462,214.6	3,743.7	518,095.1	514,373.4	3,721.8
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	26,524.5	26,164.0	360.5	27,269.1	26,909.1	360.1
02. Wholesale trade, except of motor vehicles and motorcycles	279,729.5	279,596.0	133.5	297,466.1	297,343.2	123.0
03. Retail trade, except of motor vehicles and motorcycles	159,704.4	156,454.7	3,249.7	193,359.8	190,121.1	3,238.8
h. Transportation and storage	116,689.1	113,264.3	3,424.8	124,154.8	120,664.5	3,490.3
i. Accommodation and food service activities	35,784.7	35,644.6	140.1	39,944.7	39,814.7	130.0
j. Information and communication	338,054.7	338,020.7	33.9	343,243.3	343,209.7	33.6
k. Real estate activities	34,153.5	34,152.7	0.8	31,527.7	31,526.9	0.8
l. Professional, scientific and technical activities	55,053.7	55,046.4	7.3	62,796.9	62,789.5	7.3
m. Administrative and support service activities	51,197.6	50,907.2	290.4	49,473.7	49,101.2	372.5
n. Education	32,485.1	32,376.3	108.8	32,274.1	32,169.4	104.8
o. Human health and social work activities	18,004.3	17,973.4	30.9	18,013.4	17,982.5	30.9
p. Arts, entertainment and recreation	1,894.2	1,888.8	5.3	1,800.0	1,794.9	5.1
q. Other service activities	59,393.3	59,381.5	11.8	56,952.3	56,940.6	11.7
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	13,050.9	12,573.9	477.0	16,124.3	15,655.6	468.7
VI. PERSONAL	1,125,437.1	1,123,608.1	1,829.0	1,120,454.4	1,118,526.4	1,928.0
a. Bank Employees	285,436.5	283,624.5	1,812.1	301,630.6	299,778.9	1,851.7
b. Consumer Financing	839,341.7	839,324.8	16.9	818,205.8	818,129.5	76.3
01. For house building	208,279.8	208,279.8	-	208,147.7	208,147.7	-
02. For transport i.e., purchase of car etc	272,289.3	272,286.4	2.9	251,246.1	251,219.6	26.5
03. Credit cards	103,196.3	103,196.3	-	107,786.0	107,786.0	-
04. Consumers durable	7,103.1	7,093.2	9.9	6,625.9	6,592.9	33.0
05. Personal loans	248,473.2	248,469.0	4.2	244,400.1	244,383.3	16.8
c. Other	658.8	658.8	-	618.0	618.0	-
VII. OTHER	1,333.0	1,333.0	-	1,355.9	1,355.9	-
TOTAL	11,442,206.9	11,313,559.7	128,647.1	11,977,469.4	11,840,799.6	136,669.8

Source: Core Statistics Department

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	14	1	14
1) Official	-	-	-	-	-	-	1	14	1	14
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,010	9,781,606	4,002,994	11,977,455
I. GOVERNMENT	-	-	-	-	-	-	300	1,464,477	300	1,464,477
A. Federal Government	-	-	-	-	-	-	163	845,289	163	845,289
B. Provincial Governments	-	-	-	-	-	-	137	619,187	137	619,187
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	685	1,813,841	685	1,813,841
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	10	799	10	799
Utilities	-	-	-	-	-	-	403	572,345	403	572,345
Transport, storage and communications	-	-	-	-	-	-	120	598,411	120	598,411
Manufacturing	-	-	-	-	-	-	65	105,881	65	105,881
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	14	7,613	14	7,613
Commerce and Trade	-	-	-	-	-	-	54	458,590	54	458,590
Others	-	-	-	-	-	-	18	5,303	18	5,303
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,214	298,647	1,214	298,647
Mutual Funds and AMCs	-	-	-	-	-	-	94	3,505	94	3,505
Insurance & Pension Funds	-	-	-	-	-	-	455	3,958	455	3,958
MFIs and DFI	-	-	-	-	-	-	132	196,574	132	196,574
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	219	19,724	219	19,724
Modarabas	-	-	-	-	-	-	92	5,964	92	5,964
Other NBFIs	-	-	-	-	-	-	222	68,921	222	68,921
IV. PRIVATE SECTOR (BUSINESS)	877,206	1,022,719	40,514	30,278	9,764	21,684	131,877	6,187,875	1,059,361	7,262,556
A. Agriculture, forestry and fishing	672,775	328,801	27,851	13,976	8,768	7,224	5,368	66,841	714,762	416,842
1. Crop and animal production, hunting and related service activities	672,002	328,130	27,830	13,966	8,756	7,215	5,351	65,828	713,939	415,140
Growing of Wheat, Rice, Sugar Cane & Cotton	296,742	167,123	5,126	3,925	6,049	6,240	2,512	3,459	310,429	180,748
Growing of tropical, subtropical, pome and stone fruits & vegetables	22,244	9,265	700	324	27	88	153	363	23,124	10,041
Growing of other fruits, vegetables and crops	20,919	14,975	385	323	17	23	444	1,297	21,765	16,617
Raising of livestock and other related activities	238,564	92,886	18,666	6,341	2,176	84	1,511	33,403	260,917	132,714
Other agricultural support activities	93,528	43,874	2,953	3,052	487	780	731	27,306	97,699	75,013
Hunting, trapping and related service activities	5	8	-	-	-	-	-	-	5	8
02 - Forestry and logging	122	20	-	-	-	-	-	-	122	20
03 - Fishing and aquaculture	651	650	21	10	12	9	17	1,013	701	1,682
B. Mining and quarrying	215	5,702	-	-	3	7	710	73,609	928	79,318
05 - Mining of coal and lignite	35	4,976	-	-	1	-	48	49,801	84	54,778
06 - Extraction of crude petroleum and natural gas	78	353	-	-	-	-	571	18,658	649	19,011
07 - Mining of metal ores	11	81	-	-	-	-	15	562	26	643
08 - Other mining and quarrying	85	279	-	-	2	7	76	4,588	163	4,873
09 - Mining support service activities	6	13	-	-	-	-	-	-	6	13
C. Manufacturing	49,484	390,872	3,489	3,602	366	7,568	78,755	4,330,526	132,094	4,752,567
10 - Manufacture of food products	39,217	112,455	2,708	1,387	109	2,771	17,284	970,742	59,318	1,087,355
11 - Manufacture of beverages	129	2,017	-	-	4	24	1,032	58,986	1,165	61,027
12 - Manufacture of tobacco products	163	37	4	1	-	-	443	1,470	610	1,508
13 - Manufacture of textiles	2,369	113,465	136	499	43	1,097	23,463	1,522,048	26,011	1,637,109
Preparation and spinning of textile fibres	994	63,813	6	7	-	-	7,922	514,383	8,922	578,202
Weaving of textiles	446	11,876	39	107	7	53	5,162	332,145	5,654	344,182
Finishing of textiles	294	29,411	15	75	3	9	3,594	265,830	3,906	295,325
Manufacture of knitted and crocheted fabrics	77	595	8	34	3	38	610	56,683	698	57,349
Manufacture of made-up textile articles, except apparel	166	4,512	21	217	3	966	2,915	188,741	3,105	194,435
Manufacture of carpets and rugs	46	82	10	1	2	0	68	1,109	126	1,193
Manufacture of other textiles n.e.c.	346	3,176	37	58	25	31	3,192	163,157	3,600	166,423
14 - Manufacture of wearing apparel	1,266	29,705	310	195	46	15	2,871	191,675	4,493	221,591
15 - Manufacture of leather and related products	438	1,277	66	508	7	22	1,572	46,984	2,083	48,792
Tanning and dressing of leather; dressing and dyeing of fur	38	89	14	462	3	22	332	6,315	387	6,887
Manufacture of luggage, handbags and the like, saddlery and harness	23	143	2	8	-	-	71	2,619	96	2,770
Manufacture of footwear	377	1,046	50	38	4	0	1,169	38,051	1,600	39,135
a. Leather wear	349	627	46	16	4	0	817	30,175	1,216	30,818
b. Rubber and Plastic wear	28	419	4	22	-	-	352	7,876	384	8,317

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	138	345	8	8	4	1	340	8,912	490	9,266
17 - Manufacture of paper and paper products	180	2,427	3	21	5	24	1,533	109,320	1,721	111,791
18 - Printing and reproduction of recorded media	239	1,100	15	275	1	12	666	19,844	921	21,231
Printing and other service activities related to printing	236	1,094	15	275	-	-	648	17,615	899	18,983
Reproduction of recorded media	3	7	-	-	1	12	18	2,229	22	2,248
19 - Manufacture of coke and refined petroleum products	85	59,684	-	-	-	-	1,474	96,269	1,559	155,953
20 - Manufacture of chemicals and chemical products	821	8,355	50	154	22	24	7,209	306,314	8,102	314,847
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	178	817	8	44	6	1,885	5,009	110,698	5,201	113,445
22 - Manufacture of rubber and plastics products	489	2,844	17	72	13	10	2,323	85,064	2,842	87,990
23 - Manufacture of other non-metallic mineral products	291	7,199	4	9	24	791	1,623	277,760	1,942	285,759
24 - Manufacture of basic metals	701	25,112	4	34	25	813	4,221	210,383	4,951	236,343
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,474	3	1	1	1	729	29,784	936	31,260
26 - Manufacture of computer, electronic and optical products	61	228	-	-	-	-	247	14,663	308	14,891
27 - Manufacture of electrical equipment	243	10,872	11	86	18	31	1,950	131,050	2,222	142,039
28 - Manufacture of machinery and equipment	227	582	8	35	1	6	661	19,450	897	20,073
29 - Manufacture of motor vehicles, trailers and semi-trailers	172	2,275	4	48	1	1	1,666	79,432	1,843	81,757
30 - Manufacture of other transport equipment	65	272	1	0	-	-	499	13,146	565	13,418
31 - Manufacture of furniture	458	535	15	64	11	11	305	5,153	789	5,763
32 - Other manufacturing	1,296	7,716	114	159	25	29	1,602	40,493	3,037	48,396
Manufacture of jewellery and related articles	250	209	6	3	2	0	21	206	279	419
Manufacture of imitation jewellery and related articles	4	30	1	0	1	-	1	5	7	36
Manufacture of musical instruments	1	1	-	-	1	-	50	974	52	974
Manufacture of sports goods	106	2,152	1	7	1	-	218	4,066	326	6,225
Manufacture of games and toys	2	-	-	-	1	-	2	1	5	1
Manufacture of medical and dental instruments and supplies	124	637	7	43	-	-	211	4,453	342	5,133
Manufacture of Handicrafts	73	22	68	10	1	0	2	6	144	38
Other manufacturing n.e.c.	736	4,665	31	95	18	28	1,097	30,782	1,882	35,570
33 - Repair and installation of machinery and equipment	55	79	-	-	-	-	33	884	88	964
D. Electricity, gas, steam and air conditioning supply	3	52	-	-	-	-	2,268	515,284	2,271	515,336
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,090	505,562	2,090	505,562
a) Hydal	-	-	-	-	-	-	461	23,151	461	23,151
b) Thermal	-	-	-	-	-	-	430	135,298	430	135,298
c) Coal Based	-	-	-	-	-	-	85	116,187	85	116,187
d) Wind	-	-	-	-	-	-	162	57,052	162	57,052
e) Solar	-	-	-	-	-	-	76	12,127	76	12,127
f) Other	-	-	-	-	-	-	876	161,748	876	161,748
Manufacture of gas; distribution of gaseous fuels through mains	3	52	-	-	-	-	149	9,681	152	9,733
Steam and air conditioning supply	-	-	-	-	-	-	29	41	29	41
E. Water supply; sewerage, waste management and remediation activities	55	8,470	1	1,266	-	-	72	10,322	128	20,058
36 - Water collection, treatment and supply	13	24	-	-	-	-	16	104	29	128
37 - Sewerage	6	5	-	-	-	-	-	-	6	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	8,437	1	1,266	-	-	55	10,218	90	19,921
39 - Remediation activities and other waste management services	2	3	-	-	-	-	1	0	3	4
F. Construction	1,541	18,705	41	399	17	3,137	2,093	177,918	3,692	200,159
41 - Construction of buildings	988	15,794	33	327	17	3,137	1,320	127,527	2,358	146,785
42 - Civil engineering	471	2,407	4	65	-	-	703	47,892	1,178	50,364
43 - Specialized construction activities	82	504	4	6	-	-	70	2,500	156	3,010
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	109,444	170,259	5,293	5,049	515	929	25,505	341,858	140,757	518,095
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,401	10,489	78	80	20	20	1,344	16,681	4,843	27,269
46 - Wholesale trade, except of motor vehicles and motorcycles	25,051	103,741	498	2,095	63	679	7,404	190,951	33,016	297,466
47 - Retail trade, except of motor vehicles and motorcycles	80,992	56,029	4,717	2,874	432	230	16,757	134,227	102,898	193,360

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and		Others		Total	
	No. of		No. of		No. of	Amount	No. of		No. of	
	Accounts	Amount	Account	Amount	Account	t	Account	Amount	Accounts	Amount
H. Transportation and storage	17,899	33,670	1,036	1,154	7	50	4,457	89,281	23,399	124,155
49 - Land transport and transport via pipelines	5,364	15,768	127	292	4	8	2,401	44,503	7,896	60,571
50 - Water transport	5	69	1	1	-	-	64	883	70	953
51 - Air transport	10	17	-	-	-	-	89	901	99	918
52 - Warehousing and support activities for transportation	12,493	15,778	908	861	3	42	1,563	37,909	14,967	54,591
53 - Courier activities other than national post activities	27	2,039	-	-	-	-	340	5,084	367	7,123
I. Accommodation and food service activities	1,150	5,875	77	199	23	71	701	33,800	1,951	39,945
55 - Accommodation	254	2,969	10	12	17	70	217	22,107	498	25,158
56 - Food and beverage service activities	896	2,905	67	187	6	1	484	11,693	1,453	14,786
J. Information and communication	546	1,281	43	45	4	1	2,292	341,915	2,885	343,243
58 - Publishing activities	231	376	11	3	4	1	442	2,228	688	2,607
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	12	4	2	-	-	42	2,244	74	2,258
60 - Programming and broadcasting activities	4	5	-	-	-	-	50	1,641	54	1,646
61 - Telecommunications	69	171	8	10	-	-	967	318,586	1,044	318,767
62 - Computer programming, consultancy and related activities	172	534	15	19	-	-	651	12,563	838	13,116
63 - Information service activities	42	183	5	12	-	-	140	4,653	187	4,848
K. Real estate activities	220	1,849	14	121	5	1,501	554	28,056	793	31,528
L. Professional, scientific and technical activities	6,626	13,112	270	479	8	1,007	2,630	48,199	9,534	62,797
69 - Legal and accounting activities	50	115	1	6	-	-	100	869	151	989
70 - Activities of head offices; management consultancy activities	8	56	-	-	-	-	78	1,331	86	1,387
71 - Architectural and engineering activities; technical testing and analysis	89	401	12	27	6	1,006	302	3,945	409	5,379
72 - Scientific research and development	10	75	1	2	2	1	181	5,837	194	5,914
73 - Advertising and market research	118	317	6	22	-	-	1,023	5,505	1,147	5,845
74 - Other professional, scientific and technical activities	6,335	12,072	250	423	-	-	933	30,647	7,518	43,142
75 - Veterinary activities	16	77	-	-	-	-	13	64	29	141
M. Administrative and support service activities	2,673	6,128	88	182	15	4	3,200	43,160	5,976	49,474
77 - Rental and leasing activities	136	269	4	13	-	-	428	1,970	568	2,253
78 - Employment activities	7	44	-	-	-	-	31	191	38	234
79 - Travel agency, tour operator, reservation service and related activities	234	1,078	5	28	1	0	611	13,443	851	14,549
80 - Security and investigation activities	19	420	3	2	-	-	628	2,372	650	2,795
81 - Services to buildings and landscape activities	12	114	2	5	13	3	10	47	37	169
82 - Office administrative, office support and other business support activities	2,265	4,203	74	134	1	0	1,492	25,136	3,832	29,474
N. Education	520	1,707	230	811	12	12	1,273	29,745	2,035	32,274
O. Human health and social work activities	684	2,223	110	113	10	27	603	15,650	1,407	18,013
86 - Human health activities	676	2,220	106	111	9	27	593	15,432	1,384	17,790
87 - Residential care activities	1	1	-	-	-	-	1	15	2	17
88 - Social work activities with and without accommodation	7	2	4	2	1	0	9	203	21	207
P. Arts, entertainment and recreation	38	111	21	29	-	-	45	1,660	104	1,800
Q. Other service activities	13,333	33,903	1,950	2,853	11	146	1,351	20,050	16,645	56,952
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,918	16,124	5,918	16,124
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	61	1,067	61	1,067
B. Private Trusts and Non-profit Organizations (CBOs)	-	-	-	-	-	-	149	13,977	149	13,977
VI. PERSONAL	2,632,670	980,203	299,826	120,564	2,920	19,687	-	-	2,935,416	1,120,454
A. Bank Employees	135,388	250,089	32,914	51,542	-	-	-	-	168,302	301,631
1) For house building	65,986	208,026	13,207	31,641	-	-	-	-	79,193	239,667
2) For transport i.e. purchase of car etc.	36,163	34,979	15,986	19,178	-	-	-	-	52,149	54,158
3) Other purposes	33,239	7,083	3,721	723	-	-	-	-	36,960	7,806
B. Consumer Financing	2,492,826	729,516	266,880	69,003	2,920	19,687	-	-	2,762,626	818,206
1) For house building	26,787	168,179	4,819	20,633	2,707	19,335	-	-	34,313	208,148
2) For transport i.e. purchase of car etc	258,920	230,488	23,142	20,441	192	318	-	-	282,254	251,246
3) Credit cards	1,516,663	98,199	157,164	9,587	-	-	-	-	1,673,827	107,786
4) Consumers durable	23,014	5,261	12,852	1,360	3	5	-	-	35,869	6,626
5) Personal loans	667,442	227,388	68,903	16,983	18	29	-	-	736,363	244,400
C) Other	4,456	599	32	20	-	-	-	-	4,488	618
VII. OTHER	79	688	5	25	-	-	16	643	100	1,356
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

Source: Core Statistics Department

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

This Data is being published on quarterly basis w.e.f. December, 2023.

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023					
	Sep			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	102,142.7	102,142.7	-	112,764.1	112,764.1	-
II. Securities, Shares and Other Financial Instruments	154,306.3	154,305.8	0.5	153,427.8	153,427.3	0.5
A. Quoted on the Stock Exchange:	74,783.2	74,783.2	-	78,906.8	78,906.8	-
1. To Stock Brokers and Dealers:	45,919.4	45,919.4	-	49,707.3	49,707.3	-
(a) Government and Other Trustee Securities	16,250.2	16,250.2	-	16,567.8	16,567.8	-
(b) Shares and Debentures	27,378.8	27,378.8	-	31,112.4	31,112.4	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2,290.5	2,290.5	-	2,027.1	2,027.1	-
2. To Others:	28,863.8	28,863.8	-	29,199.5	29,199.5	-
(a) Government and Other Trustee Securities	755.8	755.8	-	647.9	647.9	-
(b) Shares and Debentures	18,200.1	18,200.1	-	19,014.4	19,014.4	-
(c) Participation Term Certificates	8.4	8.4	-	8.3	8.3	-
(d) Others	9,899.4	9,899.4	-	9,528.7	9,528.7	-
B. Unquoted on the Stock Exchange:	79,523.1	79,522.6	0.5	74,521.0	74,520.6	0.5
1. To Stock Brokers and Dealers:	11,160.8	11,160.8	-	11,594.0	11,594.0	-
(a) Government and Other Trustee Securities	0.3	0.3	-	-	-	-
(b) Shares and Debentures	11,000.7	11,000.7	-	11,520.2	11,520.2	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	159.8	159.8	-	73.8	73.8	-
2. To Others:	68,362.3	68,361.8	0.5	62,927.0	62,926.6	0.5
(a) Government and Other Trustee Securities	8,681.9	8,681.4	0.5	7,471.1	7,470.7	0.5
(b) Shares and Debentures	2,092.0	2,092.0	-	2,175.7	2,175.7	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	57,588.4	57,588.4	-	53,280.2	53,280.2	-
III. Merchandise	2,880,255.9	2,880,253.9	2.0	3,177,728.6	3,177,719.8	8.7
A. Food Items:	846,883.8	846,881.8	2.0	1,034,963.8	1,034,955.0	8.7
1. Wheat	412,549.3	412,549.3	-	448,878.8	448,878.8	-
2. Rice and Paddy	108,375.4	108,375.4	-	143,702.1	143,702.1	-
3. Other Grains & Pulses:	16,629.4	16,627.4	2.0	20,091.7	20,083.0	8.7
(a) Indigenous	16,284.4	16,282.4	2.0	19,338.1	19,329.4	8.7
(b) Imported	344.9	344.9	-	753.5	753.5	-
4. Edible Oils:	95,660.0	95,660.0	-	102,773.6	102,773.6	-
(a) Indigenous	91,110.7	91,110.7	-	99,905.2	99,905.2	-
(b) Imported	4,549.3	4,549.3	-	2,868.4	2,868.4	-
5. Sugar:	126,800.4	126,800.4	-	220,924.7	220,924.7	-
(a) Indigenous	126,383.4	126,383.4	-	219,593.9	219,593.9	-
(b) Imported	417.0	417.0	-	1,330.7	1,330.7	-
6. Kariana And Spices	2,998.2	2,998.2	-	2,871.3	2,871.3	-
7. Fish And Fish Preparations	397.3	397.3	-	424.5	424.5	-
8. Other Food Items:	83,473.9	83,473.9	-	95,297.1	95,297.1	-
(a) Indigenous	82,981.0	82,981.0	-	94,654.7	94,654.7	-
(b) Imported	492.9	492.9	-	642.4	642.4	-
B. Raw Materials:	680,908.3	680,908.3	-	737,334.2	737,334.2	-
1. Cotton Raw:	170,406.5	170,406.5	-	172,987.6	172,987.6	-
(a) Indigenous	151,692.2	151,692.2	-	154,489.4	154,489.4	-
(b) Imported	18,714.3	18,714.3	-	18,498.2	18,498.2	-
2. Synthetic Fibers:	16,501.6	16,501.6	-	13,518.9	13,518.9	-
(a) Indigenous	15,340.0	15,340.0	-	12,327.6	12,327.6	-
(b) Imported	1,161.5	1,161.5	-	1,191.3	1,191.3	-
3. Fertilizers:	45,038.0	45,038.0	-	45,741.5	45,741.5	-
(a) Indigenous	40,416.6	40,416.6	-	42,013.8	42,013.8	-
(b) Imported	4,621.4	4,621.4	-	3,727.7	3,727.7	-
4. Petroleum Crude:	142,280.8	142,280.8	-	172,758.8	172,758.8	-
(a) Indigenous	99,655.2	99,655.2	-	116,057.4	116,057.4	-
(b) Imported	42,625.6	42,625.6	-	56,701.4	56,701.4	-
5. Iron and Steel:	122,400.0	122,400.0	-	136,146.4	136,146.4	-
(a) Indigenous	90,623.9	90,623.9	-	98,743.9	98,743.9	-
(b) Imported	31,776.1	31,776.1	-	37,402.5	37,402.5	-
6. Wool & Goat Hair	14.9	14.9	-	14.9	14.9	-
7. Hides & Skins	5,285.8	5,285.8	-	5,070.9	5,070.9	-
8. Oil Seeds	12,912.7	12,912.7	-	11,910.5	11,910.5	-
9. Pesticides & Insecticides:	5,083.7	5,083.7	-	5,894.3	5,894.3	-
(a) Indigenous	4,672.1	4,672.1	-	5,127.8	5,127.8	-
(b) Imported	411.6	411.6	-	766.5	766.5	-
10. Other Raw Materials:	160,984.3	160,984.3	-	173,290.4	173,290.4	-
(a) Indigenous	149,900.4	149,900.4	-	162,970.9	162,970.9	-
(b) Imported	11,083.9	11,083.9	-	10,319.6	10,319.6	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged All Banks

(End of Period: Million Rupees)

SECURITIES	2023					
	Sep			Dec [†]		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,352,463.8	1,352,463.8	-	1,405,430.6	1,405,430.6	-
1. Cotton Textiles:	311,568.9	311,568.9	-	330,697.8	330,697.8	-
(a) Indigenous	298,682.9	298,682.9	-	313,566.5	313,566.5	-
(b) Imported	12,886.1	12,886.1	-	17,131.3	17,131.3	-
2. Cotton Yarn:	114,673.6	114,673.6	-	116,336.4	116,336.4	-
(a) Indigenous	113,521.1	113,521.1	-	114,299.5	114,299.5	-
(b) Imported	1,152.5	1,152.5	-	2,036.8	2,036.8	-
3. Other Textiles:	237,551.4	237,551.4	-	242,684.0	242,684.0	-
(a) Indigenous	234,197.0	234,197.0	-	239,022.0	239,022.0	-
(b) Imported	3,354.4	3,354.4	-	3,662.0	3,662.0	-
4. Machinery:	53,159.3	53,159.3	-	59,662.2	59,662.2	-
(a) Indigenous	32,022.0	32,022.0	-	37,216.5	37,216.5	-
(b) Imported	21,137.3	21,137.3	-	22,445.6	22,445.6	-
5. Handloom Products	-	-	-	8.0	8.0	-
6. Carpets & Rugs	912.4	912.4	-	901.8	901.8	-
7. Readymade Garments	103,299.6	103,299.6	-	99,388.7	99,388.7	-
8. Cement and Cement Products:	136,654.5	136,654.5	-	134,362.3	134,362.3	-
(a) Indigenous	133,193.1	133,193.1	-	131,644.3	131,644.3	-
(b) Imported	3,461.5	3,461.5	-	2,718.0	2,718.0	-
9. Sports Goods	1,691.6	1,691.6	-	1,541.0	1,541.0	-
10. Surgical Instruments	6,709.3	6,709.3	-	6,612.4	6,612.4	-
11. Chemicals & Dyes	62,544.5	62,544.5	-	69,723.3	69,723.3	-
12. Other Finished Goods:	323,698.6	323,698.6	-	343,512.7	343,512.7	-
(a) Indigenous	307,488.6	307,488.6	-	325,323.2	325,323.2	-
(b) Imported	16,210.0	16,210.0	-	18,189.5	18,189.5	-
IV. Fixed Assets Including Machinery	2,052,715.9	2,052,045.2	670.7	2,032,408.6	2,031,653.2	755.4
A. Transport Equipments	764,057.5	763,531.6	525.9	760,413.6	759,865.6	547.9
B. Furniture & Fixtures	16,402.3	16,402.3	-	15,631.6	15,631.6	-
C. Office Equipments	47,770.6	47,770.6	-	42,481.6	42,481.6	-
D. Other Machinery & Equipments	1,224,485.5	1,224,340.7	144.8	1,213,881.8	1,213,674.4	207.4
V. Real Estate	1,684,010.8	1,563,641.1	120,369.7	1,771,242.6	1,643,543.6	127,699.0
A. Land	566,148.1	446,880.7	119,267.4	604,418.7	477,486.2	126,932.5
1. Residential	226,199.3	225,238.5	960.8	278,018.9	277,252.4	766.6
(a) House	223,221.4	222,260.6	960.8	269,932.3	269,165.7	766.6
(b) Flat	2,977.9	2,977.9	-	8,086.6	8,086.6	-
2. Non-Residential	339,948.8	221,642.3	118,306.5	326,399.7	200,233.8	126,165.9
(a) Commercial	160,014.5	160,014.5	-	127,919.7	127,919.7	-
(b) Industrial	18,789.9	18,789.9	-	23,632.7	23,632.7	-
(c) Agriculture	154,894.9	36,588.4	118,306.5	168,812.7	42,646.8	126,165.9
(c) Others	6,249.4	6,249.4	-	6,034.6	6,034.6	-
B. Buildings:	1,117,862.7	1,116,760.4	1,102.4	1,166,823.9	1,165,804.7	1,019.2
1. Residential	646,461.7	645,951.6	510.1	683,660.4	683,194.9	465.5
(a) House	563,250.1	562,740.0	510.1	602,151.8	601,686.3	465.5
(b) Flat	83,211.6	83,211.6	-	81,508.6	81,508.6	-
2. Non-Residential	471,401.0	470,808.7	592.3	483,163.5	482,609.8	553.7
(a) Commercial	236,542.7	236,124.5	418.2	232,754.4	232,370.7	383.6
(b) Industrial	176,891.7	176,730.4	161.2	185,040.3	184,883.0	157.2
(c) Agriculture	42,078.5	42,065.7	12.8	40,143.0	40,130.2	12.8
(c) Others	15,888.2	15,888.2	-	25,225.9	25,225.9	-
VI. Fixed Deposits and Insurance Policies	443,890.9	443,890.8	0.1	513,198.5	513,198.5	-
A. Bank Deposits	442,494.2	442,494.2	-	512,642.5	512,642.5	-
1. Security Deposits	31,086.0	31,086.0	-	74,783.2	74,783.2	-
2. Term Deposits (TDRs)	386,756.0	386,756.0	-	409,842.9	409,842.9	-
3. Other Deposits	24,652.2	24,652.2	-	28,016.4	28,016.4	-
B. Insurance Policies	1,396.7	1,396.6	0.1	556.0	556.0	-
VII. Others	3,906,221.7	3,901,613.7	4,608.0	3,994,670.3	3,990,039.5	4,630.8
A. Other Secured Advances	1,625,291.7	1,624,912.7	379.0	1,680,327.2	1,679,793.9	533.3
1. Receivables	531,974.6	531,824.6	149.9	583,110.1	582,960.2	149.9
2. Employees Benefits	273.6	273.6	-	1,070.7	907.2	163.5
3. Others	1,093,043.5	1,092,814.5	229.1	1,096,146.4	1,095,926.5	219.9
B. Advances Secured by Guarantee(s)	2,280,930.0	2,276,701.0	4,229.0	2,314,343.1	2,310,245.6	4,097.5
1. Institutional Guarantee(s)	2,076,824.6	2,076,693.9	130.7	2,095,770.1	2,095,770.1	-
2. Individual Guarantee(s)	204,105.4	200,007.1	4,098.3	218,573.0	214,475.6	4,097.5
VIII. Unsecured Advances	218,662.8	215,666.6	2,996.2	222,029.0	218,706.3	3,322.7
1. Credit Cards	103,117.2	103,117.2	-	107,742.8	107,742.8	-
2. Personal Loan	106,030.5	106,030.5	-	105,789.7	105,789.7	-
3. Others	9,515.0	6,518.8	2,996.2	8,496.5	5,173.8	3,322.7
TOTAL	11,442,206.9	11,313,559.7	128,647.1	11,977,469.4	11,841,052.3	136,417.1

Source: Core Statistics Department

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	224,048	99,635	11,582	6,128	7,998	6,044	29	957	243,657	112,764
II. Securities, Shares and Other										
Financial Instruments:	341	13,926	45	173	2	14	499	139,315	887	153,428
A. Quoted on the Stock Exchange:	248	8,338	35	109	-	-	271	70,460	554	78,907
1. To Stock Brokers and Dealers:	155	5,408	5	14	-	-	182	44,285	342	49,707
(a) Government and Other Trustee Securities:	132	150	4	11	-	-	30	16,407	166	16,568
(b) Shares and Debentures	22	5,258	-	-	-	-	150	25,855	172	31,112
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	1	4	-	-	2	2,023	4	2,027
2. To Others:	93	2,930	30	95	-	-	89	26,174	212	29,199
(a) Government and Other Trustee Securities:	18	12	22	14	-	-	12	622	52	648
(b) Shares and Debentures	55	2,900	8	80	-	-	66	16,035	129	19,014
(c) Participation Term Certificates	4	8	-	-	-	-	-	-	4	8
(d) Others	16	11	-	-	-	-	11	9,518	27	9,529
B. Unquoted on the Stock Exchange:	93	5,588	10	64	2	14	228	68,855	333	74,521
1. To Stock Brokers and Dealers:	9	802	1	17	-	-	111	10,775	121	11,594
(a) Government and Other Trustee Securities:	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	9	802	1	17	-	-	108	10,701	118	11,520
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	3	74	3	74
2. To Others:	84	4,786	9	47	2	14	117	58,080	212	62,927
(a) Government and Other Trustee Securities:	54	1,055	7	4	1	9	5	6,403	67	7,471
(b) Shares and Debentures	14	935	2	43	1	5	9	1,193	26	2,176
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	16	2,796	-	-	-	-	103	50,484	119	53,280
III. Merchandise	28,870	275,803	696	3,331	55	677	40,490	2,897,917	70,111	3,177,729
A. Food Items:	10,047	47,554	447	1,047	8	82	9,461	986,281	19,963	1,034,964
1. Wheat	6,896	8,372	341	258	-	-	1,275	440,249	8,512	448,879
2. Rice and Paddy	834	29,690	18	395	-	-	2,353	113,617	3,205	143,702
3. Other Grains & Pulses:	418	1,230	28	76	-	-	337	18,786	783	20,092
(a) Indigenous	408	1,063	18	18	-	-	331	18,257	757	19,338
(b) Imported	10	167	10	58	-	-	6	528	26	754
4. Edible Oils:	172	1,123	3	4	2	3	1,427	101,643	1,604	102,774
(a) Indigenous	162	1,067	3	4	2	3	1,381	98,831	1,548	99,905
(b) Imported	10	56	-	-	-	-	46	2,812	56	2,868
5. Sugar:	163	1,185	3	0	-	-	1,505	219,739	1,671	220,925
(a) Indigenous	163	1,185	3	0	-	-	1,499	218,409	1,665	219,594
(b) Imported	-	-	-	-	-	-	6	1,331	6	1,331
6. Kariana And Spices	58	101	1	0	-	-	146	2,770	205	2,871
7. Fish And Fish Preparations	4	5	-	-	-	-	18	419	22	424
8. Other Food Items:	1,502	5,848	53	313	6	79	2,400	89,056	3,961	95,297
(a) Indigenous	1,500	5,791	53	313	6	79	2,367	88,471	3,926	94,655
(b) Imported	2	57	-	-	-	-	33	586	35	642
B. Raw Materials:	13,575	123,733	58	1,369	24	169	8,792	612,063	22,449	737,334
1. Cotton Raw:	11,798	18,226	25	32	-	-	2,410	154,730	14,233	172,988
(a) Indigenous	303	11,238	20	29	-	-	2,264	143,222	2,587	154,489
(b) Imported	11,495	6,987	5	3	-	-	146	11,508	11,646	18,498
2. Synthetic Fibers:	7	20	-	-	-	-	115	13,499	122	13,519
(a) Indigenous	6	15	-	-	-	-	71	12,312	77	12,328
(b) Imported	1	5	-	-	-	-	44	1,187	45	1,191
3. Fertilizers:	699	6,874	4	12	22	148	498	38,707	1,223	45,741
(a) Indigenous	696	6,867	4	12	22	148	493	34,986	1,215	42,014
(b) Imported	3	7	-	-	-	-	5	3,721	8	3,728
4. Petroleum Crude:	65	51,142	-	-	2	21	1,257	121,596	1,324	172,759
(a) Indigenous	49	50,563	-	-	2	21	1,211	65,474	1,262	116,057
(b) Imported	16	579	-	-	-	-	46	56,122	62	56,701
5. Iron and Steel:	239	10,098	6	1,284	-	-	2,093	124,764	2,338	136,146
(a) Indigenous	186	2,858	5	1,266	-	-	1,583	94,620	1,774	98,744
(b) Imported	53	7,241	1	17	-	-	510	30,144	564	37,402
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	9	21	-	-	-	-	133	5,050	142	5,071
8. Oil Seeds	16	301	1	7	-	-	360	11,602	377	11,910
9. Pesticides & Insecticides:	32	200	1	1	-	-	424	5,694	457	5,894
(a) Indigenous	32	200	1	1	-	-	415	4,928	448	5,128
(b) Imported	-	-	-	-	-	-	9	766	9	766
10. Other Raw Materials:	709	36,836	21	34	-	-	1,501	136,420	2,231	173,290
(a) Indigenous	659	36,463	21	34	-	-	1,337	126,474	2,017	162,971
(b) Imported	50	373	-	-	-	-	164	9,947	214	10,320

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(End period: Million Rupees)

RATES OF MARGIN (%)	2022		2023							
	Dec		Mar		Jun		Sep		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	2,080,080	3,459,023.7	2,595,960	4,110,893.1	3,328,577	4,752,843.1	3,294,410	4,552,309.6	2,934,463	5,180,397.2
5	58,261	207,075.8	60,328	181,354.0	56,825	173,680.0	58,335	189,820.1	55,767	153,720.5
10	360,070	807,590.6	669,417	1,028,479.6	124,632	973,892.3	105,610	917,131.5	104,288	715,385.6
15	676,090	1,386,089.2	46,406	869,947.9	46,856	845,390.7	45,306	796,301.7	40,077	431,951.8
20	534,700	1,353,876.3	505,818	1,208,752.0	478,657	1,136,291.0	453,539	1,096,572.9	441,444	1,212,984.7
25	99,676	2,402,734.6	181,796	2,336,742.5	129,761	2,404,650.8	122,531	2,279,456.7	124,891	2,723,650.6
30	74,533	402,214.6	65,786	498,548.4	62,126	365,318.3	57,518	468,469.3	61,518	404,736.1
33.33	1,218	9,747.8	1,056	14,605.0	723	7,913.6	597	10,143.1	518	14,393.7
35	27,649	207,262.9	19,485	186,422.3	17,360	218,235.2	13,357	188,729.1	15,746	198,375.3
40	43,671	211,536.6	44,191	238,876.0	40,003	195,781.1	38,042	189,337.3	39,633	207,706.6
45	11,335	120,494.4	10,016	113,598.1	8,728	107,239.1	7,702	111,423.7	8,457	87,187.9
50	161,346	420,234.5	130,420	382,381.3	124,048	339,592.8	134,209	380,070.4	141,693	387,671.3
55	6,864	54,077.4	5,669	56,642.1	5,431	44,970.0	4,961	36,161.2	5,051	41,116.5
60	5,526	60,832.0	5,561	74,164.1	5,541	74,126.7	5,307	61,587.1	5,342	59,414.0
65	4,556	77,227.7	4,320	43,285.3	4,275	35,697.9	4,007	39,280.8	4,117	40,299.2
70	4,129	26,975.0	3,856	25,658.7	3,691	26,808.2	3,137	25,592.6	3,422	21,792.9
75	3,410	26,599.0	3,363	19,945.2	3,617	21,543.4	3,215	21,692.7	3,116	18,907.1
80	5,861	88,756.4	3,136	23,071.5	3,042	19,101.1	3,095	22,100.9	3,130	22,445.2
85	3,031	26,104.8	2,857	11,857.4	2,779	15,429.4	2,666	15,204.0	2,573	15,164.9
90	3,388	26,362.4	3,129	9,622.9	2,858	13,517.8	3,198	12,788.3	3,130	17,450.5
95	2,884	27,213.4	2,069	11,014.1	2,514	10,456.8	2,920	10,156.2	3,055	14,356.8
99.99	170,708	162,001.8	1,228	9,258.2	1,504	25,437.6	1,613	17,878.0	1,564	8,361.0
TOTAL	4,338,986	11,564,031.1	4,365,867	11,455,119.7	4,453,548	11,807,917.1	4,365,275	11,442,206.9	4,002,995	11,977,469.4

Source: Core Statistics Department

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

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

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

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

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.3 Advances Classified by Nature and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

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

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.4 Advances Classified by Category of Financing and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Category of Financing	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	953	41,763	86	927	-	-	7,765	867,564	8,804	910,255
1.1. Export finance schemes	703	26,874	62	420	-	-	4,103	634,563	4,868	661,858
1.2. Others	250	14,889	24	507	-	-	3,662	233,001	3,936	248,397
2. Import financing	601	8,061	67	501	4	20	8,293	682,746	8,965	691,328
3. Government self employment schemes	44,160	39,572	2,543	2,491	3	16	890	9,798	47,596	51,876
4. Working capital/short term	2,307,748	875,805	177,879	28,790	6,981	13,695	58,403	4,173,152	2,551,011	5,091,442
4.1. Small Loans	776,899	201,578	69,207	9,926	6,694	12,032	9,146	183,813	861,946	407,348
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	74	99	-	-	-	-	514	17,185	588	17,284
4.4. Others	1,530,733	672,513	108,672	18,864	286	1,647	48,470	2,941,310	1,688,161	3,634,333
4.5. Commodity Operations Financing	42	1,615	-	-	1	16	273	1,030,845	316	1,032,476
5. Fixed investment/long term	1,156,493	1,038,410	159,770	118,159	5,696	27,640	64,660	4,048,359	1,386,619	5,232,569
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,024	10,870	184	623	-	-	10,923	598,897	22,131	610,390
5.2. Financing Power Plants Using Renewable Energy	541	1,518	25	32	4	10	1,832	86,919	2,402	88,478
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	144	-	-	-	-	56	885	61	1,029
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	63	630	607	319	1	11	146	2,293	817	3,253
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	35	290	-	-	1	34	101	2,736	137	3,060
5.6. Small Loans	306,021	148,270	47,899	20,993	578	1,084	8,206	84,793	362,704	255,141
5.7. Others	742,922	472,763	92,936	42,919	2,386	1,574	40,226	3,014,152	878,470	3,531,409
5.8. Financing for Construction Purposes	93,192	392,818	18,046	52,924	2,725	24,922	1,454	188,866	115,417	659,530
5.9. SME Asaan Finance (SAAF) Scheme	2,690	11,106	73	350	1	5	1,716	68,817	4,480	80,279
5.10 Machinery										
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

This Data is being published on quarterly basis w.e.f. December, 2023.

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Dec-23	Jan-24	Feb-24	Mar-24 ^a
A. Agriculture, forestry, and fishing	326,429.0	344,331.0	417,372.3	397,264.5	400,152.7	392,154.8
Trade finance	5,163.0	5,020.0	7,015.8	6,910.5	5,965.6	6,268.1
Working capital	240,177.0	234,027.0	260,364.3	240,396.7	241,415.6	233,626.3
Fixed investment	70,998.0	93,469.0	131,500.5	131,665.7	133,820.9	133,392.2
Construction Financing	1,151.0	1,054.0	990.7	970.3	953.6	936.4
Other	8,940.0	10,762.0	17,501.0	17,321.3	17,997.0	17,931.7
B. Mining and quarrying	64,099.0	78,461.0	80,702.4	75,972.9	76,220.7	75,700.4
Trade finance	2,114.0	1,765.0	1,948.2	2,337.7	2,173.2	2,819.8
Working capital	10,401.0	27,653.0	31,779.6	25,837.1	27,082.4	25,413.3
Fixed investment	50,175.0	47,660.0	45,645.4	45,756.7	45,643.4	45,463.1
Construction Financing	-	-	-	-	-	-
Other	1,410.0	1,383.0	1,329.2	2,041.4	1,321.7	2,004.3
C. Manufacturing	4,451,436.0	4,540,885.0	4,848,123.5	4,805,078.9	4,854,471.7	4,835,536.0
Trade finance	1,171,216.0	1,062,545.0	1,181,799.7	1,171,641.7	1,161,619.9	1,157,135.4
Working capital	1,750,989.0	1,812,794.0	2,001,840.5	1,977,635.4	2,047,167.8	2,024,872.9
Fixed investment	1,393,871.0	1,522,272.0	1,550,151.6	1,533,391.0	1,532,121.7	1,533,234.2
Construction Financing	22,180.0	22,794.0	20,858.4	27,625.3	20,341.3	19,242.0
Other	113,180.0	120,481.0	93,473.4	94,785.6	93,221.0	101,051.5
D. Electricity, gas, steam and air conditioning supply	620,224.0	571,642.0	517,185.1	478,040.6	474,677.8	494,667.1
Trade finance	8,399.0	7,217.0	8,192.6	8,278.2	8,404.4	8,016.8
Working capital	250,098.0	211,241.0	181,214.6	143,763.1	141,295.0	166,362.1
Fixed investment	356,879.0	351,106.0	325,074.0	323,179.9	322,706.7	317,542.1
Construction Financing	850.0	929.0	846.8	846.8	846.8	800.4
Other	3,998.0	1,149.0	1,857.0	1,972.6	1,425.0	1,945.7
E. Water supply; sewerage, waste management and remediation activities	22,442.0	14,547.0	20,418.8	19,967.5	24,541.8	25,431.7
Trade finance	13,291.0	1,617.0	3,776.2	3,441.1	3,778.6	3,231.1
Working capital	3,353.0	5,793.0	9,611.0	9,784.1	10,666.4	11,192.7
Fixed investment	5,364.0	7,066.0	6,639.3	6,595.2	10,078.2	10,188.8
Construction Financing	51.0	39.0	-	-	-	-
Other	383.0	31.0	392.3	147.1	18.6	819.1
F. Construction	188,365.0	190,233.0	200,275.9	190,152.1	198,573.5	194,430.9
Trade finance	624.0	252.0	1,003.4	834.9	985.7	1,346.4
Working capital	17,066.0	27,708.0	33,838.7	32,656.3	34,186.5	32,246.7
Fixed investment	24,142.0	25,128.0	21,365.1	22,833.8	22,329.9	23,812.2
Construction Financing	145,461.0	136,967.0	143,675.5	133,449.2	140,724.0	136,683.8
Other	1,073.0	178.0	393.2	377.9	347.4	341.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595.0	451,824.0	536,035.6	510,222.8	520,381.7	518,543.4
Trade finance	83,421.0	49,461.0	63,244.0	58,125.5	64,982.1	67,892.9
Working capital	313,701.0	272,930.0	332,248.7	311,908.1	307,440.2	305,445.9
Fixed investment	91,296.0	78,066.0	87,661.1	87,844.9	90,123.9	91,292.7
Construction Financing	5,456.0	18,249.0	17,996.8	17,941.5	17,076.4	17,217.1
Other	37,721.0	33,118.0	34,885.1	34,402.8	40,759.3	36,694.8
H. Transportation and storage	127,188.0	118,757.0	125,956.1	119,969.5	119,996.5	118,974.0
Trade finance	3,510.0	2,457.0	2,558.2	2,568.9	2,524.5	2,667.6
Working capital	45,789.0	44,562.0	51,613.4	44,711.7	45,942.9	45,153.3
Fixed investment	71,220.0	64,702.0	62,568.3	62,912.3	62,154.4	61,807.9
Construction Financing	1,001.0	914.0	814.8	787.5	697.5	683.5
Other	5,668.0	6,121.0	8,401.4	8,989.1	8,677.2	8,661.7
I. Accommodation and food service activities	40,198.0	37,046.0	40,060.8	39,773.5	39,688.9	39,613.9
Trade finance	826.0	1,006.0	1,182.3	1,149.0	1,202.6	1,534.8
Working capital	10,777.0	10,598.0	10,535.3	10,435.5	10,551.0	10,205.3
Fixed investment	16,740.0	13,767.0	17,580.4	17,449.3	17,194.2	18,284.9
Construction Financing	10,973.0	10,184.0	9,584.2	9,567.1	9,592.8	8,478.2
Other	881.0	1,490.0	1,178.5	1,172.5	1,148.3	1,110.9

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Dec-23	Jan-24	Feb-24	Mar-24*
J. Information and communication	277,827.0	340,357.0	354,742.6	335,384.1	336,613.4	337,372.4
Trade finance	9,270.0	6,065.0	4,767.1	3,559.6	3,936.5	4,286.3
Working capital	24,849.0	41,109.0	43,062.7	24,878.4	29,348.8	33,933.9
Fixed investment	231,714.0	275,887.0	290,663.7	290,828.8	287,197.3	283,151.3
Construction Financing	275.0	1,296.0	1,077.2	1,050.7	1,049.1	1,047.6
Other	11,720.0	16,000.0	15,171.8	15,066.5	15,081.7	14,953.4
K. Real estate activities	37,084.0	36,254.0	31,527.7	32,878.4	32,691.0	33,711.2
Trade finance	-	-	-	50.8	-	59.1
Working capital	2,891.0	3,559.0	2,561.1	3,132.9	3,113.7	3,816.9
Fixed investment	9,047.0	6,758.0	5,560.6	6,551.2	6,565.3	6,541.3
Construction Financing	25,091.0	25,902.0	23,371.3	23,109.5	22,978.9	23,263.8
Other	55.0	35.0	34.8	34.0	33.2	30.1
L. Professional, scientific and technical activities	53,848.0	59,061.0	63,631.3	56,403.0	58,961.7	55,367.8
Trade finance	10,373.0	9,740.0	9,215.5	8,585.1	9,124.6	7,555.5
Working capital	25,904.0	33,381.0	37,244.5	32,761.6	34,148.0	32,300.5
Fixed investment	13,294.0	14,810.0	15,436.1	13,853.0	14,377.3	14,139.8
Construction Financing	195.0	820.0	812.8	808.8	808.8	805.3
Other	4,082.0	310.0	922.5	394.6	503.0	566.7
M. Administrative and support service activities	57,230.0	51,840.0	52,449.8	49,872.7	47,844.3	48,628.0
Trade finance	5,761.0	2,327.0	3,018.5	3,131.4	3,101.8	3,427.9
Working capital	32,260.0	28,112.0	24,977.4	24,287.5	21,879.2	22,716.0
Fixed investment	12,751.0	14,811.0	20,953.8	20,383.2	20,719.4	20,352.6
Construction Financing	113.0	-	-	-	-	-
Other	6,345.0	6,590.0	3,500.0	2,070.7	2,143.9	2,131.5
N. Education	36,167.0	33,435.0	32,274.1	27,906.6	27,532.9	28,032.2
Trade finance	16.0	573.0	346.8	345.7	345.7	345.7
Working capital	11,099.0	10,492.0	9,168.5	6,609.9	6,162.1	7,259.0
Fixed investment	10,682.0	11,160.0	13,158.6	12,123.1	11,709.0	11,308.3
Construction Financing	14,227.0	11,009.0	9,305.9	8,540.7	9,030.4	8,817.6
Other	143.0	201.0	294.4	287.3	285.8	301.5
O. Human health and social work activities	18,884.0	16,986.0	18,034.1	17,388.0	17,138.3	16,730.1
Trade finance	8.0	9.0	-	-	-	-
Working capital	4,812.0	3,987.0	4,648.2	4,208.9	4,053.7	3,836.4
Fixed investment	8,544.0	8,222.0	9,542.4	9,375.5	9,423.1	9,333.5
Construction Financing	5,432.0	4,686.0	3,732.5	3,692.1	3,549.5	3,450.0
Other	88.0	82.0	111.0	111.5	112.0	110.3
P. Arts, entertainment, and recreation	2,764.0	1,889.0	1,800.0	1,721.4	1,682.1	1,633.4
Trade finance	..	-	-	-	-	-
Working capital	932.0	1,013.0	966.1	946.7	942.1	946.8
Fixed investment	1,691.0	419.0	384.3	381.5	353.4	350.4
Construction Financing	130.0	449.0	430.7	374.5	368.3	318.1
Other	10.0	8.0	18.9	18.6	18.3	18.0
Q. Other service activities	72,118.0	71,461.0	60,997.6	55,456.6	51,670.1	50,252.6
Trade finance	2,610.0	2,946.0	1,280.1	1,308.4	1,233.7	1,307.7
Working capital	26,682.0	29,294.0	25,047.9	22,280.8	21,895.3	20,074.6
Fixed investment	28,970.0	28,727.0	27,385.1	24,403.6	21,779.9	21,797.4
Construction Financing	3,365.0	2,969.0	2,044.9	2,043.7	1,445.7	1,444.5
Other	10,491.0	7,525.0	5,239.6	5,420.0	5,315.6	5,628.4
Total	6,927,897.0	6,959,008.0	7,401,587.7	7,213,453.0	7,282,839.2	7,266,779.9

Source: Core Statistics Department

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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's Circular No. DS.MFS. 013814/20 dated 4th December 2020, from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

5. 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-22	Jun-23	Dec-23	Jan-24	Feb-24	Mar-24 ^F
A. Agriculture, forestry, and fishing	23,562.0	27,080.0	38,461.3	38,315.7	41,674.5	42,801.2
Trade finance	-	-	64.9	55.0	98.8	134.0
Working capital	15,922.0	17,969.0	19,266.3	16,926.1	17,186.3	17,435.4
Fixed investment	4,568.0	5,811.0	10,256.8	12,250.1	14,730.3	15,106.2
Construction Financing	1,015.0	5.0	18.5	18.1	18.1	18.1
Other	2,057.0	3,295.0	8,854.9	9,066.4	9,641.0	10,107.5
B. Mining and quarrying	2,094.0	1,082.0	1,267.7	1,277.0	1,271.5	1,076.4
Trade finance	27.0	57.0	62.3	111.3	139.9	67.6
Working capital	1,522.0	618.0	749.6	670.5	625.0	526.5
Fixed investment	545.0	406.0	448.3	487.6	506.7	482.3
Construction Financing	-	-	-	-	-	-
Other	..	-	7.5	7.5	-	-
C. Manufacturing	226,460.0	205,450.0	254,182.1	234,296.6	228,258.7	216,035.5
Trade finance	37,047.0	25,081.0	23,784.4	22,014.6	21,169.2	20,852.0
Working capital	155,916.0	146,738.0	190,677.4	170,466.2	164,791.6	151,150.7
Fixed investment	29,796.0	30,223.0	34,716.8	36,476.8	37,789.2	38,820.4
Construction Financing	734.0	314.0	267.5	1,129.7	334.9	326.8
Other	2,968.0	3,094.0	4,735.9	4,209.3	4,173.8	4,885.5
D. Electricity, gas, steam and air conditioning supply	3,276.0	2,771.0	2,679.7	2,957.3	1,644.2	3,303.3
Trade finance	103.0	20.0	-	216.2	20.0	370.0
Working capital	2,622.0	2,325.0	2,237.3	2,298.8	1,315.3	2,500.3
Fixed investment	532.0	422.0	432.3	432.4	299.1	423.3
Construction Financing	-	-	-	-	-	-
Other	18.0	3.0	10.0	9.9	9.8	9.7
E. Water supply; sewerage, waste management and remediation activities	166.0	174.0	159.9	136.3	150.9	146.4
Trade finance	-	-	-	-	-	-
Working capital	53.0	48.0	54.5	39.9	39.1	39.8
Fixed investment	107.0	95.0	73.9	77.3	93.1	87.7
Construction Financing	-	-	-	-	-	-
Other	5.0	31.0	31.6	19.0	18.6	18.9
F. Construction	16,936.0	14,576.0	13,877.0	14,158.9	13,937.3	14,285.3
Trade finance	37.0	2.0	84.9	84.9	69.5	69.5
Working capital	5,078.0	5,690.0	5,026.4	4,928.6	4,633.5	4,678.1
Fixed investment	1,807.0	2,085.0	2,392.9	2,583.1	2,591.0	2,701.2
Construction Financing	9,593.0	6,622.0	6,097.1	6,323.3	6,402.5	6,600.0
Other	422.0	178.0	275.7	238.9	240.7	236.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231.0	165,428.0	190,721.7	186,050.5	184,899.6	182,738.3
Trade finance	7,768.0	4,935.0	5,117.4	5,067.0	4,721.5	4,740.7
Working capital	124,280.0	119,537.0	131,842.9	124,668.0	122,321.5	118,271.0
Fixed investment	25,443.0	26,662.0	38,091.2	39,757.1	40,987.0	42,506.5
Construction Financing	182.0	155.0	188.6	770.9	555.8	546.4
Other	11,557.0	14,140.0	15,481.6	15,787.5	16,313.7	16,673.6
H. Transportation and storage	23,614.0	21,198.0	23,914.6	24,897.8	25,053.9	25,397.8
Trade finance	40.0	33.0	10.0	10.0	10.0	-
Working capital	2,694.0	1,960.0	2,053.3	2,036.7	2,222.0	2,044.9
Fixed investment	17,382.0	15,012.0	15,545.0	16,153.2	16,384.5	16,930.8
Construction Financing	459.0	209.0	192.0	187.3	182.1	178.6
Other	3,038.0	3,984.0	6,114.2	6,510.6	6,255.3	6,243.5
I. Accommodation and food service activities	4,376.0	5,493.0	5,037.4	4,950.7	5,081.2	5,079.4
Trade finance	26.0	26.0	59.9	32.1	33.5	33.5
Working capital	1,867.0	1,739.0	1,599.2	1,539.6	1,629.3	1,639.4
Fixed investment	1,224.0	1,408.0	1,521.6	1,503.5	1,610.7	1,646.0
Construction Financing	407.0	954.0	800.4	825.4	781.8	771.6
Other	852.0	1,367.0	1,056.2	1,050.2	1,026.0	989.0

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Dec-23	Jan-24	Feb-24	Mar-24 ^P
J. Information and communication	4,669	5,085	6,296.1	6,194.3	6,474.1	6,234.5
Trade finance	289	132	156.5	112.4	106.0	105.7
Working capital	1,990	2,344	3,038.0	3,219.1	3,138.4	2,899.4
Fixed investment	1,968	2,289	2,838.7	2,603.5	2,963.3	2,976.9
Construction Financing	275	206	142.2	140.7	139.1	137.6
Other	147	113	120.8	118.6	127.3	114.9
K. Real estate activities	2,213	2,013	2,117.1	2,358.6	2,416.0	2,508.8
Trade finance	-	-	-	44.5	-	59.1
Working capital	432	341	400.9	429.9	462.9	452.8
Fixed investment	1,146	1,224	1,364.0	1,387.8	1,361.1	1,398.1
Construction Financing	580	412	317.5	481.7	577.6	587.0
Other	55	35	34.8	14.8	14.5	11.9
L. Professional, scientific and technical activities	18,791	18,461	19,600.1	17,857.8	18,471.3	18,220.1
Trade finance	2,198	1,760	1,919.8	1,858.2	1,878.3	1,725.8
Working capital	10,042	10,548	9,759.5	8,235.8	8,444.2	8,580.1
Fixed investment	3,094	6,098	7,826.8	7,664.2	7,838.8	7,794.5
Construction Financing	145	5	5.3	5.3	5.3	5.3
Other	3,313	50	88.6	94.3	304.8	114.6
M. Administrative and support service activities	13,015	10,109	9,195.4	8,911.5	8,637.6	8,526.3
Trade finance	733	412	391.1	381.1	361.1	368.5
Working capital	7,283	4,528	5,299.5	5,111.1	4,908.6	4,747.4
Fixed investment	2,587	2,159	2,997.6	2,917.4	2,857.6	2,871.3
Construction Financing	-	-	-	-	-	-
Other	2,412	3,011	507.2	501.9	510.3	539.1
N. Education	2,622	2,991	3,267.6	3,201.2	3,207.0	3,378.3
Trade finance	16	11	8.9	7.8	7.8	7.8
Working capital	925	1,206	1,228.7	1,092.6	1,139.9	1,149.4
Fixed investment	1,323	1,422	1,599.9	1,684.2	1,644.9	1,631.4
Construction Financing	216	151	135.6	129.3	128.6	288.2
Other	143	201	294.4	287.3	285.8	301.5
O. Human health and social work activities	2,049	2,796	2,361.4	2,857.9	2,838.5	2,558.3
Trade finance	8	9	-	-	-	-
Working capital	891	1,199	1,097.3	1,186.7	1,114.7	794.2
Fixed investment	940	1,396	1,057.6	1,084.8	1,140.2	1,186.0
Construction Financing	126	114	99.5	479.0	475.6	472.0
Other	84	78	106.9	107.4	107.9	106.2
P. Arts, entertainment, and recreation	355	258	221.9	223.6	207.7	193.8
Trade finance	..	-	-	-	-	-
Working capital	293	145	100.9	105.4	92.5	81.8
Fixed investment	48	102	99.6	97.1	94.4	91.7
Construction Financing	4	3	2.5	2.5	2.5	2.3
Other	10	8	18.9	18.6	18.3	18.0
Q. Other service activities	37,717	31,020	28,210.7	25,208.1	22,874.7	22,446.0
Trade finance	324	90	42.9	54.7	51.0	44.4
Working capital	13,405	9,591	8,294.9	7,650.5	7,304.0	7,010.0
Fixed investment	21,015	19,721	18,519.4	16,028.9	14,202.4	14,088.4
Construction Financing	59	53	45.5	209.8	208.2	207.0
Other	2,913	1,565	1,308.0	1,264.3	1,109.0	1,096.3
Total	551,145	515,986	601,571.7	573,853.9	567,098.9	554,929.8

Source: Core Statistics Department

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
- 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-wise 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	%	
Apr-Jun-2023	Punjab	4,549.3	38.5	4,452.6	97.9	96.7	2.1	800.7	5,253.3	44.4	115.5
	Sindh	5,399.5	45.7	5,095.0	94.4	304.5	5.6	86.0	5,181.0	43.8	96.0
	KPK	57.7	0.5	56.7	98.1	1.1	1.9	50.4	107.1	0.9	185.5
	Balochistan	9.8	0.1	9.7	98.8	0.1	1.3	114.2	123.9	1.0	1,261.0
	Islamabad	1,793.3	15.2	1,095.3	61.1	698.1	38.9	43.0	1,138.2	9.6	63.5
	Gilgit-Baltistan	4.3	0.0	4.2	99.1	0.0	0.9	0.8	5.1	0.0	118.1
	AJK	7.5	0.1	7.5	99.9	0.0	0.1	5.4	12.9	0.1	172.0
Total		11,821.4	100.0	10,720.9	90.7	1,100.5	9.3	1,100.5	11,821.4	100.0	
Jul-Sep-2023	Punjab	4,939.0	40.4	4,731.3	95.8	207.7	4.2	573.7	5,304.9	43.4	107.4
	Sindh	5,649.4	46.2	5,135.3	90.9	514.2	9.1	197.4	5,332.7	43.6	94.4
	KPK	64.3	0.5	61.8	96.1	2.5	3.9	48.1	110.0	0.9	171.0
	Balochistan	12.9	0.1	12.5	96.9	0.4	3.1	136.9	149.4	1.2	1,159.9
	Islamabad	1,547.0	12.7	1,074.0	69.4	473.0	30.6	237.7	1,311.7	10.7	84.8
	Gilgit-Baltistan	4.6	0.0	4.5	98.6	0.1	1.4	0.8	5.4	0.0	117.1
	AJK	8.8	0.1	8.8	100.0	0.0	0.0	3.1	11.9	0.1	135.5
Total		12,226.0	100.0	11,028.2	90.2	1,197.8	9.8	1,197.8	12,226.0	100.0	
Oct-Dec ⁴ , 2023	Punjab	5,090.5	40.8	4,785.4	94.0	305.1	6.0	422.9	5,208.2	41.7	102.3
	Sindh	5,893.6	47.2	5,419.9	92.0	473.6	8.0	194.0	5,614.0	45.0	95.3
	KPK	71.2	0.6	67.0	94.0	4.3	6.0	51.2	118.2	1.0	165.9
	Balochistan	9.9	0.1	9.7	97.6	0.2	2.4	106.4	116.1	0.9	1,171.3
	Islamabad	1,409.3	11.3	1,275.8	90.5	133.5	9.5	138.1	1,413.9	11.3	100.3
	Gilgit-Baltistan	4.8	0.0	4.7	98.9	0.1	1.1	2.2	6.9	0.1	144.6
	AJK	9.8	0.1	9.8	99.8	0.0	0.2	2.0	11.8	0.1	120.3
Total		12,489.0	100.0	11,572.3	92.7	916.8	7.3	916.8	12,489.0	100.0	

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 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.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.

3.16 Province/Region-wise advances by place of Disbursement and Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Apr-Jun-23		Jul-Sep-23		Oct-Dec-23 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
	Punjab	Punjab	4,452.58	97.87	4,731.26	95.79	4,785.38
	Sindh	69.26	1.52	173.87	3.52	179.43	3.52
	KPK	10.36	0.23	10.84	0.22	15.54	0.31
	Balochistan	0.06	-	0.22	-	0.02	-
	Islamabad	15.27	0.34	20.31	0.41	108.68	2.13
	Gilgit-Baltistan	0.08	-	0.02	-	0.13	-
	AJK	1.66	0.04	2.44	0.05	1.27	0.02
Punjab Total		4,549.27	100.00	4,938.97	100.00	5,090.45	100.00
Sindh	Punjab	136.09	2.52	141.14	2.50	316.76	5.37
	Sindh	5,094.95	94.36	5,135.29	90.90	5,419.95	91.96
	KPK	23.37	0.43	19.59	0.35	20.35	0.35
	Balochistan	113.94	2.11	136.60	2.42	106.37	1.80
	Islamabad	26.70	0.49	215.33	3.81	27.39	0.46
	Gilgit-Baltistan	0.73	0.01	0.83	0.01	2.03	0.03
	AJK	3.71	0.07	0.66	0.01	0.74	0.01
Sindh Total		5,399.49	100.00	5,649.45	100.00	5,893.59	100.00
KPK	Punjab	0.08	0.14	0.05	0.08	0.05	0.07
	Sindh	0.01	0.01	0.39	0.61	2.17	3.05
	KPK	56.67	98.14	61.84	96.13	66.98	94.03
	Balochistan	-	-	-	-	0.01	0.01
	Islamabad	0.98	1.70	2.04	3.18	2.02	2.83
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	0.00	0.01	0.01	0.01	-	-
KPK Total		57.74	100.00	64.33	100.00	71.23	100.00
Balochistan	Punjab	0.00	-	0.00	-	0.00	0.02
	Sindh	0.12	1.25	0.40	3.14	0.23	2.37
	KPK	-	-	-	-	-	-
	Balochistan	9.70	98.75	12.47	96.86	9.67	97.61
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.83	100.00	12.88	100.00	9.91	100.00
Islamabad	Punjab	664.51	37.06	432.46	27.96	106.03	7.52
	Sindh	16.63	0.93	22.73	1.47	12.16	0.86
	KPK	16.69	0.93	17.71	1.14	15.28	1.08
	Balochistan	0.20	0.01	0.08	-	0.00	-
	Islamabad	1,095.26	61.07	1,073.96	69.42	1,275.82	90.53
	Gilgit-Baltistan	0.01	-	0.00	-	0.00	-
	AJK	0.02	-	0.02	-	0.00	-
Islamabad Total		1,793.31	100.00	1,546.97	100.00	1,409.31	100.00
Gilgit-Baltistan	Punjab	0.01	0.17	0.00	0.03	0.00	0.06
	Sindh	-	-	-	-	0.00	0.02
	KPK	-	-	0.00	0.01	0.01	0.28
	Balochistan	0.00	0.01	0.00	-	0.01	0.16
	Islamabad	0.03	0.73	0.06	1.34	0.03	0.56
	Gilgit-Baltistan	4.24	99.09	4.52	98.61	4.70	98.92
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.28	100.00	4.59	100.00	4.75	100.00
AJK	Punjab	0.01	0.07	0.00	0.01	0.02	0.17
	Sindh	-	-	-	-	-	-
	KPK	-	-	-	-	0.00	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.02	0.00	0.01	0.00	0.04
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	7.48	99.91	8.80	99.98	9.77	99.78
AJK Total		7.48	100.00	8.80	100.00	9.79	100.00
Grand Total		11,821.4		12,226.0		12,489.0	

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 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.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.

3.17 Province/Region-wise advances by Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Apr-Jun-23		Jul-Sep-23		Oct-Dec-23 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,452.58	84.76	4,731.26	89.19	4,785.38	91.88
	Sindh	136.09	2.59	141.14	2.66	316.76	6.08
	KPK	0.08	-	0.05	-	0.05	-
	Balochistan	0.00	-	0.00	-	0.00	-
	Islamabad	664.51	12.65	432.46	8.15	106.03	2.04
	Gilgit-Baltistan	0.01	-	0.00	-	0.00	-
	AJK	0.01	-	0.00	-	0.02	-
Punjab Total		5,253.28	100.00	5,304.92	100.00	5,208.25	100.00
Sindh	Punjab	69.26	1.34	173.87	3.26	179.43	3.20
	Sindh	5,094.95	98.34	5,135.29	96.30	5,419.95	96.54
	KPK	0.01	-	0.39	0.01	2.17	0.04
	Balochistan	0.12	-	0.40	0.01	0.23	-
	Islamabad	16.63	0.32	22.73	0.43	12.16	0.22
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	-	-	-	-	-	-
Sindh Total		5,180.97	100.00	5,332.69	100.00	5,613.95	100.00
KPK	Punjab	10.36	9.68	10.84	9.86	15.54	13.15
	Sindh	23.37	21.82	19.59	17.82	20.35	17.22
	KPK	56.67	52.92	61.84	56.23	66.98	56.68
	Balochistan	-	-	-	-	-	-
	Islamabad	16.69	15.58	17.71	16.10	15.28	12.93
	Gilgit-Baltistan	-	-	0.00	-	0.01	0.01
	AJK	-	-	-	-	0.00	-
KPK Total		107.08	100.00	109.99	100.00	118.17	100.00
Balochistan	Punjab	0.06	0.05	0.22	0.15	0.02	0.02
	Sindh	113.94	91.96	136.60	91.45	106.37	91.63
	KPK	-	-	-	-	0.01	0.01
	Balochistan	9.70	7.83	12.47	8.35	9.67	8.33
	Islamabad	0.20	0.17	0.08	0.05	0.00	-
	Gilgit-Baltistan	0.00	-	0.00	-	0.01	0.01
	AJK	-	-	-	-	-	-
Balochistan Total		123.90	100.00	149.37	100.00	116.09	100.00
Islamabad	Punjab	15.27	1.34	20.31	1.55	108.68	7.69
	Sindh	26.70	2.35	215.33	16.42	27.39	1.94
	KPK	0.98	0.09	2.04	0.16	2.02	0.14
	Balochistan	-	-	-	-	-	-
	Islamabad	1,095.26	96.22	1,073.96	81.88	1,275.82	90.23
	Gilgit-Baltistan	0.03	-	0.06	-	0.03	-
	AJK	0.00	-	0.00	-	0.00	-
Islamabad Total		1,138.25	100.00	1,311.71	100.00	1,413.93	100.00
Gilgit-Baltistan	Punjab	0.08	1.53	0.02	0.35	0.13	1.94
	Sindh	0.73	14.45	0.83	15.41	2.03	29.55
	KPK	-	-	-	-	0.00	0.01
	Balochistan	-	-	-	-	0.00	-
	Islamabad	0.01	0.16	0.00	0.03	0.00	0.06
	Gilgit-Baltistan	4.24	83.87	4.52	84.22	4.70	68.43
	AJK	-	-	-	-	0.00	-
Gilgit-Baltistan Total		5.05	100.00	5.37	100.00	6.87	100.00
AJK	Punjab	1.66	12.92	2.44	20.47	1.27	10.73
	Sindh	3.71	28.84	0.66	5.54	0.74	6.32
	KPK	0.00	0.04	0.01	0.05	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.13	0.02	0.13	0.00	0.03
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	7.48	58.08	8.80	73.81	9.77	82.91
AJK Total		12.87	100.00	11.92	100.00	11.79	100.00
Grand Total		11,821.40		12,225.98		12,489.04	

Source: Core Statistics Department

- : Value is zero; ... : Amount is less than 5.0 million

Note: This Data is being published on quarterly basis w.e.f. March 2023.

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

(Billion Rupees)

Provinces/ Regions	Borrower	Jun-23			Sep-23			Dec-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.02	0.02	-	0.01	0.01	-	0.01	0.01
	Government	28.68	1,858.58	1,887.26	8.65	1,718.00	1,726.65	7.88	1,456.60	1,464.48
	Non-Financial Public Sector Enterprises	-	1,657.83	1,657.83	-	1,562.42	1,562.42	-	1,813.84	1,813.84
	NBFCs & Financial Auxiliaries	0.01	330.00	330.01	0.01	295.63	295.64	0.01	298.64	298.65
	Private Sector (Business)	274.59	6,515.88	6,790.47	273.89	6,443.77	6,717.66	312.68	6,949.79	7,262.48
	Trust Funds & Non Profit Organizations	-	13.62	13.62	-	12.57	12.57	0.06	16.07	16.12
	Personal/Individuals	78.88	1,047.62	1,126.49	79.16	1,046.32	1,125.48	79.09	1,041.28	1,120.36
	Others	1.20	1.02	2.22	0.77	1.04	1.81	0.70	0.66	1.36
	Total	383.36	11,424.57	11,807.93	362.47	11,079.78	11,442.21	400.41	11,576.89	11,977.25
Punjab	Foreign Constituents	-	0.02	0.02	-	0.02	0.02	-	0.01	0.01
	Government	-	1,035.40	1,035.40	-	833.27	833.27	-	652.71	652.71
	Non-Financial Public Sector Enterprises	-	501.07	501.07	-	496.44	496.44	-	581.04	581.04
	NBFCs & Financial Auxiliaries	-	36.12	36.12	-	29.84	29.84	-	41.04	41.04
	Private Sector (Business)	173.19	2,793.24	2,966.44	173.55	2,744.73	2,918.28	202.85	3,002.21	3,205.07
	Trust Funds & Non Profit Organizations	-	4.50	4.50	-	4.28	4.28	0.06	6.15	6.21
	Personal/Individuals	33.62	343.94	377.56	33.47	341.63	375.09	32.97	339.78	372.75
	Others	0.91	0.57	1.47	0.62	0.41	1.03	0.54	0.00	0.54
	Total	207.72	4,714.86	4,922.58	207.63	4,450.61	4,658.24	236.42	4,622.94	4,859.36
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	28.68	391.75	420.43	8.65	419.17	427.82	7.88	391.52	399.40
	Non-Financial Public Sector Enterprises	-	845.22	845.22	-	787.64	787.64	-	877.28	877.28
	NBFCs & Financial Auxiliaries	0.01	193.66	193.68	0.01	176.87	176.88	0.01	211.25	211.25
	Private Sector (Business)	37.40	2,900.77	2,938.16	39.37	2,895.82	2,935.18	46.81	3,091.75	3,138.56
	Trust Funds & Non Profit Organizations	-	4.37	4.37	-	4.01	4.01	-	3.94	3.94
	Personal/Individuals	28.44	607.42	635.86	28.49	609.44	637.93	28.75	607.01	635.76
	Others	-	0.45	0.45	-	0.63	0.63	-	0.66	0.66
	Total	94.53	4,943.66	5,038.19	76.52	4,893.57	4,970.09	83.45	5,183.40	5,266.85
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Non-Financial Public Sector Enterprises	-	18.42	18.42	-	18.42	18.42	-	28.42	28.42
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	55.10	63.63	118.73	51.78	60.80	112.58	51.91	69.79	121.70
	Trust Funds & Non Profit Organizations	-	0.25	0.25	-	0.23	0.23	-	0.21	0.21
	Personal/Individuals	6.74	50.61	57.35	6.16	51.11	57.27	6.65	51.19	57.84
	Others	-	-	-	-	-	-	-	-	-
	Total	61.85	132.96	194.81	57.94	130.63	188.57	58.56	149.67	208.23
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.96	1.96	-	2.00	2.00	-	2.05	2.05
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.32	5.09	9.41	4.16	5.29	9.45	5.25	5.73	10.98
	Trust Funds & Non Profit Organizations	-	0.35	0.35	-	0.35	0.35	-	0.36	0.36
	Personal/Individuals	7.33	4.93	12.26	7.73	5.05	12.78	7.93	5.14	13.07
	Others	0.30	-	0.30	0.15	-	0.15	0.16	-	0.16
	Total	11.95	12.33	24.28	12.05	12.68	24.73	13.33	13.28	26.61
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	429.47	429.47	-	463.57	463.57	-	410.32	410.32
	Non-Financial Public Sector Enterprises	-	293.11	293.11	-	259.92	259.92	-	327.11	327.11
	NBFCs & Financial Auxiliaries	-	100.15	100.15	-	88.87	88.87	-	46.29	46.29
	Private Sector (Business)	0.26	730.57	730.83	0.27	714.50	714.77	1.06	755.68	756.74
	Trust Funds & Non Profit Organizations	-	4.15	4.15	-	3.70	3.70	-	5.41	5.41
	Personal/Individuals	0.37	34.78	35.15	0.38	32.83	33.21	0.39	32.19	32.58
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.63	1,592.24	1,592.86	0.65	1,563.39	1,564.04	1.46	1,576.98	1,578.44

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

(Billion Rupees)

Provinces/ Regions	Borrower	Jun-23			Sep-23			Dec-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
Gilgit-Baltistan	Private Sector (Business)	3.01	2.80	5.81	3.41	2.78	6.19	3.35	2.70	6.05
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.46	1.33	1.80	1.02	1.47	2.49	0.51	1.33	1.85
	Others	-	-	-	-	-	-	-	-	-
	Total	3.48	4.13	7.61	4.43	4.25	8.64	3.86	4.04	7.86
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
AJK	Private Sector (Business)	1.30	19.78	21.08	1.36	19.85	21.21	1.44	21.94	23.38
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.92	4.60	6.52	1.91	4.81	6.71	1.88	4.64	6.52
	Others	-	-	-	-	-	-	-	-	-
	Total	3.22	24.38	27.60	3.26	24.66	27.92	3.32	26.57	29.90

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 Advances" mean the advances/loans recoverable at the end of the period (31st March, 30th June or 30th September). 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, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector Business: Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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.

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

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
FY23									
Jul-Dec									
Punjab	381,879	106,865.2	169,430.8	30,807	43,383.7	48,765.2	5,244	188,583.7	75,046.9
Sindh	60,510	42,083.2	41,277.6	5,605	7,277.3	11,498.9	1,032	48,067.3	17,132.4
Khyber Pakhtunkhwa	10,812	3,102.0	6,663.9	1,770	1,620.4	2,420.9	202	1,292.0	1,052.1
Balochistan	1,984	727.2	2,203.5	119	149.4	403.8	32	90.5	300.5
Azad Jammu Kashmir	1,035	266.5	301.7	3	1.1	31.9	1,163	1,131.8	591.0
Gilgit Baltistan	2,401	347.9	788.2	6	8.4	13.8	6	6.7	25.2
All Pakistan	458,621	153,392.0	220,665.7	38,310	52,440.4	63,134.4	7,679	239,172.0	94,148.0
Jul-Mar									
Punjab	529,939	158,543.9	162,521.5	39,923	68,316.4	46,970.1	6,417	257,787.9	67,302.9
Sindh	101,690	68,221.1	44,218.2	8,439	11,721.3	11,255.9	1,235	45,010.1	9,341.7
Khyber Pakhtunkhwa	17,715	5,205.4	6,484.0	2,547	2,710.1	2,354.9	256	3,175.3	2,500.9
Balochistan	3,425	1,381.5	2,300.7	167	287.9	436.2	42	228.9	855.1
Azad Jammu Kashmir	1,560	415.5	398.7	4	2.4	3.1	13	1,443.7	114.9
Gilgit Baltistan	3,487	596.8	757.2	6	12.0	13.5	12	24.7	25.7
All Pakistan	657,816	234,364.2	216,680.4	51,086	83,050.0	61,033.8	7,975	307,670.6	80,141.1
Jul-Jun									
Punjab	767,645	252,633.6	174,867.9	49,537	106,674.4	46,628.1	8,474	390,950.9	78,617.2
Sindh	165,865	110,405.6	52,484.8	11,699	19,623.4	12,246.6	1,773	59,436.3	15,017.6
Khyber Pakhtunkhwa	25,100	8,264.3	7,415.3	3,007	3,856.8	2,377.2	556	6,272.1	2,907.2
Balochistan	5,266	2,732.2	2,951.7	247	573.7	528.2	67	796.5	399.1
Azad Jammu Kashmir	2,280	596.0	442.8	14	27.5	66.0	14	2,970.6	541.5
Gilgit Baltistan	4,783	932.8	909.8	7	18.2	17.8	16	36.8	25.9
All Pakistan	970,939	375,564.5	239,072.2	64,511	130,773.9	61,863.9	10,900	460,463.3	97,508.5
FY24									
Jul-Sep									
Punjab	147,697	65,494.0	172,750.2	20,008	29,114.8	51,752.9	3,559	84,188.6	74,856.6
Sindh	33,859	28,256.3	50,890.8	5,932	6,724.0	13,067.3	928	12,114.3	17,174.9
Khyber Pakhtunkhwa	32,030	18,772.6	6,925.7	1,025	862.2	2,718.4	225	1,662.5	2,037.5
Balochistan	2,379	1,051.1	3,512.6	83	110.7	538.5	43	132.0	407.8
Azad Jammu Kashmir	631	198.7	472.3	15	40.0	71.4	11	604.9	470.2
Gilgit Baltistan	800	344.9	1,072.0	5	2.1	11.9	5	25.4	26.1
All Pakistan	217,396	114,117.5	235,623.5	27,068	36,853.8	68,160.4	4,771	98,727.7	94,973.1
FY24									
Jul-Dec									
Punjab	358,211	152,479.6	189,104.3	33,600	67,247.4	58,651.5	5,509	225,371.3	83,787.7
Sindh	68,666	57,623.1	49,255.1	8,487	16,967.2	14,350.4	1,490	48,282.4	19,942.0
Khyber Pakhtunkhwa	40,793	23,550.9	8,463.5	1,886	2,012.5	3,080.6	376	4,079.9	3,077.0
Balochistan	3,743	2,718.9	4,283.7	174	396.7	585.3	102	632.1	416.0
Azad Jammu Kashmir	1,350	664.6	621.0	43	110.4	71.6	11	1,476.8	260.5
Gilgit Baltistan	1,697	987.8	1,520.3	7	11.6	16.1	11	59.0	25.1
All Pakistan	474,460	238,024.8	253,247.9	44,197	86,745.8	76,755.5	7,499	279,901.4	107,508.3

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
FY23									
Jul-Dec									
Punjab	576,191	86,488.2	161,893.0	32,749	260,024.2	116,289.2	1,026,870	685,345.0	571,425.1
Sindh	91,264	14,521.9	29,515.7	571	28,573.7	15,077.1	158,982	140,523.4	114,501.7
Khyber Pakhtunkhwa	18,643	4,817.2	8,296.9	776	945.7	1,375.7	32,203	11,777.2	19,809.5
Balochistan	563	115.0	276.3	25	36.8	85.1	2723	1,118.9	3,269.2
Azad Jammu Kashmir	6,944	995.8	1,835.2	34	127.2	246.9	9,179	2,522.5	3,006.6
Gilgit Baltistan	3,213	546.2	1,331.4	561	249.6	1,395.8	6,187	1,158.9	3,554.4
All Pakistan	696,818	107,484.4	203,148.5	34,716	289,957.3	134,469.8	1,236,144	842,445.9	715,566.5
Jul-Mar									
Punjab	804,616	135,335.7	171,983.2	48,634	373,842.8	115,531.6	1,429,529	993,826.6	564,309.3
Sindh	139,745	23,957.8	32,019.3	1033	50,759.0	18,295.3	252,142	199,669.4	115,130.4
Khyber Pakhtunkhwa	27,899	7,707.7	9,472.8	1115	1,438.6	1,920.3	49,532	20,237.1	22,732.9
Balochistan	820	321.7	360.9	42	72.5	77.5	4,496	2,292.4	4,030.4
Azad Jammu Kashmir	10,475	1,984.2	2,241.9	49	136.1	219.2	12,101	3,981.8	2,977.8
Gilgit Baltistan	5,399	947.7	1,499.7	771	329.1	1,396.5	9,675	1,910.2	3,692.6
All Pakistan	988,954	170,254.7	217,577.7	51,644	426,578.0	137,440.5	1,757,475	1,221,917.5	712,873.5
Jul-Jun									
Punjab	1,042,051	202,914.4	175,387.7	68,440	483,527.4	117,417.0	1,936,147	1,436,700.6	592,917.9
Sindh	171,227	31,260.0	33,075.4	2,123	70,685.8	17,310.5	352,687	291,411.1	130,135.0
Khyber Pakhtunkhwa	35,977	12,424.6	9,871.0	1,460	2,960.2	2,170.2	66,100	33,778.1	24,740.9
Balochistan	1366	470.3	828.3	60	218.8	133.5	7,006	4,791.5	4,840.7
Azad Jammu Kashmir	12,404	2,521.2	1,956.6	67	203.2	226.2	14,779	6,318.6	3,233.1
Gilgit Baltistan	7,449	1,329.1	1,675.0	1106	638.8	1,537.7	13,361	2,955.7	4,166.3
All Pakistan	1,270,474	250,919.6	222,794.2	73,256	558,234.1	138,795.3	2,390,080	1,775,955.5	760,034.0
FY24									
Jul-Sep									
Punjab	214,489	54,678.9	182,541.7	14,509	163,742.2	113,971.7	400,262	397,218.4	595,873.1
Sindh	29,819	8,596.2	34,382.1	551	16,789.0	16,733.7	71,089	72,479.8	132,248.8
Khyber Pakhtunkhwa	8,748	3,310.1	10,317.8	289	960.5	2,252.1	42,317	25,567.8	24,251.4
Balochistan	189	92.3	583.6	30	401.6	147.5	2,724	1,787.7	5,190.0
Azad Jammu Kashmir	1,963	491.8	2,005.2	12	37.5	163.6	2,632	1,372.9	3,182.7
Gilgit Baltistan	1,912	331.8	1,773.0	188	208.6	1,469.0	2,910	912.7	4,351.9
All Pakistan	257,120	67,501.0	231,603.3	15,579	182,139.3	134,737.6	521,934	499,339.3	765,097.9
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,760.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	545,096	131,657.4	247,981.0	31,510	369,503.6	137,448.1	1,102,762	1,105,833.0	822,940.7

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Dec FY24

Farm (Crop) Sector								
Purpose	(Million Rupees)							
	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	459,091	202,341.5	38,207	71,560.6	6,407	190,946.8	503,705	464,848.9
All Crops Loan (Excluding Veg & Fruits)	449,660	134,855.9	35,597	59,651.7	4,846	51,987.7	490,103	246,495.4
Vegetables	1,059	996.9	1,022	2,608.9	194	1,605.1	2,275	5,210.9
Fruits/Orchards	1,410	4,860.4	1,356	3,896.7	504	8,354.8	3,270	17,111.9
Flowers/Ornamental Plants	-	-	1	30.3	6	212.8	7	243.1
Others	6,962	61,628.2	231	5,373.0	857	128,786.3	8,050	195,787.5
Development Loans	13,562	28,734.9	5,241	13,672.4	762	16,499.9	19,565	58,907.2
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	824	1,618.6	1,024	2,431.2	141	632.1	1,989	4,681.9
Sprinkle & Trickle Irrigation	-	1.3	-	-	3	313.1	3	314.4
Tractors	8,487	18,805.7	3,382	8,160.2	248	847.7	12,117	27,813.7
Orchards	790	509.4	429	804.3	46	470.7	1,265	1,784.4
Farm Transportation	523	3,033.9	1	3.0	16	41.3	540	3,078.1
Godown/Silos	1,178	1,086.7	147	383.1	34	352.0	1,359	1,821.8
Land Improvement	419	214.3	33	14.1	-	-	452	228.3
Farm Machinery	441	1,323.6	175	1,569.8	95	618.8	711	3,512.2
High Quality Seed Processing Units	7	64.7	3	24.5	28	1,338.9	38	1,428.1
Green House/ Tunnel Farming	5	0.8	-	-	1	234.6	6	235.3
Cold Storage	29	558.8	16	168.3	60	701.0	105	1,428.0
Others NGOs	859	1,517.2	31	113.9	90	10,949.8	980	12,580.9
Corporate Farming	1,807	6,948.5	749	1,512.8	330	72,454.7	2,886	80,916.0
Production Loans	1,807	6,948.5	749	1,512.8	329	70,259.2	2,885	78,720.5
Development Loans	-	-	-	-	1	2,195.5	1	2,195.5
Total	474,460	238,024.8	44,197	86,745.8	7,499	279,901.4	526,156	604,672.1

Non- Farm (Non-Crop) Sector

(Million Rupees)

Purpose	(Million Rupees)					
	Small Farms		Large Farms		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Livestock, Dairy & Meat	542,852	125,432.6	10,108	145,091.0	552,960	270,523.6
Poultry	1,164	4,917.1	1,951	168,614.2	3,115	173,531.3
Fisheries	280	333.1	815	6,916.6	1,095	7,249.7
Forestry	5	1.2	2	553.3	7	554.5
Others	795	973.5	18,634	48,328.4	19,429	49,302.0
Total	545,096	131,657.4	31,510	369,503.6	576,606	501,161.0

Source: Agriculture Credit & Financial Inclusion Department, SBP

**3.21 Classification of Scheduled Banks' Bills
Purchased and Discounted
All Banks**

(End period: Million Rupees)

ECONOMIC GROUPS	2023								
	Jun			Sep			Dec ¹		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	764.7	-	-	1,457.6	-	-	984.4
2. DOMESTIC CONSTITUENTS	150,128.4	31,430.5	204,580.2	132,113.5	42,837.0	231,592.6	113,794.7	31,448.5	222,798.9
I. GOVERNMENT	-	289.7	-	-	27.8	-	-	395.6	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	16,996.8	2,012.7	0.0	18,236.7	155.1	0.0	11,768.5	258.1	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	133,131.6	29,128.1	204,580.2	113,876.8	42,654.1	231,592.5	102,026.1	30,794.8	222,798.9
a. Agriculture, forestry and fishing	9.7	101.0	86.3	40.7	-	221.8	133.0	91.5	530.6
b. Mining and quarrying	-	1,382.9	26.8	7.0	1,321.7	76.8	-	1,321.7	296.2
c. Manufacturing	94,960.3	23,316.6	183,759.1	73,659.9	29,509.5	200,906.2	66,171.8	23,562.1	198,058.3
01 - Manufacture of food products	12,979.4	3,757.1	6,305.2	12,079.6	5,283.2	12,120.3	11,534.6	6,507.0	13,581.4
02 - Manufacture of beverages	100.0	531.3	4.1	1,305.8	469.0	14.6	1,305.8	465.3	-
03 - Manufacture of textiles	44,509.3	7,988.6	148,965.5	42,454.0	8,951.2	157,401.1	36,222.8	4,452.6	152,350.7
04 - Manufacture of wearing apparel	1,142.1	1,608.3	19,169.0	895.8	1,832.3	21,444.3	419.5	1,527.9	23,445.1
05 - Manufacture of leather and related products	-	719.6	3,543.5	-	1,315.7	3,694.1	20.5	646.3	3,494.4
06 - Manufacture of paper and paper products	73.3	477.7	322.6	197.7	1,074.5	359.8	101.9	243.7	244.3
07 - Manufacture of coke and refined petroleum products	15,359.9	2,250.1	-	947.9	4,246.9	-	134.2	1,484.9	-
08 - Manufacture of chemicals and chemical products	11,185.9	1,221.1	475.4	10,797.6	1,026.9	247.5	8,834.8	1,619.0	209.4
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	499.8	113.2	85.0	202.8	102.4	85.0	178.4	91.7
10 - Manufacture of rubber and plastics products	712.8	392.5	545.0	237.5	1,203.7	654.9	-	2,390.6	1,138.1
11 - Manufacture of other non-metallic mineral products	20.0	203.3	1,742.5	20.0	416.3	1,756.6	20.0	85.9	881.7
12 - Manufacture of basic metals	106.0	266.9	-	214.1	1,013.7	94.1	130.8	1,521.0	282.6
13 - Manufacture of fabricated metal products, except machinery and equipment	296.4	76.2	20.2	367.4	46.7	15.6	327.5	27.6	15.7
14 - Manufacture of computer, electronic and optical products	50.5	-	-	128.3	19.4	-	39.1	19.4	-
15 - Manufacture of electrical equipment	140.3	1,759.7	124.6	127.5	1,048.5	121.8	201.7	809.2	77.6
16 - Manufacture of machinery and equipment	-	150.5	516.4	-	55.4	390.6	15.3	149.3	300.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	591.4	1,124.4	327.5	530.5	1,145.9	118.8	360.3	1,145.6	7.8
18 - Manufacture of furniture	-	34.9	-	10.0	83.3	-	10.0	84.6	-
19. Other manufacturing	7,608.1	254.7	1,584.2	3,261.1	74.2	2,370.0	6,407.9	203.9	1,937.1
d. Electricity, gas, steam and air conditioning supply	1,148.4	-	347.0	127.4	135.0	315.0	1,311.4	538.0	315.0
e. Water supply; sewerage, waste management and remediation activities	-	-	-	-	79.5	-	-	360.7	-
f. Construction	-	-	-	-	4.8	-	33.6	83.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,427.5	2,139.4	19,328.4	18,175.0	9,042.5	28,680.8	15,558.3	2,382.3	22,180.2
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	884.7	78.9	-	0.5	98.0
02 - Wholesale trade, except of motor vehicles and motorcycles	4,684.3	1,784.1	2,175.0	7,407.0	7,687.0	4,599.1	4,189.9	1,350.5	5,746.8
03 - Retail trade, except of motor vehicles and motorcycles	10,743.2	354.9	17,122.3	10,768.0	470.8	24,002.9	11,368.4	1,031.4	16,335.4
h. Transportation and storage	7.0	1,772.2	119.8	7.0	1,772.2	119.8	26.8	1,772.2	139.8
i. Accommodation and food service activities	-	115.1	-	-	203.3	-	-	115.1	-
j. Information and communication	12,232.0	101.5	265.7	11,284.5	222.6	673.3	11,397.8	101.5	662.1
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	59.5	176.2	371.0	0.8	222.9	253.8	510.4	324.1	84.0
m. Administrative and support service activities	3,516.4	19.1	240.4	4,001.0	136.2	285.8	2,837.8	138.2	529.5
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	5,770.9	-	35.8	6,573.6	-	59.1	4,045.2	-	3.2
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	150,128.4	31,430.5	205,345.0	132,113.5	42,837.0	233,050.2	113,794.7	31,448.5	223,783.3

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

(End period: Million Rupees)

SECURITIES / SHARES	2023								
	Jun			Sep			Dec ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	17,431,123.3	17,927,488.2	17,543,320.9	18,429,400.2	19,047,444.7	18,780,785.2	20,447,891.4	21,798,292.7	20,909,606.7
1) Treasury Bills	5,197,150.6	5,409,806.1	5,216,726.5	5,350,880.8	5,595,911.3	5,396,373.1	5,745,523.4	6,640,880.1	5,780,012.7
2) Pakistan Investment Bonds (PIBs)	12,222,251.1	12,505,960.5	12,314,724.5	13,062,413.3	13,435,461.3	13,367,897.3	14,667,792.4	15,122,975.5	15,094,181.1
a. Fixed Rate	4,351,704.4	4,560,100.4	4,328,379.0	2,983,873.6	3,207,437.6	2,925,889.4	5,025,831.0	5,288,757.5	5,070,892.9
b. Floating Rate	7,870,546.7	7,945,860.1	7,986,345.6	10,078,539.7	10,228,023.7	10,442,007.9	9,641,961.3	9,834,218.0	10,023,288.1
3) Others	11,721.7	11,721.7	11,869.9	16,106.1	16,072.1	16,514.8	34,575.6	34,437.1	35,413.0
II. Provincial Government	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	392,699.4	273,768.9	393,689.5	435,925.6	319,498.6	454,875.3	391,423.0	278,449.9	443,222.8
1) Quoted On The Stock Exchange	197,417.6	85,122.7	192,253.8	240,238.8	131,691.7	253,161.7	198,426.8	99,617.1	244,321.5
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,209.6	12,968.4	21,092.0	18,708.9	12,611.4	20,768.1	23,894.3	18,761.3	27,088.1
NFPSEs	30,237.1	12,637.5	27,444.9	31,622.0	16,742.1	30,824.9	27,582.0	10,829.1	33,909.2
Private Sector	118,731.1	48,319.1	117,375.2	116,351.8	45,604.5	118,264.4	123,648.5	54,732.5	145,962.0
2) Unquoted On The Stock Exchange	195,281.8	188,646.2	201,435.6	195,686.8	187,806.9	201,713.6	192,996.2	178,832.8	198,901.2
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,356.1	21,109.6	23,982.7	23,804.4	21,138.9	24,452.0	29,494.3	19,064.3	30,769.1
NFPSEs	122,873.3	122,746.7	130,618.0	23,796.4	23,676.9	31,722.8	121,144.6	121,019.4	128,310.8
Private Sector	11,229.1	8,176.5	11,383.5	11,207.7	8,136.8	11,388.3	7,150.3	4,656.0	7,116.0
V. DEBENTURES	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	0.8	5.3	5.2	0.8	5.3	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	106,466.6	108,966.2	109,606.1	107,589.6	109,733.4	112,487.7	93,504.3	95,803.3	96,287.1
IX. MUTUAL FUNDS	12,072.8	10,731.8	12,071.9	11,940.8	10,483.9	11,959.9	12,359.2	11,681.6	12,391.5
X. OTHERS	6,063.9	6,063.9	6,387.6	42,530.2	42,530.2	42,955.2	6,918.3	6,918.3	7,114.4
XI. Islamic Banking Products - Investments	3,426,152.1	3,426,468.0	3,535,417.1	3,885,383.2	3,883,816.9	4,143,917.0	4,177,553.0	4,106,214.1	4,355,607.6
a. Government Islamic Securities	2,916,238.6	2,923,703.4	2,968,905.7	3,342,704.4	3,345,689.5	3,506,651.0	3,629,280.3	3,559,939.2	3,746,231.9
1. GOP Ijara Sukuk	2,825,149.3	2,830,701.8	2,877,024.8	3,273,201.6	3,276,314.8	3,435,563.8	3,571,448.6	3,502,182.6	3,687,494.2
a. Variable Rental Rate	2,228,657.1	2,230,675.5	2,271,117.5	2,561,849.0	2,560,487.6	2,678,986.3	2,723,856.1	2,647,671.5	2,819,835.2
b. Fixed Rental Rate	596,492.2	600,026.3	605,907.3	711,352.6	715,827.2	756,577.6	847,592.4	854,511.1	867,659.0
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	70,379.8	70,379.8	71,171.3	69,502.8	69,374.7	71,087.2	57,831.7	57,756.6	58,737.7
4. Other	20,709.6	22,621.8	20,709.6	-	-	-	-	-	-
b. Corporate Sukuks	472,155.2	467,806.0	527,558.3	479,379.3	475,252.2	572,637.0	478,137.6	474,280.7	538,924.0
1) Diminishing Musharaka Sukuk	145,421.3	142,608.9	149,750.9	150,650.8	148,131.6	158,282.3	149,124.6	146,845.3	153,608.6
2) Ijarah Sukuk	190,316.3	187,824.3	234,150.5	190,287.8	187,800.5	268,290.5	190,233.7	187,750.2	240,558.2
3) Modaraba Sukuk	10,779.0	10,779.0	11,024.7	10,760.5	10,768.6	11,285.8	8,634.9	8,667.0	8,789.6
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	125,638.7	126,593.9	132,632.2	127,680.2	128,551.5	134,778.4	130,144.3	131,018.3	135,967.5
c. Wakala Placements	-	-	-	-	-	-	1,698.8	1,698.8	1,698.8
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,954.3	6,954.3	7,105.7	8,164.7	8,164.7	8,433.3	8,128.3	8,128.3	8,307.5
h. Other Islamic Mode of Investments	30,803.9	28,004.3	31,847.3	55,134.7	54,710.5	56,195.7	60,308.1	62,167.1	60,445.4
TOTAL	21,374,586.7	21,753,491.1	21,600,501.6	22,912,778.2	23,413,511.9	23,546,988.9	25,129,658.0	26,297,368.6	25,824,238.7

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF INTEREST	2023		
	Jun	Sep	Dec ^P
0	7,045,365.4	6,910,442.3	7,248,844.6
01.00*	243,675.5	228,409.1	180,399.9
02.00*	229,624.3	143,352.1	126,621.7
03.00*	12,253.8	141,941.1	123,512.4
04.00*	60,961.6	29,404.7	55,984.7
05.00*	59,226.1	54,162.6	48,634.5
5.25	27,708.2	19,227.0	3,555.0
5.5	31,111.3	5,815.9	2,004.7
5.75	4,085.9	79,566.2	76,505.7
6	34,928.5	96,579.6	94,802.5
6.25	1,227.7	27,130.7	7,069.2
6.5	3,081.3	3,783.7	6,742.3
6.75	1,454.6	323.9	777.6
7	9,288.2	32,373.7	24,008.6
7.25	4,335.2	2,411.5	2,056.9
7.5	21,691.4	6,504.5	4,358.7
7.75	2,407.1	2,072.1	1,488.7
8	16,792.1	20,595.0	24,870.5
8.25	10,913.5	4,066.7	4,696.3
8.5	13,128.1	11,294.0	32,347.1
8.75	5,286.7	2,042.2	1,282.4
9	9,243.5	7,898.0	22,304.0
9.25	19,061.3	45,457.5	30,410.4
9.5	43,282.1	3,566.0	4,119.5
9.75	9,519.8	6,523.8	6,129.6
10	30,556.1	18,735.3	24,217.5
10.25	12,477.0	14,721.2	18,496.0
10.5	6,278.0	7,457.8	5,227.2
10.75	18,798.2	17,006.0	14,907.1
11	9,148.2	4,795.9	3,602.0
11.25	12,043.4	6,099.6	8,097.1
11.5	11,640.7	9,188.7	5,865.3
11.75	35,290.9	23,730.4	5,411.0
12	35,717.8	37,306.1	51,954.5
12.25	6,712.6	5,612.5	30,838.2
12.5	15,289.7	12,170.7	11,112.3
12.75	11,907.7	10,747.3	1,038.8
13	150,351.6	4,096.1	3,229.0
13.25	4,116.3	175,621.4	190,162.7
13.5	12,076.9	5,549.2	7,624.1
13.75	4,737.1	1,382.2	4,029.1
14	33,091.3	25,235.8	21,634.5
14.25	15,701.7	6,212.5	2,959.8
14.5	100,738.8	17,488.4	7,075.5
14.75	20,412.6	64,464.9	66,754.9
15	41,647.8	22,767.3	12,023.9
15.25	30,410.2	12,782.7	3,650.8
15.5	52,977.8	17,776.7	6,171.3
15.75	111,718.1	56,646.2	8,000.2
16	160,356.3	82,990.6	35,123.1
16.25	86,118.6	54,247.7	18,436.4
16.5	50,403.5	36,010.2	21,148.9
16.75	33,838.8	21,836.7	6,224.1
17	54,355.4	53,012.7	14,931.0
17.25	33,645.8	31,045.4	5,194.3
17.5	17,835.0	13,363.6	6,196.7
17.75	21,951.9	33,281.0	13,469.0
18	38,527.2	63,865.2	76,377.6
18.25	31,947.8	29,210.3	22,969.6
18.5	26,763.9	46,509.6	69,645.5
18.75	59,964.9	49,470.6	83,140.9
19	199,532.7	55,059.3	106,890.0
19.25	41,944.9	17,153.6	31,938.2
19.5	6,031,010.6	90,503.0	268,326.7
19.75	963,913.0	42,624.8	39,198.2
20	666,503.9	123,389.1	161,900.8
20.25	138,865.0	53,547.7	61,685.0
20.5	472,775.3	7,443,850.7	7,600,223.5
20.75	304,570.6	1,083,367.1	1,422,271.7
21	174,112.8	420,643.1	345,991.4
21.25	129,357.0	135,798.8	131,330.7
21.5	59,451.4	314,633.5	415,715.3
21.75	109,701.6	119,557.8	178,920.6
22.00 & above	278,288.3	630,941.8	762,287.0
Total	18,889,229.7	19,508,452.0	20,547,147.0

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

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

(Million Rupees)

RATE OF RETURN	2023		
	Jun	Sep	Dec ¹
0	2,318,728.3	2,353,346.1	2,690,172.8
01.00*	186,344.8	188,498.5	215,469.6
02.00*	69,636.4	78,238.5	10,404.7
03.00*	26,195.1	25,611.2	5,313.5
04.00*	2,805.4	5,152.2	82,799.4
05.00*	46,902.6	6,623.2	17,863.7
5.25	866.2	911.0	1,154.0
5.5	1,822.8	25,967.6	968.0
5.75	1,561.3	1,572.2	25,611.8
6	6,159.2	43,194.7	6,304.9
6.25	1,146.7	946.5	200.7
6.5	34,850.0	10,313.0	6,331.3
6.75	121,312.4	37,468.5	11,381.0
7	68,894.1	3,469.3	61,119.7
7.25	14,214.8	15,117.0	7,494.3
7.5	11,879.7	21,123.6	3,609.5
7.75	6,704.7	9,892.4	18,467.1
8	14,708.3	19,294.2	22,281.0
8.25	4,220.2	2,711.9	7,538.6
8.5	72,891.9	177,838.8	52,233.2
8.75	14,903.5	14,821.5	10,993.1
9	17,660.8	22,035.6	112,848.9
9.25	21,403.2	27,753.4	14,569.5
9.5	15,600.5	32,480.2	14,938.3
9.75	33,674.3	9,395.6	12,643.9
10	382,436.5	23,065.9	19,025.4
10.25	18,146.4	5,751.7	22,677.6
10.5	175,205.7	49,282.0	38,985.9
10.75	40,201.8	5,849.4	3,706.3
11	42,560.0	406,402.6	450,799.5
11.25	51,275.4	19,061.1	6,596.0
11.5	27,055.0	31,939.8	27,889.5
11.75	8,190.9	101,915.0	98,683.6
12	11,286.7	35,301.9	42,439.2
12.25	17,524.4	6,046.9	16,457.0
12.5	34,621.7	36,830.8	29,424.2
12.75	4,470.3	2,238.2	10,632.7
13	8,040.1	25,042.4	8,354.2
13.25	29,348.2	4,975.5	3,545.5
13.5	54,621.5	5,702.4	9,111.2
13.75	5,623.6	8,054.7	3,793.2
14	31,166.8	78,354.5	70,523.9
14.25	18,570.0	74,864.9	95,213.0
14.5	71,721.8	26,481.8	18,552.3
14.75	32,623.2	9,627.1	9,256.6
15	79,456.3	32,819.2	33,807.7
15.25	6,465.6	28,979.4	16,803.6
15.5	72,013.2	51,290.3	37,117.8
15.75	16,149.5	19,499.7	19,659.9
16	64,190.4	132,499.2	174,197.9
16.25	35,739.3	19,241.2	8,103.7
16.5	34,090.0	71,903.1	71,417.9
16.75	9,318.0	15,357.3	10,707.9
17	47,910.8	36,947.6	31,489.8
17.25	22,740.3	29,863.7	31,454.3
17.5	38,341.7	29,316.5	32,543.5
17.75	10,453.6	21,013.2	10,572.6
18	64,708.4	35,870.6	121,650.0
18.25	20,343.4	55,052.3	48,752.6
18.5	65,374.4	76,871.2	77,511.7
18.75	30,452.5	16,073.7	13,073.5
19	91,524.1	101,769.5	129,338.8
19.25	66,166.0	68,317.5	48,557.4
19.5	221,210.5	61,519.5	80,817.7
19.75	70,737.2	49,554.2	38,285.3
20	53,406.1	73,098.4	101,121.9
20.25	64,819.2	52,821.3	40,961.0
20.5	223,504.4	312,341.1	434,186.6
20.75	28,937.0	75,467.5	51,038.3
21	27,757.4	215,439.9	188,640.2
21.25	24,167.1	66,810.5	111,642.0
21.5	21,955.7	125,086.5	195,479.7
21.75	54,043.9	19,840.3	49,725.5
22.00 & above	48,433.4	101,714.6	143,496.7
Total	5,794,186.6	6,086,944.2	6,750,535.1

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	5,568,442	1,075,629	357,761	2,937,186	9,939,018
01.00*	203,237	50,145	39,359	103,128	395,869
02.00*	37,848	10,440	24,312	64,426	137,026
03.00*	36,984	5,902	9,754	76,186	128,826
04.00*	38,494	10,485	5,623	84,182	138,784
05.00*	16,151	4,360	9,137	36,851	66,498
05.25	1,145	72	267	3,225	4,709
05.50	1,121	208	1,121	342	2,973
05.75	1,334	201	273	100,310	102,117
06.00	8,725	755	2,435	89,193	101,107
06.25	964	1,558	403	4,345	7,270
06.50	1,589	193	800	10,491	13,074
06.75	4,250	1,685	488	5,736	12,159
07.00	32,766	11,042	9,663	31,658	85,128
07.25	3,931	1,160	934	3,526	9,551
07.50	5,184	891	514	1,380	7,968
07.75	8,837	2,322	3,858	4,939	19,956
08.00	17,848	4,154	2,679	22,471	47,152
08.25	3,258	818	340	7,819	12,235
08.50	33,968	10,508	8,389	31,715	84,580
08.75	4,860	2,063	2,256	3,097	12,276
09.00	58,095	26,283	3,159	47,616	135,153
09.25	9,598	2,096	1,897	31,388	44,980
09.50	8,301	2,133	1,061	7,562	19,058
09.75	2,644	1,183	723	14,224	18,773
10.00	24,139	2,645	3,550	12,910	43,243
10.25	13,867	4,591	2,315	20,401	41,174
10.50	12,678	4,226	3,619	23,690	44,213
10.75	2,608	673	249	15,084	18,613
11.00	246,197	70,122	6,147	131,935	454,402
11.25	6,365	1,068	633	6,627	14,693
11.50	6,517	3,087	2,022	22,129	33,755
11.75	73,278	19,156	138	11,523	104,095
12.00	17,618	5,662	869	70,245	94,394
12.25	5,532	1,652	767	39,345	47,295
12.50	8,521	3,311	3,589	25,115	40,537
12.75	4,350	787	306	6,228	11,672
13.00	5,260	2,182	2,347	1,794	11,583
13.25	22,899	5,520	60,349	104,941	193,708
13.50	4,653	1,452	2,143	8,489	16,735
13.75	2,459	792	276	4,295	7,822
14.00	50,149	5,300	10,559	26,150	92,158
14.25	62,740	17,794	363	17,276	98,173
14.50	9,053	3,503	4,944	8,129	25,628
14.75	7,489	3,016	613	64,893	76,012
15.00	10,461	6,079	3,341	25,951	45,832
15.25	7,256	7,663	1,391	4,144	20,454
15.5	7,891	4,670	2,222	28,506	43,289
15.75	12,576	6,107	849	8,128	27,660
16.00	70,732	58,284	5,885	74,419	209,321
16.25	5,354	926	1,872	18,389	26,540
16.5	36,135	18,346	6,984	31,102	92,567
16.75	6,496	2,169	2,963	5,304	16,932
17.00	15,244	5,631	4,785	20,762	46,421
17.25	18,105	8,211	662	9,671	36,649
17.5	16,234	6,319	2,736	13,451	38,740
17.75	3,851	2,783	1,409	15,999	20,442
18.00	37,899	17,432	17,615	125,081	198,028
18.25	19,797	13,862	7,776	30,287	71,722
18.5	32,311	9,547	8,907	96,393	147,157
18.75	19,532	2,671	1,500	72,511	96,214
19.00	85,468	26,572	22,219	101,970	236,229
19.25	23,899	6,549	3,451	46,596	80,496
19.5	69,478	19,611	12,401	247,655	349,144
19.75	15,726	6,344	5,575	49,838	77,484
20.00	89,139	35,573	33,304	105,006	263,023
20.25	28,467	11,329	7,962	54,888	102,646
20.50	3,192,069	870,242	377,334	3,594,764	8,034,410
20.75	460,433	167,161	133,683	712,032	1,473,310
21.00	44,678	13,532	13,049	463,373	534,632
21.25	10,277	12,720	1,729	218,247	242,973
21.50	37,267	6,134	1,585	566,209	611,195
21.75	5,157	1,705	168	221,615	228,646
22.00 & above	27,001	5,043	1,230	872,510	905,784
Total	11,105,056	2,736,042	1,277,588	12,178,996	27,297,683

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

This Data is being published on quarterly basis w.e.f. December, 2023.

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

(End of period : Million Rupees)

RATE OF INTEREST	Jun-23		Sep-23		Dec ^o -23	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	572,126.9	526,936.4	607,291.8	564,718.1	615,555.9	572,984.1
01.00*	6,727.1	6,311.0	8,911.5	8,495.4	7,530.1	7,114.2
02.00*	129,766.9	129,586.0	132,976.4	132,811.3	109,849.6	109,699.6
03.00*	253,546.2	253,546.2	252,453.5	252,453.5	268,358.8	268,358.8
04.00*	140,922.1	140,861.2	150,877.4	150,821.6	145,420.9	145,370.2
05.00*	252,493.6	251,631.4	263,732.9	262,881.1	273,749.9	272,908.4
06.00*	35,422.9	35,351.0	60,103.7	47,651.8	52,797.5	52,734.2
07.00*	42,822.9	32,527.2	93,019.7	49,066.6	73,822.6	73,822.6
08.00*	395,397.2	23,609.5	121,709.2	24,892.5	29,183.8	29,183.8
8.25	13,868.4	3,758.1	395,544.9	5,613.2	368,368.9	1,863.9
8.5	1,830.6	1,830.6	1,316.1	1,316.1	1,773.2	1,773.2
8.75	293.9	293.9	326.1	326.1	313.8	313.8
9	38,534.0	13,653.0	11,473.2	11,473.2	22,179.0	22,179.0
9.25	676.4	676.4	2,287.3	2,287.3	432.5	432.5
9.5	2,172.1	2,172.1	259.9	259.9	543.1	543.1
9.75	780.3	780.3	353.1	353.1	534.0	534.0
10	5,973.6	5,973.6	5,577.5	5,577.5	22,446.0	9,636.1
10.25	13,381.7	384.2	441.0	441.0	13,407.9	343.6
10.5	7,936.2	236.4	254.8	254.8	10,669.8	450.0
10.75	51,276.4	1,202.1	41,145.3	765.7	37,729.3	724.0
11	27,343.3	15,109.8	13,163.3	13,163.3	26,512.1	12,431.5
11.25	449.7	449.7	418.6	418.6	620.0	620.0
11.5	115,891.6	317.7	114,722.5	12,001.8	148,203.1	403.0
11.75	175.3	175.3	882.1	742.1	8,599.1	245.2
12	32,429.3	21,167.9	20,403.7	20,403.7	26,126.3	26,126.3
12.25	1,147.3	1,147.3	447.6	447.6	10,857.8	270.0
12.5	9,836.5	2,060.4	835.3	835.3	17,167.6	808.4
12.75	31,145.1	12,267.8	80.5	80.5	21,741.6	935.8
13	39,123.8	23,497.7	18,467.9	18,467.9	20,830.8	20,830.8
13.25	78,990.2	13,867.9	65,216.4	99.1	65,229.2	259.6
13.5	17,554.6	17,554.6	2,457.0	2,457.0	22,782.6	14,281.5
13.75	42,567.2	6,857.1	47,506.0	94.6	64,123.7	221.5
14	93,712.7	60,611.8	15,626.6	15,626.6	57,412.8	15,983.5
14.25	500.2	500.2	246.5	246.5	867.2	867.2
14.5	37,048.8	4,442.3	2,225.8	2,225.8	3,123.1	3,123.1
14.75	6,323.2	6,323.2	5,943.3	5,943.3	8,361.3	8,361.3
15	15,961.6	7,336.0	7,812.3	7,812.3	8,817.2	8,111.5
15.25	31,561.9	2,767.2	50,750.8	2,425.0	30,222.4	2,589.8
15.5	6,477.9	6,477.9	6,364.4	6,364.4	6,226.2	6,226.2
15.75	8,150.0	8,150.0	8,375.0	8,085.7	7,469.3	7,469.3
16	37,944.4	17,073.8	31,859.2	12,988.6	43,439.1	14,421.5
16.25	19,758.9	19,758.9	4,243.8	4,243.8	5,018.6	5,018.6
16.5	62,255.5	58,740.3	33,961.9	32,461.6	32,325.2	30,825.2
16.75	35,567.0	22,119.5	5,857.8	3,307.0	5,193.1	4,142.3
17	149,053.7	145,561.8	19,809.2	17,732.4	12,301.5	10,531.1
17.25	70,674.6	70,649.4	45,292.9	45,291.6	41,733.7	41,708.3
17.5	219,891.4	143,548.0	188,233.2	127,275.0	213,074.3	137,432.9
17.75	39,414.7	37,950.0	24,931.5	24,931.5	30,639.1	30,639.1
18	221,764.2	159,038.8	122,849.4	77,203.4	103,951.7	47,690.5
18.25	70,396.9	46,784.2	32,530.3	32,530.3	39,428.6	39,428.6
18.5	36,473.2	33,863.6	52,659.1	52,659.1	60,828.1	60,828.1
18.75	20,479.6	18,023.2	25,207.8	25,207.8	27,715.2	27,715.2
19	77,303.9	42,384.9	332,556.9	289,337.9	354,771.6	311,398.8
19.25	35,765.1	29,216.3	20,274.6	20,024.6	20,066.4	19,866.4
19.5	24,296.5	7,677.1	3,041.2	3,041.2	1,278.5	1,250.3
19.75	15,875.6	15,875.6	7,071.0	7,042.0	2,964.7	2,964.7
20	28,339.1	28,231.0	17,067.7	17,067.7	20,260.8	20,010.8
20.25	20,748.6	20,748.6	11,203.5	11,203.5	5,224.1	5,224.1
20.5	9,298.7	9,298.7	4,489.8	4,489.8	4,319.4	4,319.4
20.75	81,212.3	81,087.7	5,520.1	5,520.1	5,307.7	5,250.0
21	71,011.3	66,384.0	26,832.0	22,147.0	27,904.8	27,904.8
21.25	36,840.2	36,660.2	14,137.0	13,957.0	39,839.9	39,659.9
21.5	83,990.8	33,811.7	8,686.9	8,572.7	138,073.4	137,954.0
21.75	217,040.1	164,673.4	14,712.4	14,712.4	197,890.6	139,823.6
22	607,525.4	227,135.2	77,322.0	77,243.0	266,423.3	129,700.9
22.25	342,003.2	303,353.0	157,728.4	89,909.5	263,791.3	201,216.6
22.5	380,823.1	309,608.6	185,322.6	147,768.3	297,193.5	223,885.8
22.75	381,546.7	333,724.1	262,417.5	203,071.8	316,956.5	220,406.0
23	444,463.2	314,081.3	607,580.5	281,603.2	561,873.6	278,269.6
23.25	264,131.4	147,958.2	437,975.9	213,948.9	636,364.2	329,578.8
23.5	539,790.7	289,331.7	695,958.3	415,749.4	447,123.0	343,048.8
23.75	117,163.9	86,925.1	384,482.4	285,563.3	339,193.0	233,671.9
24	250,104.9	170,159.7	397,160.3	294,171.5	165,731.0	158,504.9
24.25	73,509.5	64,006.6	164,614.0	128,756.9	180,688.2	126,123.6
24.5	158,118.2	78,227.7	248,201.7	156,091.4	87,163.1	79,107.2
24.75	35,792.3	33,409.2	124,892.6	91,519.7	99,230.3	93,864.6
25.00 & above	594,429.5	555,785.7	1,015,667.7	893,767.6	908,395.7	838,076.5
TOTAL	8,437,137.9	5,865,269.4	8,344,354.0	5,792,513.7	8,613,637.0	6,122,598.3

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

**02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

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

(End of Period: Million Rupees)

RATE OF RETURN	2023					
	Jun		Sep		Dec *	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	245,315.7	244,012.4	250,949.4	249,965.6	258,149.2	247,415.4
01.00*	970.8	970.8	1,030.5	1,030.5	3,673.5	3,673.5
02.00*	51,320.1	51,320.1	61,254.7	61,254.7	64,826.2	64,826.2
03.00*	79,456.6	79,449.1	79,186.5	79,179.0	80,871.4	80,865.3
04.00*	59,755.9	59,755.9	55,341.0	55,341.0	55,187.5	55,187.5
05.00*	102,161.1	102,109.1	101,079.2	101,079.2	98,490.7	98,490.7
06.00*	9,526.8	9,526.8	11,058.1	11,058.1	16,023.9	16,023.9
07.00*	23,897.2	23,897.2	24,132.3	24,132.3	22,171.7	22,171.7
08.00*	9,415.7	9,415.7	11,048.2	11,048.2	9,864.5	9,864.5
8.25	2,591.1	2,591.1	1,064.6	1,014.6	49.2	2.6
8.5	759.3	759.3	670.7	670.7	467.4	467.4
8.75	3,456.4	3,456.4	162.3	162.3	54.2	54.2
9	1,061.4	1,061.4	1,103.4	1,103.4	3,732.2	3,732.2
9.25	1,934.0	1,934.0	336.0	336.0	295.7	295.7
9.5	1,947.1	1,947.1	1,432.1	568.4	2,417.6	2,417.6
9.75	320.0	320.0	365.9	365.9	1,565.9	1,565.9
10	4,657.5	4,657.5	51,244.8	3,859.2	4,374.3	4,374.3
10.25	1,348.0	1,348.0	444.8	444.8	300.5	300.5
10.5	7,946.3	1,316.8	950.7	950.7	272.0	272.0
10.75	948.0	948.0	513.9	513.9	1,251.5	316.9
11	4,562.1	4,510.8	2,865.2	2,813.9	23,022.5	5,398.0
11.25	448.9	448.9	680.7	680.7	1,643.7	1,643.7
11.5	43,198.7	1,871.9	1,434.9	1,434.9	2,496.7	2,496.7
11.75	1,822.4	1,822.4	1,735.6	1,735.6	1,471.8	1,471.8
12	1,440.3	1,440.3	1,316.9	1,316.9	2,156.8	2,156.8
12.25	1,592.9	1,592.9	1,843.2	1,843.2	744.0	692.7
12.5	2,743.1	2,743.1	2,005.8	2,005.8	1,912.6	1,912.6
12.75	4,718.0	4,718.0	3,477.9	3,477.9	3,089.6	3,089.6
13	10,174.0	10,174.0	3,261.2	3,261.2	3,277.2	3,277.2
13.25	7,416.6	7,416.6	2,545.5	2,545.5	2,635.9	2,635.9
13.5	5,647.8	5,647.8	2,975.2	2,975.2	2,375.3	2,375.3
13.75	9,361.1	9,361.1	6,352.3	6,352.3	3,483.2	3,483.2
14	37,391.9	37,391.9	6,758.5	6,758.5	18,861.3	18,861.3
14.25	1,331.9	1,331.9	1,421.9	1,421.9	1,062.8	1,062.8
14.5	2,307.0	2,307.0	1,510.0	1,510.0	2,255.1	2,255.1
14.75	1,897.3	1,897.3	1,680.0	1,680.0	1,651.0	1,651.0
15	11,528.0	11,528.0	7,448.9	7,448.9	10,731.4	10,731.4
15.25	31,056.3	31,056.3	30,740.6	30,740.6	652.4	652.4
15.5	3,635.6	3,635.6	2,811.4	2,811.4	3,865.3	3,865.3
15.75	49,086.0	14,086.0	38,272.2	13,623.9	71,900.9	36,900.9
16	6,928.8	6,928.8	4,850.4	4,850.4	4,741.4	4,741.4
16.25	77,665.9	51,555.3	50,630.1	44,969.7	66,332.1	57,199.7
16.5	79,280.4	33,784.9	69,370.2	24,525.8	69,917.5	25,400.2
16.75	28,197.7	19,925.9	8,903.0	8,903.0	9,292.5	9,292.5
17	68,129.4	60,398.8	11,327.2	8,596.7	7,238.3	4,507.7
17.25	21,313.5	14,514.0	7,363.0	5,248.8	3,767.8	2,064.3
17.5	20,795.6	20,795.6	13,990.0	13,990.0	9,532.3	9,532.3
17.75	28,294.7	27,691.0	14,707.6	14,707.6	10,637.9	10,637.9
18	72,021.8	71,672.7	34,812.1	34,808.5	11,230.9	11,230.9
18.25	33,057.8	33,054.9	18,190.5	18,190.5	16,749.1	16,749.1
18.5	25,336.2	25,333.3	12,681.0	12,681.0	10,759.8	10,759.8
18.75	26,122.1	26,114.8	18,130.0	18,130.0	17,150.3	17,150.3
19	23,646.0	23,646.0	110,219.4	110,219.4	167,288.4	137,649.2
19.25	20,515.5	20,511.0	11,011.6	11,011.6	4,283.8	4,283.8
19.5	12,385.1	12,385.1	4,327.5	4,327.5	3,164.8	3,164.8
19.75	17,963.4	17,963.4	9,122.0	9,122.0	4,877.0	4,877.0
20	53,289.0	53,289.0	27,696.2	27,696.2	24,112.8	24,112.8
20.25	14,952.9	14,950.0	10,100.5	10,100.5	3,559.0	3,559.0
20.5	12,048.2	12,048.2	5,987.2	5,987.2	8,083.8	8,083.8
20.75	23,545.9	23,545.9	11,867.2	11,867.2	10,415.7	5,415.7
21	16,450.7	16,163.2	7,395.7	7,395.7	10,936.6	10,936.6
21.25	23,242.1	23,242.1	12,741.8	12,741.8	55,684.0	19,557.2
21.5	45,113.8	25,113.8	3,124.1	3,124.1	115,314.1	53,190.1
21.75	81,728.9	70,186.8	9,669.0	9,669.0	73,340.5	62,976.5
22	258,204.0	132,760.4	30,119.9	29,840.4	96,864.3	76,146.6
22.25	120,919.9	90,112.2	33,750.4	29,167.1	130,233.1	99,494.4
22.5	182,770.1	104,059.0	107,997.5	52,242.3	260,498.3	189,039.6
22.75	138,308.1	99,213.9	145,291.2	123,192.8	192,287.0	128,403.7
23	212,480.1	101,755.8	277,550.8	168,071.8	283,776.5	135,139.3
23.25	172,977.0	69,216.9	202,813.0	91,527.4	174,819.0	114,568.8
23.5	132,529.6	60,792.3	227,731.7	119,073.1	131,190.1	97,625.6
23.75	40,345.2	40,179.7	151,707.7	112,412.9	129,342.8	76,272.4
24	136,261.8	76,997.0	185,422.8	111,344.8	114,469.8	113,610.3
24.25	146,161.1	16,227.3	88,159.5	76,453.6	51,583.1	50,083.1
24.5	30,958.0	19,908.0	58,141.9	58,141.9	41,832.9	41,832.9
24.75	7,926.7	7,926.7	41,148.1	34,174.7	24,139.3	23,789.2
25.00 & above	118,765.6	117,009.7	285,294.1	220,900.5	231,057.1	193,462.4
TOTAL	3,370,779.1	2,396,751.5	3,097,852.9	2,359,924.1	3,363,832.4	2,575,472.8

NOTE:

Department

* 01.00 stands for 00.25 to 01.00

: : : : :

* 8.00 stands for 7.25 to 8.00

This Data is being published on quarterly basis w.e.f. March, 2023.

Source: Core Statistics

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

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

*01.00 stands for 00.25 to 01.00

: : : : : : : : : :

*08.00 stands for 07.25 to 08.00

This Data is being published on quarterly basis w.e.f. December, 2023.

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

(Percent per annum)

TYPE OF DEPOSIT ¹	2022	2023			
	Dec	Mar	Jun	Sep	Dec ²
I. Call Deposits	8.36 (2.46)	10.60 (2.70)	8.64 (3.35)	13.90 (2.34)	11.69 (2.22)
II. Saving Deposits	12.55 (66.20)	13.62 (67.51)	16.78 (66.97)	17.75 (68.69)	17.90 (68.54)
III. Term or Fixed Deposits					
(a) Less than 3 months	14.03 (4.89)	16.05 (4.95)	17.14 (4.49)	18.38 (4.19)	18.26 (4.37)
(b) 3 months and over but less than 6 months	14.12 (5.72)	14.89 (4.06)	17.73 (5.25)	18.26 (4.36)	18.58 (4.15)
(c) 6 months and over but less than 1 year	12.04 (3.14)	12.55 (4.04)	14.68 (3.62)	15.26 (3.90)	15.18 (3.32)
(d) 1 year and over but less than 2 years	14.03 (14.30)	15.00 (13.58)	17.48 (13.06)	18.33 (13.57)	18.99 (14.10)
(e) 2 years and over but less than 3 years	11.57 (0.64)	12.20 (0.50)	13.54 (0.43)	13.95 (0.37)	14.16 (0.33)
(f) 3 years and over but less than 4 years	12.70 (0.73)	12.49 (0.61)	13.84 (0.54)	14.45 (0.46)	14.53 (0.46)
(g) 4 years and over but less than 5 years	11.93 (0.03)	10.22 (0.04)	12.26 (0.32)	13.38 (0.19)	13.44 (0.31)
(h) 5 years and over	12.15 (1.88)	11.35 (2.01)	12.41 (1.97)	12.64 (1.94)	12.81 (1.76)
IV. Overall					
(i) Excluding current and other deposit	12.80	13.80	16.46	17.55	17.73
(ii) Including current and other deposits	8.33	8.68	10.54	11.40	11.57

Source: Core Statistics Department

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

This Data is being published on quarterly basis w.e.f. March 2023.

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

(Percent per annum)

TYPE OF DEPOSIT ¹	2022	2023			
	Dec	Mar	Jun	Sep	Dec ²
I. Call Deposits	9.15 (2.92)	11.23 (3.28)	9.19 (3.77)	14.75 (2.70)	13.32 (2.57)
II. Saving Deposits	13.62 (65.40)	14.72 (66.41)	18.29 (66.30)	19.23 (68.27)	19.29 (68.05)
III. Term or Fixed Deposits					
(a) Less than 3 months	13.91 (3.91)	16.22 (4.13)	16.89 (4.07)	17.69 (3.30)	17.97 (3.47)
(b) 3 months and over but less than 6 months	14.03 (5.68)	14.79 (4.20)	17.01 (4.54)	17.70 (3.91)	17.81 (3.56)
(c) 6 months and over but less than 1 year	11.67 (3.31)	11.89 (4.11)	13.96 (3.57)	14.14 (3.80)	13.73 (3.09)
(d) 1 year and over but less than 2 years	14.54 (15.30)	15.44 (14.62)	17.85 (14.29)	18.64 (14.89)	19.28 (15.58)
(e) 2 years and over but less than 3 years	12.22 (0.73)	12.73 (0.56)	14.08 (0.49)	14.22 (0.44)	14.34 (0.41)
(f) 3 years and over but less than 4 years	13.50 (0.81)	13.06 (0.67)	14.59 (0.59)	15.34 (0.51)	15.22 (0.51)
(g) 4 years and over but less than 5 years	12.33 (0.30)	11.89 (0.04)	12.94 (0.37)	13.21 (0.18)	13.33 (0.34)
(h) 5 years and over	13.07 (1.41)	11.77 (1.99)	12.45 (2.00)	12.65 (2.01)	12.86 (1.83)
IV. Overall					
(i) Excluding current and other deposit	13.60	14.58	17.44	18.53	18.68
(ii) Including current and other deposits	8.91	9.31	11.30	12.19	12.41

Source: Core Statistics Department

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

This Data is being published on quarterly basis w.e.f. March 2023.

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

(Percent per annum)

TYPE OF DEPOSITS	2022	2023			
	Dec	Mar	Jun	Sep	Dec ^P
I. Call Deposits	- (0.21)	0.34 (0.70)	5.22 (1.97)	7.35 (1.15)	- (1.13)
II. Saving Deposits	9.16 (68.90)	10.11 (71.32)	12.01 (69.16)	13.05 (70.05)	13.63 (70.08)
III. Term or Fixed Deposits					
(a) Less than 3 months	14.22 (8.14)	15.75 (7.78)	17.73 (5.84)	19.42 (7.11)	18.68 (7.23)
(b) 3 months and over but less than 6 months	14.42 (5.87)	15.30 (3.55)	19.13 (7.59)	19.46 (5.84)	20.01 (6.04)
(c) 6 months and over but less than 1 year	13.59 (2.57)	15.04 (3.79)	16.90 (3.77)	18.55 (4.23)	18.69 (4.02)
(d) 1 year and over but less than 2 years	11.61 (10.70)	12.78 (10.00)	15.54 (9.02)	16.68 (9.23)	17.43 (9.40)
(e) 2 years and over but less than 3 years	6.95 (0.34)	8.89 (0.31)	10.02 (0.25)	11.05 (0.13)	11.55 (0.09)
(f) 3 years and over but less than 4 years	7.61 (0.43)	9.13 (0.39)	9.76 (0.36)	9.91 (0.32)	10.52 (0.28)
(g) 4 years and over but less than 5 years	0.18 (0.04)	6.32 (0.06)	6.96 (0.16)	13.86 (0.21)	13.95 (0.22)
(h) 5 years and over	9.43 (2.05)	9.98 (2.10)	12.28 (1.89)	12.57 (1.73)	12.61 (1.52)
IV. Overall					
(i) Excluding current and other deposits	10.30	11.11	13.24	14.36	14.76
(ii) Including current and other deposits	6.38	6.56	8.03	8.85	9.03

Source: Core Statistics Department

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

This Data is being published on quarterly basis w.e.f. March 2023.

3.30 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										
2022	Jun	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
	Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
	Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	Dec ^P	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
II. CONVENTIONAL BANKING - ALL BANKS										
2022	Jun	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
	Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
	Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.89
	Dec ^P	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
III. ISLAMIC BANKING-ALL BANKS										
2022	Jun	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82
	Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
	Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81
	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
	Dec ^P	-	21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.31 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 ⁴	
				w.e.f.	Rate
18-May-20	9	7	8	1-Apr-13	8.4
26-Jun-20	8	6	7	1-Jul-14	7.5
21-Sep-21	8.25	6.25	7.25	2-Feb-15	6
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.5
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.5
24-May-22	14.75	12.75	13.75	24-May-22	7.5
13-Jul-22	16	14	15	13-Jul-22	10
28-Nov-22	17	15	16	28-Nov-22	11
24-Jan-23	18	16	17	24-Jan-23	14
3-Mar-23	21	19	20	3-Mar-23	17
5-Apr-23	22	20	21	5-Apr-23	18
27-Jun-23	23	21	22	27-Jun-23	19

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
27-Jun-23	Up to 3 years	17.5	1.5	19
	Over 3 years and upto 5 years	16.5	2.5	19
	Over 5 years and upto 10 years	16	3	19

Financing Facility for Storage of Agri. Produce (FFSAP)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
3-Aug-15	Up to 3 years	3.5	2.5	6
	Over 3 years and upto 5 years	3.25	2.75	6
	Over 5 years and upto 7 years	2.5	3.5	6

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 PFIs'	PFIs' Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Up to 10	2	4	6
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 1	2	4	6
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2	4	6
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Up to 12	3	3	6
			Category II	Up to 10	2	4	6
			Category III	Up to 10	3	3	6
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0	5	5
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0	5	5

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formerly 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. 4: 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).

4: 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).

3.32 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 Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Dec-23																
1.Scheduled Banks (SBs)	21.00	20.84	21.47	21.39	18.88	18.83	20.33	20.29	10.87	10.85	19.04	19.00	11.61	11.79	18.20	18.19
a. Public	22.50	22.75	22.67	22.96	20.03	20.02	22.23	22.23	16.79	17.51	19.69	19.68	13.23	14.38	18.64	18.63
b. Private	21.92	21.89	22.48	22.57	18.95	18.88	20.24	20.18	9.84	9.72	18.87	18.82	11.08	11.06	18.02	18.01
c. Foreign	10.58	10.58	10.58	10.58	10.64	10.64	10.65	10.65	5.23	5.53	15.59	15.59	14.60	14.72	19.25	19.25
d. Specialized	27.16	27.16	27.17	27.17	19.91	19.94	27.25	27.25	12.04	12.01	20.52	20.52	18.33	18.30	20.76	20.76
2. DFIs	22.91	22.91	22.94	22.94	17.63	17.63	19.47	19.46	21.93	21.94	21.93	21.94	22.17	22.19	22.18	22.20
3. MFBS	35.23	35.23	40.61	40.61	34.74	34.74	35.97	35.97	11.49	11.32	19.82	19.73	15.85	15.67	21.05	20.99
4. Overall (SBs, MFBS, DFIs)	21.10	20.95	21.59	21.52	19.36	19.32	20.82	20.80	10.88	10.86	19.05	19.01	11.72	11.88	18.28	18.27
Jan-24																
1.Scheduled Banks (SBs)	20.97	20.81	21.35	21.24	18.56	18.53	19.87	19.85	10.60	10.51	18.75	18.69	11.92	12.02	18.16	18.16
a. Public	22.65	22.90	22.67	22.93	19.61	19.63	21.95	21.98	17.28	17.70	19.62	19.62	14.27	15.05	18.82	18.81
b. Private	21.87	21.83	22.32	22.34	18.65	18.60	19.74	19.71	9.63	9.44	18.55	18.46	11.21	11.18	17.91	17.90
c. Foreign	9.81	9.81	9.81	9.81	10.61	10.59	10.62	10.60	5.21	5.53	15.70	15.70	15.15	15.24	19.31	19.31
d. Specialized	27.52	27.52	27.53	27.53	20.09	20.12	27.16	27.16	11.59	11.58	20.48	20.48	17.78	17.74	19.83	19.82
2. DFIs	22.47	22.47	22.53	22.53	15.78	16.48	17.13	18.22	21.34	21.37	21.34	21.37	21.80	21.83	21.82	21.84
3. MFBS	34.12	34.12	38.86	38.86	34.88	34.88	36.16	36.16	11.37	11.29	19.76	19.75	15.86	15.69	20.90	20.85
4. Overall (SBs, MFBS, DFIs)	21.04	20.89	21.44	21.33	19.04	19.03	20.37	20.38	10.61	10.52	18.77	18.70	12.02	12.12	18.24	18.23
Feb-24																
1.Scheduled Banks (SBs)	20.46	20.29	20.98	20.87	18.42	18.37	19.86	19.84	9.94	9.82	18.55	18.47	11.85	11.97	18.15	18.14
a. Public	22.56	22.95	22.59	22.99	19.43	19.44	21.82	21.85	16.99	17.51	19.67	19.67	14.29	15.16	18.81	18.80
b. Private	21.49	21.44	22.11	22.14	18.51	18.45	19.78	19.74	9.04	8.82	18.30	18.20	11.11	11.08	17.90	17.88
c. Foreign	9.82	9.80	9.83	9.81	10.63	10.62	10.65	10.63	5.34	5.69	15.58	15.58	15.33	15.46	19.37	19.37
d. Specialized	28.19	28.19	28.20	28.20	19.97	19.99	26.94	26.94	9.51	9.52	20.44	20.44	17.60	17.57	19.82	19.81
2. DFIs	22.62	22.62	22.72	22.72	15.68	16.36	17.01	18.06	21.19	21.17	21.19	21.17	21.91	21.93	21.92	21.94
3. MFBS	32.52	32.52	37.97	37.97	34.98	34.98	36.25	36.25	8.41	8.34	18.01	17.95	15.78	15.60	20.90	20.85
4. Overall (SBs, MFBS, DFIs)	20.53	20.38	21.07	20.98	18.91	18.89	20.37	20.37	9.94	9.81	18.55	18.47	11.95	12.06	18.23	18.22
Mar-24^P																
1.Scheduled Banks (SBs)	20.78	20.53	21.13	20.94	18.44	18.38	19.92	19.88	10.39	10.30	18.44	18.38	11.73	11.81	18.16	18.15
a. Public	23.30	23.58	23.32	23.61	19.57	19.55	22.01	22.02	16.69	17.23	18.93	18.92	14.08	14.80	18.75	18.71
b. Private	21.79	21.70	22.22	22.20	18.52	18.44	19.81	19.76	9.64	9.49	18.38	18.31	11.06	11.05	17.95	17.95
c. Foreign	10.30	10.28	10.30	10.28	10.42	10.37	10.43	10.38	5.14	5.47	14.04	14.04	14.44	14.57	18.94	18.94
d. Specialized	28.39	28.39	28.39	28.39	19.60	19.62	26.83	26.83	12.88	12.90	20.47	20.47	17.51	17.47	19.81	19.80
2. DFIs	22.85	22.85	22.87	22.87	15.86	16.50	17.20	18.21	21.80	21.72	21.80	21.72	21.96	21.97	21.97	21.98
3. MFBS	32.05	32.05	39.22	39.22	35.13	35.13	36.37	36.37	11.29	11.19	18.36	18.37	15.77	15.62	21.17	21.14
4. Overall (SBs, MFBS, DFIs)	20.85	20.62	21.22	21.05	18.94	18.91	20.43	20.42	10.41	10.33	18.45	18.39	11.84	11.92	18.25	18.23

Source: Core Statistics Department

Notes: P: provisional

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 and MFBS stands for Microfinance Banks

16. Financial Institutions (FIs) means Scheduled Banks, Development Finance Institutions and Microfinance Banks.

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

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

3.33 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	12.3	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	22.70	22.70	17.67	20.25	16.71	16.68
2022-23 ^P	30.14	30.14	19.83	23.13	24.59	22.09

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 end each year

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2023							2024		
	12 th Jan	10 th Apr	9 th May	12 th Jul	15 th Sep	29 th Oct	19 th Dec	26 th Jan	21 st Feb	19 th Mar
1. Savings Accounts										
(i) With cheque facilities	14.50	18.50	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50
(ii) Without cheque facilities	14.50	18.50	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50
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)	12.26	14.87	14.87	14.87	14.87	14.48	14.41	14.40	14.40	14.40
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) or Special Saving Accounts										
(i) First 5 periods of complete 6 months	13.00	17.00	17.00	18.20	18.20	18.00	16.40	16.00	15.60	15.80
(ii) Last period of complete 6 months	13.60	17.80	17.80	19.00	19.00	19.00	17.40	16.60	16.60	16.60
(b) Special Savings Certificates (Bearer)										
(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 Certificates	12.60	12.84	12.84	14.28	15.12	16.08	15.12	15.00	14.64	14.76
8. Pensioner's Benefit Accounts	13.92	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60
9. Behhood Saving Certificate	13.92	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60
10. Short-Term Saving Certificate										
(i) 3 Months	16.12	19.92	20.84	20.84	21.74	21.60	20.72	20.28	19.92	19.40
(ii) 6 Months	16.00	19.64	20.82	20.82	21.72	21.66	20.76	20.30	19.90	19.38
(iii) 1 year	15.96	19.82	20.80	20.80	21.80	21.72	20.80	20.34	19.76	19.00
11. Shuhada Family Welfare account	14.16	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year			20.80	20.80	21.80	21.80	21.37	18.54	18.54	18.54
(ii) 3 year			18.00	18.33	18.33	18.23	18.00	15.40	15.20	15.25
(iii) 5 year			12.84	14.28	15.12	15.72	15.66	15.00	14.76	14.76
13. Sarwa Islamic Saving Account (SISA)			19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50

Notes:

Source: Central Directorate of National Savings

¹ 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.

² 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.

³ 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.

⁴ 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.

* S.R.O (1)/2022. In exercise of the powers conferred by Rule 1(2) & 9(1) of the Sarwa Islamic Term Account Rules, 2019, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in 3-years shall be 13.20% w.e.f.5th October 2022.

3.35 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
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
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023							
Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818

Source: Agriculture Credit & Financial Inclusion Department

* 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.

3.36 Clearing House Statistics

(Thousand Cheques; Million Rupees)

PERIOD		2021	2022	2023	2023			2024		
					Mar	Nov	Dec	Jan	Feb	Mar
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,578	1,512	1,464	1,512	1,419	1,468
	Amount	12,457,829	13,076,774	13,478,552	1,215,604	1,160,725	1,169,737	1,160,725	1,104,135	1,188,699
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	645,863	620	615	684	610	650
	Amount	6,603,769	6,854,743	9,138,035	622,344	834,439	887,480	1,027,343	889,295	840,370
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	147,155	103	103	118	101	110
	Amount	1,772,204	2,171,841	1,837,414	149,614	138,995	157,286	159,102	157,354	170,440
Quetta	No. of Cheques Cleared	769	705	671	62,976	51	49	54	42	50
	Amount	895,147	877,953	1,066,291	87,042	83,772	81,218	91,271	73,280	66,296
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	121,435	107	102	120	106	108
	Amount	2,014,765	1,591,510	2,081,922	138,982	196,286	183,328	197,011	179,729	164,672
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	187,361	157	152	168	140	163
	Amount	2,465,530	2,237,859	2,748,288	232,538	205,452	198,169	245,156	179,589	307,707
Hyderabad	No. of Cheques Cleared	76	87	66	6,546	5	4	6	5	6
	Amount	122,707	132,107	135,302	12,295	12,229	11,146	12,373	14,159	14,037
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	246,08	12	10	15	12	13
	Amount	3,756,678	2,797,487	1,748,805	467,703	22,810	64,829	64,925	65,965	44,294
Multan	No. of Cheques Cleared	1,014	1,005	928	80,219	76	75	82	74	73
	Amount	1,308,320	1,420,334	1,345,662	107,969	106,454	105,582	133,583	105,023	105,181
Sialkot	No. of Cheques Cleared	746	724	703	61,124	59	59	62	56	86
	Amount	706,141	982,925	1,295,682	63,070	131,677	187,838	108,515	92,438	121,470
Sukkur	No. of Cheques Cleared	639	491	553	49,619	44	44	49	42	51
	Amount	574,029	529,661	570,843	35,890	48,665	50,840	59,296	43,670	47,856
D.I. Khan	No. of Cheques Cleared	20	17	17	1,48	1	1	1	1	1
	Amount	17,179	15,759	42,511	1,140	1,479	1,478	2,434	1,882	913
Others	No. of Cheques Cleared	1,326	1,181	1,215	103,405	94	96	104	96	87
	Amount	1,334,163	1,488,197	2,149,762	132,518	286,878	226,535	186,013	165,490	163,415
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	3,291	2,841	2,774	2,974	2,704	2,864
	Amount	33,914,101	34,188,270	37,639,510	3,266,710	3,229,860	3,326,422	3,447,196	3,071,040	3,234,436

Source: SBP-BSC field offices

Lahore office data for February 2024 has been repeated due to unavailability of data.

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23				FY24	
		Q1	Q2	Q3	Q4	Q1 ^R	Q2
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,950	17,332	17,369	17,547	17,625	18,034
Automated Teller Machines (ATM)	No.	17,380	17,547	17,678	17,808	18,117	18,441
Point of Sale (POS)	No.	106,479	108,899	112,302	115,288	118,444	121,789
2. Cards							
Credit Cards	No.	1,852,357	1,913,776	1,931,345	2,013,118	2,069,692	2,003,943
Debit Cards	No.	31,625,316	32,524,158	34,737,526	33,872,829	35,112,867	37,144,332
Proprietary ATMs only Cards	No.	15,072	-	-	-	-	-
Pre-Paid Cards	No.	102,343	99,124	96,339	95,358	90,965	90,873
Social Welfare Cards	No.	10,412,092	10,159,574	9,230,733	8,485,398	8,406,069	8,276,858
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	454,818	513,065	534,963	570,426	597,576	698,320
Amount	Million Rupees	39,879,089.7	39,834,215.9	44,295,728.6	43,422,263.0	57,275,032.3	62,490,482.3
4.1 ATM Transactions							
Number of Transactions	Thousands	184,927	202,498	202,274	219,979	214,068	234,977
Amount	Million Rupees	2,679,020.1	2,945,100.8	3,120,987.7	3,409,266.4	3,289,791.2	3,709,199.9
i. Cash Withdrawal							
Number of Transactions	Thousands	179,560	196,923	196,357	213,831	208,488	229,174
Amount	Million Rupees	2,421,884.6	2,663,282.8	2,804,267.7	3,083,580.6	2,953,658.2	3,368,064.6
ii. Cash Deposit							
Number of Transactions	Thousands	558	681	823	903	1,005	1,004
Amount	Million Rupees	58,375.4	71,468.2	88,299.2	98,017.3	106,596.5	104,648.9
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,159	1,031	1,026	1,088	307	270
Amount	Million Rupees	11,358.6	7,390.8	5,741.3	8,052.8	6,768.6	4,491.1
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,156	1,218	1,246	1,242	1,261	1,308
Amount	Million Rupees	59,670.2	64,871.8	71,301.6	70,099.5	71,516.3	74,081.8
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,490	2,640	2,817	2,908	3,002	3,215
Amount	Million Rupees	127,590.7	137,938.9	151,224.5	149,345.4	151,077.5	157,730.6
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	42,521	48,471	51,734	56,587	59,006	65,146
Amount	Million Rupees	216,567.8	256,791.3	282,703.4	307,528.1	321,878.5	371,399.6
4.3 RTOB Transactions							
Number of Transactions	Thousands	48,392	53,179	54,012	44,365	47,697	50,295
Amount	Million Rupees	28,944,491.4	27,428,361.7	29,929,778.7	27,639,257.1	40,310,837.3	41,762,061.8
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,720	10,646	10,879	10,701	9,875	10,771
Amount	Million Rupees	2,328,592.2	2,524,450.2	2,974,538.1	2,892,207.5	2,672,853.7	2,775,956.1
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	21,955	25,382	26,243	23,494	24,221	25,018
Amount	Million Rupees	4,696,884.3	5,519,747.4	6,226,122.1	5,974,952.4	6,286,959.0	6,457,229.0
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,717	17,151	16,891	10,171	13,601	14,507
Amount	Million Rupees	21,919,014.8	19,384,164.0	20,729,118.4	18,772,097.3	31,351,024.6	32,528,876.7
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	129,860	155,329	179,674	195,713	217,380	279,864
Amount	Million Rupees	4,224,816.7	5,323,140.9	6,784,028.6	7,459,052.3	8,644,853.4	11,226,151.4
i. Payment Through Mobile							
Number of Transactions	Thousands	7,268	7,970	8,681	9,279	9,639	10,323
Amount	Million Rupees	304,666.2	360,051.8	403,665.3	461,881.6	475,074.4	524,125.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	21,035	22,501	23,826	24,728	26,243	31,533
Amount	Million Rupees	136,678.1	139,312.3	140,277.4	170,200.0	260,573.2	269,218.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	26,725	33,565	39,356	41,721	44,998	57,426
Amount	Million Rupees	1,653,097.2	2,194,165.2	2,854,272.8	3,030,912.7	3,439,144.5	4,465,464.9
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	74,833	91,293	107,812	119,985	136,501	180,582
Amount	Million Rupees	2,130,375.3	2,629,611.6	3,385,813.2	3,796,058.0	4,470,061.4	5,967,342.9

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23				FY24	
		Q1	Q2	Q3	Q4	Q1 ^R	Q2
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	38	35	31	32	35	35
Amount	Million Rupees	2,417.1	1,918.0	1,859.8	1,855.4	1,982.7	1,900.3
i. Payment Through Call Centre							
Number of Transactions	Thousands	25	23	21	20	20	19
Amount	Million Rupees	1,939.8	1,633.1	1,617.3	1,567.3	1,501.7	1,482.2
ii. Utility Bills Payment							
Number of Transactions	Thousands	11	10	8	10	15	15
Amount	Million Rupees	254.4	206.8	167.0	222.6	421.7	366.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	2	2	1	1
Amount	Million Rupees	222.0	77.8	74.0	65.4	58.9	51.9
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.8	0.3	1.5	0.1	0.5	0.0
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	40,110	45,334	40,841	45,553	49,791	57,131
Amount	Million Rupees	3,778,325.1	3,844,723.2	4,139,755.2	4,567,560.0	4,666,103.1	5,369,265.1
i. Payment Through Internet							
Number of Transactions	Thousands	1,428	1,548	1,243	1,304	1,401	1,518
Amount	Million Rupees	793,039.9	642,136.0	687,581.6	596,342.8	565,064.3	634,696.4
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,793	6,135	5,457	5,610	6,001	6,324
Amount	Million Rupees	208,130.0	216,342.9	208,614.8	254,184.8	276,930.6	307,098.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,462	14,466	12,319	14,970	13,992	15,271
Amount	Million Rupees	1,310,070.3	1,442,415.5	1,479,571.9	1,745,718.9	1,616,290.2	1,986,929.0
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	19,427	23,184	21,822	23,669	28,398	34,018
Amount	Million Rupees	1,467,084.8	1,543,828.8	1,763,987.0	1,971,313.5	2,207,818.1	2,440,541.4
4.7 e-Commerce							
Number of Transactions	Thousands	8,970	8,220	6,396	8,196	9,598	10,871
Amount	Million Rupees	33,451.4	34,179.9	36,615.2	37,743.6	39,586.2	50,504.1

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY23						FY24			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	21,942	88,740.4	19,918	109,201.7	18,750	118,438.7	19,038	133,937.4	25,275	190,950.5
Inter Bank Fund Transfers	1,172,949	55,396.3	1,230,727	55,139.7	1,206,462	58,572.9	1,404,054	65,388.4	1,449,098	78,802.1
Retail Cheques Clearing	17,424	6,412.7	17,903	7,153.4	14,050	6,050.7	-	-	6,713	2,898.9
Total	1,212,315	150,549.4	1,268,548	171,494.8	1,239,262	183,062.3	1,423,092	199,325.8	1,481,086	272,651.5

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23.3	6,582.2	23.2	6,477.4	19.4	7,213.5	22.9	7,788.7	23.3	7,433.4
Cash withdrawals	37.2	7,640.3	37.4	8,456.0	37.2	8,490.2	34.9	7,573.1	38.6	8,161.1
Intra Bank Funds Transfer through Cheques	9.4	24,197.7	9.6	24,906.4	9.7	31,925.5	9.5	43,052.1	9.6	43,138.0
Inter Bank Funds Transfers (Clearing)	9.0	8,272.5	7.8	7,682.7	8.9	8,670.9	8.9	8,970.0	8.8	9,069.7
Utilities Bills Payments	13.6	432.4	13.5	373.3	12.8	447.0	15.9	620.4	15.2	603.7
Direct Debit (Standing Instructions)	0.6	3,975.1	0.6	4,499.9	0.6	4,783.9	0.6	4,706.7	0.6	4,969.2
Pay Order/Demand Draft	2.1	3,183.2	2.0	3,651.9	1.8	3,433.4	1.8	3,470.0	1.6	3,060.9
Others*	0.3	833.5	0.1	715.9	0.2	1,003.8	0.1	1,081.3	0.2	1,348.4
Total	95.5	55,116.9	94.3	56,763.5	90.6	65,968.1	94.6	77,262.3	97.9	77,784.4

Source: Payment Systems Policy & Oversight Department

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

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

(Amount in Million Rupees)

(Ratio in percent)

SEGMENT	2023											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,741,685	763,783	8.7	8,692,092	735,700	8.5	8,540,796	748,628	8.8	8,878,428	779,085	8.8
SMEs Sector	469,084	76,033	16.2	440,650	74,566	16.9	422,349	75,099	17.8	537,795	76,095	14.1
Agriculture Sector	441,342	58,470	13.2	453,778	62,119	13.7	450,036	58,679	13.0	501,720	59,546	11.9
Consumer sector	880,609	34,889	4.0	850,175	35,776	4.2	836,857	36,695	4.4	814,807	34,209	4.2
<i>i. Credit Cards</i>	89,061	2,283	2.6	93,679	2,310	2.5	102,904	2,400	2.3	107,645	1,619	1.5
<i>ii. Auto loans</i>	312,339	4,585	1.5	287,628	4,650	1.6	274,964	4,792	1.7	247,398	4,541	1.8
<i>iii. Consumer durable</i>	1,215	88	7.2	1,323	72	5.5	1,403	74	5.3	1,519	52	3.5
<i>iv. Mortgage loans</i>	221,028	11,533	5.2	219,374	12,070	5.5	212,425	12,544	5.9	211,519	12,168	5.8
<i>v. Other personal loans</i>	256,966	16,400	6.4	248,171	16,673	6.7	245,161	16,885	6.9	246,727	15,828	6.4
Commodity Financing	1,271,608	6,941	0.5	1,610,703	7,385	0.5	1,414,608	7,560	0.5	1,407,078	8,807	0.6
Staff Loans	250,703	2,557	1.0	265,451	2,596	1.0	284,663	2,704	0.9	303,074	2,802	0.9
Others	578,207	42,449	7.3	652,131	41,262	6.3	646,228	35,257	5.5	657,693	34,274	5.2
Total	12,633,238	985,123	7.8	12,964,980	959,404	7.4	12,595,536	964,620	7.7	13,100,595	994,818	7.6

SECTOR	2023											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,064,252	58,882	5.5	1,143,465	66,029	5.8	989,831	64,031	6.5	1,030,469	65,930	6.4
Automobile / Transportation	225,766	19,389	8.6	201,808	18,935	9.4	173,914	19,575	11.3	191,168	19,258	10.1
Cement	276,487	6,894	2.5	279,687	6,385	2.3	263,031	7,220	2.7	256,209	7,326	2.9
Chemical & Pharmaceuticals	436,182	17,033	3.9	433,696	17,724	4.1	393,378	16,489	4.2	435,472	16,589	3.8
Electronics	147,385	27,296	18.5	134,318	25,834	19.2	137,120	24,647	18.0	158,175	25,923	16.4
Financial	456,771	11,374	2.5	422,297	11,981	2.8	405,503	12,063	3.0	405,467	11,431	2.8
Individuals	1,202,339	66,706	5.5	1,152,769	64,975	5.6	1,132,576	66,274	5.9	1,151,752	63,590	5.5
Insurance	4,688	62	1.3	4,394	62	1.4	5,095	62	1.2	4,372	62	1.4
Others	4,714,765	458,570	9.7	5,061,564	430,400	8.5	5,056,652	438,333	8.7	5,311,860	461,137	8.7
Production/Transmission of Energy	1,652,688	85,167	5.2	1,793,232	85,438	4.8	1,738,444	85,588	4.9	1,767,480	82,560	4.7
Shoes & Leather garments	52,415	6,040	11.5	49,969	6,127	12.3	48,114	5,985	12.4	49,695	5,841	11.8
Sugar	411,832	58,315	14.2	333,126	57,280	17.2	224,267	56,006	25.0	294,808	53,171	18.0
Textile	1,987,671	169,395	8.5	1,954,653	168,234	8.6	2,027,612	168,345	8.3	2,043,668	182,000	8.9
Total	12,633,238	985,123	7.8	12,964,980	959,404	7.4	12,595,536	964,620	7.7	13,100,595	994,818	7.6

Source: Financial Stability Department SDB

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Sep-23			Dec-23		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	979,862	41,698	0.35	1,009,961	70,275	0.57
All Banks	964,620	42,977	0.37	994,818	72,516	0.60
Commercial Banks	925,698	24,129	0.21	956,365	52,561	0.44
Public Sector Commercial Banks	322,402	11,325	0.49	320,846	6,750	0.29
Local Private Banks	602,571	12,965	0.15	634,886	45,878	0.50
Foreign Banks	726	(162)	-0.04	633	(67)	-0.02
Specialized Banks	38,922	18,848	17.36	38,453	19,955	16.89
DFIs	15,242	(1,279)	-0.71	15,143	(2,241)	-1.19

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter Ended Sep 2023	For the Quarter Ended Dec 2023
All Banks & DFIs	15,453	32,979
All Banks	15,170	32,780
Commercial Banks	11,674	25,943
Public Sector Commercial Banks	3,714	6,742
Local Private Banks	7,959	19,197
Foreign Banks	2	4
Specialized Banks	3,496	6,837
DFIs	283	198

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

Source: Financial Stability Department SBP