

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	Mar-23 ^R	Jun-23 ^R	Sep-23 ^P
Assets	39,063,232.2	41,190,125.1	43,500,966.1
I. Currency and Deposits	2,563,604.2	3,145,878.9	2,847,069.5
1. Currency	572,479.7	606,313.2	536,905.2
2. Transferable Deposits	1,698,944.1	2,235,439.9	2,001,934.7
3. Restricted/ compulsory deposits	64,499.1	67,121.0	67,583.9
4 Other Deposits	227,681.2	237,004.8	240,645.8
II. Securities(other than shares)	19,432,924.6	20,972,221.1	22,774,040.4
1. Short-term	4,038,249.9	5,222,183.6	5,493,980.3
2. Long-term	15,394,674.7	15,750,037.5	17,280,060.1
III. Loans extended (Advances)	13,765,756.4	13,555,377.4	14,163,396.3
1. Short-term	8,791,189.9	8,028,596.9	8,701,393.9
A) Money at call	114,652.7	174,486.3	119,531.8
B) Reverse Repo	1,361,195.2	639,590.2	1,673,569.4
C) Bills purchased and discounted	343,621.8	370,029.6	383,083.4
D) Other short-term advances	6,971,720.2	6,844,490.8	6,525,209.3
2. Long-term	4,974,566.5	5,526,780.6	5,462,002.4
IV. Shares and other equity	545,369.8	572,164.8	589,736.4
1. Quoted	181,304.3	189,069.6	211,402.1
2. Non quoted	359,955.5	379,216.3	375,288.0
3. Investment fund shares	-	3,878.9	3,046.3
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	40,814.8	13,397.9	30,599.4
VII. Other accounts receivable	1,547,073.8	1,703,871.6	1,841,041.0
1. Trade credit and advances	-	-	-
2. Others	1,547,073.8	1,703,871.6	1,841,041.0
A) Dividends receivable resident sector	773.7	205.5	824.1
B) Settlement accounts resident sector	28,864.4	34,231.7	36,569.6
C) Items in the process of collection	2,559.5	546.5	665.5
D) Miscellaneous assets residents sector	1,507,301.7	1,661,065.6	1,795,657.9
E) Other non- resident accounts receivable	7,574.5	7,822.3	7,323.9
VIII. Non-financial assets	1,167,688.6	1,227,213.3	1,255,083.0
1. Produced assets	853,845.3	899,157.7	923,232.3
A) Tangible fixed assets	755,987.2	799,128.3	821,201.8
a) Dwellings	146,503.6	151,096.4	155,150.3
i) Building on freehold land	5,711.8	5,758.4	5,760.4
ii) Building on leasehold land	140,791.9	145,338.1	149,389.9
b) Other buildings and structures	281,737.4	306,957.5	306,653.2
i) Building on freehold land	89,941.2	90,983.5	88,791.1
ii) Building on leasehold land	191,796.2	215,974.0	217,862.1
c) Machinery and equipment	268,942.7	278,048.0	287,044.8
i) Transport equipments	20,901.2	22,588.9	23,899.4
ii) Furniture & Fixtures	37,014.1	36,648.2	37,509.6
iii) Office equipments	158,835.9	164,141.8	168,109.6
iv) Other machinery & equipments	52,191.5	54,669.1	57,526.2
d) Other tangible fixed assets n.e.s	58,803.5	63,026.4	72,353.5
B) Intangible fixed assets	97,858.1	100,029.4	102,030.5
a) Computer software	62,473.3	64,640.8	66,645.9
b) Other intangible fixed assets n.e.s	35,384.8	35,388.6	35,384.6
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	307,631.3	319,759.5	321,760.5
A) Tangible non-produced assets	285,495.0	297,960.1	302,704.6
a) Land	190,169.6	196,163.8	198,282.5
i) Land underlying Buildings and structures	183,335.7	196,163.8	198,282.5
1. Freehold land	79,656.7	78,955.5	79,616.1
2. Leasehold land	110,512.9	117,208.3	118,666.3
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	95,325.5	101,796.3	104,422.1
B) Intangible non-produced assets	22,136.2	21,799.4	19,055.9
a) Leases and other transferable contracts	16,269.2	16,178.9	16,397.2
b) Purchased goodwill	2,213.5	2,213.5	1,817.3
c) Other intangible non-produced assets n.e.s	3,653.6	3,407.0	841.3
3. Capital work in progress	6,212.1	8,296.1	10,090.2

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	Mar-23 ^R	Jun-23 ^R	Sep-23 ^P
Liabilities	39,063,232.4	41,190,125.0	43,500,966.1
I. Deposits	24,270,048.5	26,363,171.4	26,924,250.2
1. Transferable Deposits	19,285,524.8	21,070,747.6	21,674,163.4
2. Restricted/ compulsory deposits	607,273.7	575,720.1	492,438.7
3. Other deposits	4,377,249.9	4,716,703.8	4,757,648.1
II. Securities (other than shares bonds/ debentures etc.)	126,838.5	129,485.7	125,036.0
1. Short-term	-	-	-
2. Long-term	126,838.5	129,485.7	125,036.0
III. Loans (Borrowings)	9,356,335.5	9,080,649.4	10,413,350.7
1. Short-term	8,871,335.7	8,210,778.8	9,527,693.7
A) Money at call	156,375.7	146,673.4	135,332.2
B) Repurchase agreements (Repo)	6,602,394.2	6,120,234.6	7,590,980.0
C) Other short-term borrowings	2,112,565.7	1,943,870.8	1,801,381.6
2. Long-term borrowings	484,999.9	869,870.7	885,657.0
IV. Financial Derivatives	45,970.6	34,707.9	66,206.1
V. Other accounts payable	3,040,105.2	2,786,787.4	3,390,616.3
1. Provision for losses	781,774.7	772,088.7	784,485.8
A) Provision for loan losses-Specific	700,990.0	691,678.1	698,843.1
B) Provision for loan losses-General	52,373.5	43,568.9	49,806.5
C) Provision for other losses	28,411.2	36,841.7	35,836.2
2. Accumulated Depreciation	337,066.3	346,376.3	357,404.6
3. Other accounts payable other resident Sectors	1,899,402.2	1,624,258.4	2,190,846.2
A) Dividends payable	22,970.9	9,993.3	16,442.0
B) Settlement accounts	48,747.4	73,568.7	95,134.2
C) Items in the process of collection	9,220.9	12,119.8	10,516.1
D) Miscellaneous liability items	1,818,463.1	1,528,576.7	2,068,753.8
a) Suspense account	69,551.2	94,163.4	108,988.8
b) Provision for expected costs	142,493.8	140,470.8	146,258.4
c) Deferred tax liabilities	17,611.0	14,538.9	25,477.2
d) Accrued wages	8,084.0	9,314.3	11,631.3
e) Accrued rent	525.3	560.5	545.9
f) Accrued taxes	522,104.6	534,923.0	595,496.7
g) Other miscellaneous liability items	1,058,093.2	734,605.8	1,180,355.5
4. Other non- resident accounts payable	21,862.0	44,063.9	57,879.8
A) Dividends payable non-residents	11,323.7	33,637.5	47,518.1
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,538.3	10,426.4	10,361.7
VI. Insurance, pension, and standardized guarantee schemes	-	327,824.3	-
VII. Shares and other equity	2,223,933.1	2,467,498.9	2,581,506.8
1. Quoted	386,170.9	399,145.1	442,078.6
2. Non quoted	260,298.5	263,941.6	248,867.6
3. Investment fund shares	-	-	-
4. Retained earnings	598,546.4	544,142.2	463,808.3
5. Current year result	325,962.9	499,347.7	633,917.0
6. General and special reserve	569,327.4	602,236.2	570,898.6
7. Valuation adjustments	83,627.0	158,686.2	221,936.7
IX. Contingencies and Commitments	16,705,968.8	16,842,069.8	18,075,558.0
1. Guarantees	3,243,411.1	3,212,210.5	2,962,092.3
2. Commitments	13,276,369.2	13,444,164.3	14,940,755.7
A) Letter of Credit	4,096,991.3	4,625,866.8	4,804,459.3
B) Forward Foreign Exchange Transactions	7,325,440.8	7,001,351.7	7,999,244.2
C) Forward government Securities Transactions	312,692.0	270,816.0	510,105.3
D) Derivatives	113,761.0	114,389.1	111,101.7
E) Forward lending	495,233.1	399,537.4	336,748.4
F) Operating leases	317.5	298.9	71.2
G) Commitments for acquisition of:	39,716.7	38,459.7	31,389.8
i. Fixed assets	28,439.7	30,955.6	23,288.1
ii. Intangible assets	11,276.9	7,504.1	8,101.7
H) Other commitments	892,216.8	993,444.8	1,147,635.8
3. Other contingent liabilities	186,188.5	185,695.0	172,710.1

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	2022		2023					
	Dec		Mar		Jun ^R		Sep ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	55,804,736	7,788,266.0	60,689,469	8,495,614.9	71,777,024	8,986,948.4	72,890,465	9,034,409.3
Call Deposits	343,437	334,225.6	314,481	372,155.7	307,811	503,164.0	315,623	374,330.7
Other Deposits Accounts	124,991	642,840.8	105,137	551,983.5	160,692	681,292.1	180,899	562,880.1
Saving Deposits	20,505,889	9,016,848.0	21,515,723	9,314,708.9	21,858,684	10,055,785.8	21,849,996	10,988,516.5
FIXED DEPOSITS	1,193,048	4,259,484.4	946,194	4,114,430.5	857,579	4,456,225.9	885,493	4,635,259.5
Less Than 6 months	475,370	1,443,855.6	138,788	1,257,821.0	104,788	1,462,652.9	96,526	1,367,952.4
For 6 months & over but less than 1 year	60,239	427,296.1	55,185	543,299.2	38,920	543,614.0	60,233	623,579.9
For 1 year & over but less than 2 years	402,899	1,941,655.4	414,102	1,876,817.0	426,308	1,960,481.4	455,186	2,170,237.8
For 2 years & over but less than 3 years	36,553	87,340.5	29,978	69,006.4	22,402	64,566.7	15,450	59,285.0
For 3 years & over but less than 4 years	34,121	99,050.3	29,561	83,971.9	32,290	80,404.6	30,205	74,158.6
For 4 years & over but less than 5 years	5,538	4,432.8	22,298	5,736.5	35,898	48,218.1	42,022	29,651.7
For 5 years & over	178,328	255,853.7	256,282	277,778.5	196,973	296,288.4	185,871	310,394.2
Total Deposits	77,972,101	22,041,664.7	83,571,004	22,848,893.5	94,961,790	24,683,416.3	96,122,476	25,595,396.1

Source: Core Statistics Department

Note:

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

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2022		2023		
	Jun	Dec	Mar	Jun	Sep ¹
I. FOREIGN CONSTITUENTS	607,448.8	633,129.3	719,196.4	737,621.2	743,703.1
I. Official	97,008.3	104,984.3	121,568.3	120,785.3	118,595.7
II. Business	138,700.9	144,249.3	165,519.9	163,295.0	147,649.1
III. Personal	371,739.6	383,895.7	432,108.2	453,540.9	477,458.3
2. DOMESTIC CONSTITUENTS	21,365,938.8	21,408,535.3	22,129,697.1	23,945,795.1	24,851,693.1
I. GOVERNMENT	3,286,173.8	3,560,351.9	3,525,215.9	3,704,080.5	3,708,763.4
a. Federal Government	2,020,071.1	2,326,070.6	2,233,998.9	2,360,642.2	2,352,546.9
b. Provincial Governments	1,114,521.9	1,085,122.4	1,141,724.0	1,185,944.1	1,194,685.0
c. Local Bodies	151,580.8	149,158.9	149,493.1	157,494.3	161,531.5
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,403,799.2	1,115,764.0	1,250,952.6	1,424,483.6	1,490,665.6
a. Agriculture, hunting and forestry	1,595.5	1,066.9	1,009.1	1,066.3	958.1
b. Services	153,596.7	29,809.3	33,858.1	34,717.6	42,757.9
c. Utilities	461,501.2	466,094.5	524,895.9	604,960.4	651,782.0
d. Transport, storage and communications	264,783.1	105,832.1	123,066.1	136,827.7	106,687.9
e. Manufacturing	186,228.9	220,330.3	250,155.4	293,337.8	299,170.9
f. Mining and Quarrying	159,593.3	161,911.2	184,596.4	193,345.5	226,488.2
g. Construction	36,697.9	40,320.6	40,110.5	38,797.5	36,340.0
h. Commerce and Trade	57,641.4	24,247.7	43,181.3	51,234.2	28,823.3
i. Others	82,161.1	66,151.4	50,079.9	70,196.6	97,657.3
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,053,942.5	759,435.6	852,769.6	905,655.3	1,003,881.2
a. Mutual Funds and AMCs	635,418.3	387,121.3	404,384.6	397,796.5	511,659.9
b. Insurance & Pension Funds	145,274.4	135,326.3	239,239.6	170,438.7	220,457.9
c. MFIs and DFIs	55,296.4	23,968.5	27,026.5	37,635.4	36,488.5
d. Stock Exchange & Brokerage Houses	43,329.3	69,038.6	44,890.0	38,830.1	35,612.0
e. Modarabas	3,662.4	3,937.7	3,671.2	3,689.1	4,198.1
f. Other NBFIs	170,961.7	140,043.1	133,557.8	257,265.5	195,464.1
IV. PRIVATE SECTOR (BUSINESS)	4,902,456.4	4,813,365.6	5,071,746.5	5,536,064.2	5,699,028.3
a. Agriculture, forestry and fishing	197,808.5	181,099.9	170,921.3	196,117.3	188,604.9
01. Crop and animal production, hunting and related service activities	194,070.7	176,164.4	164,662.8	189,587.6	181,986.4
i. Growing of Wheat, Rice, Sugar Cane & Cotton	117,757.6	100,699.3	95,658.7	98,573.1	102,940.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,341.6	7,574.1	7,046.5	6,940.8	7,611.5
iii. Growing of other fruits, vegetables and crops	33,038.6	31,873.6	27,243.4	27,775.2	27,027.1
iv. Raising of livestock and other related activities	24,558.4	25,173.9	24,585.6	44,205.1	33,225.6
v. Other agricultural support activities	10,266.5	10,780.1	10,083.0	11,986.4	10,993.8
vi. Hunting, trapping and related service activities	108.0	63.3	45.7	107.1	187.9
02 - Forestry and logging	680.2	1,018.6	1,072.2	1,325.3	829.3
03 - Fishing and aquaculture	3,057.7	3,916.9	5,186.3	5,204.4	5,789.2
b. Mining and quarrying	214,697.4	219,145.4	240,417.5	229,882.3	249,344.8
01 - Mining of coal and lignite	49,696.7	64,824.2	74,351.3	52,311.9	45,860.6
02 - Extraction of crude petroleum and natural gas	141,739.0	135,007.4	146,531.2	150,598.0	177,561.8
03 - Mining of metal ores	2,817.0	2,882.0	3,196.6	4,887.2	4,425.5
04 - Other mining and quarrying	20,100.2	15,921.8	15,894.9	21,135.0	20,631.3
05 - Mining support service activities	344.5	510.0	443.5	950.2	865.6
c. Manufacturing	1,457,180.1	1,337,137.6	1,378,114.1	1,563,155.6	1,600,621.4
01 - Manufacture of food products	201,665.0	216,959.9	245,299.6	269,507.1	262,040.4
02 - Manufacture of beverages	32,361.3	45,590.2	47,988.2	60,967.3	87,258.4
03 - Manufacture of tobacco products	20,790.7	15,523.7	20,628.4	53,599.6	21,709.1
04 - Manufacture of textiles	215,873.0	212,198.8	212,179.2	200,970.2	216,725.9
i. Preparation and spinning of textile fibers	66,695.6	57,898.6	53,685.4	54,757.1	55,144.5
ii. Weaving of textiles	27,436.0	24,583.5	28,107.3	24,808.6	24,779.6
iii. Finishing of textiles	27,934.9	35,438.1	23,925.3	19,955.2	23,674.9
iv. Manufacture of knitted and crocheted fabrics	11,960.8	13,423.9	16,353.1	14,177.5	19,450.5
v. Manufacture of made-up textile articles, except apparel	29,206.0	29,262.4	29,025.5	29,497.3	34,202.3
vi. Manufacture of carpets and rugs	1,031.4	1,313.2	2,416.3	1,927.3	2,217.9
vii. Manufacture of other textiles n.e.c.	51,608.5	50,279.2	58,666.2	55,847.3	57,256.4
05 - Manufacture of wearing apparel	52,092.3	58,140.3	65,605.4	72,031.8	69,320.4
06 - Manufacture of leather and related products	17,193.0	18,862.1	21,277.1	23,072.4	24,250.3
i. Tanning and dressing of leather; dressing and dyeing of fur	4,420.1	4,212.3	5,849.9	6,019.9	6,256.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,000.0	3,019.7	3,404.1	3,365.0	3,447.1
iii. Manufacture of footwear	9,772.9	11,630.1	12,023.1	13,687.5	14,546.6
a). Leather wear	8,461.6	10,386.5	10,091.9	11,631.1	12,222.9
b). Rubber and Plastic wear	1,311.4	1,243.5	1,931.2	2,056.4	2,323.7

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2022		2023		
	Jun	Dec	Mar	Jun	Sep ^r
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,246.0	2,706.4	3,164.7	3,357.2	3,165.0
08 - Manufacture of paper and paper products	9,043.0	11,565.3	12,260.6	15,736.5	16,681.2
09 - Printing and reproduction of recorded media	14,886.4	13,763.7	15,065.4	16,679.6	16,495.8
10 - Manufacture of coke and refined petroleum products	175,295.3	157,449.2	147,340.1	138,227.3	146,460.6
11 - Manufacture of chemicals and chemical products	150,755.2	129,753.3	128,744.4	168,162.2	211,869.8
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	67,092.2	58,008.7	52,390.5	52,478.9	48,220.6
13 - Manufacture of rubber and plastics products	16,833.2	15,587.9	21,111.3	23,770.4	19,185.6
14 - Manufacture of other non-metallic mineral products	31,608.5	27,359.3	29,016.3	25,794.9	28,204.7
15 - Manufacture of basic metals	47,181.4	43,785.5	41,284.2	48,008.2	48,254.3
16 - Manufacture of fabricated metal products, except machinery and equipment	10,517.2	9,870.0	10,771.2	12,637.2	12,103.0
17 - Manufacture of computer, electronic and optical products	26,191.1	33,864.3	29,633.0	26,262.0	25,202.2
18 - Manufacture of electrical equipment	58,128.0	51,545.1	58,806.2	79,269.4	61,614.9
19 - Manufacture of machinery and equipment	21,791.9	21,274.3	20,402.6	41,984.6	45,157.3
20 - Manufacture of motor vehicles, trailers and semi-trailers	177,500.4	68,668.6	72,851.5	95,205.5	86,034.4
21 - Manufacture of other transport equipment	8,142.6	10,758.7	11,100.1	11,888.8	14,435.8
22 - Manufacture of furniture	3,019.6	3,550.5	4,396.9	4,773.1	4,404.3
23 - Other manufacturing	94,650.1	109,138.1	104,008.2	115,826.9	127,286.0
24 - Repair and installation of machinery and equipment	1,322.7	1,213.9	2,788.9	2,944.4	4,541.7
d. Electricity, gas, steam and air conditioning supply	289,433.0	246,316.7	354,279.6	364,822.4	469,290.2
e. Water supply, sewerage, waste management and remediation activities	10,689.0	11,812.5	15,343.1	13,584.1	18,749.9
f. Construction	437,486.1	347,132.2	322,043.8	427,324.4	372,543.9
01 - Construction of buildings	248,445.1	189,161.7	167,891.4	214,957.1	172,856.0
02 - Civil engineering	145,320.2	108,532.2	109,300.4	159,994.2	152,230.4
03 - Specialized construction activities	43,720.8	49,438.3	44,852.1	52,373.1	47,457.5
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	761,380.8	814,748.7	852,578.3	953,156.9	975,428.7
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	41,339.8	48,375.7	50,041.3	50,059.8	49,137.3
02 - Wholesale trade, except of motor vehicles and motorcycles	253,991.8	274,968.6	293,854.1	339,612.3	346,554.1
03 - Retail trade, except of motor vehicles and motorcycles	466,049.2	491,404.4	508,682.9	563,484.8	579,737.3
h. Transportation and storage	259,837.4	384,153.4	409,532.9	427,767.1	431,709.3
i. Accommodation and food service activities	24,977.6	28,983.3	27,999.8	28,241.1	30,244.7
j. Information and communication	175,424.2	185,111.9	198,416.8	211,348.3	197,335.5
k. Real estate activities	220,924.8	231,998.9	223,396.7	209,150.3	208,542.9
l. Professional, scientific and technical activities	124,656.2	124,198.6	123,592.1	134,405.4	132,604.0
01 - Legal and accounting activities	14,578.5	15,287.9	19,588.4	16,010.6	17,641.9
02 - Activities of head offices; management consultancy activities	9,662.5	8,544.9	9,869.0	12,075.9	16,108.4
03 - Architectural and engineering activities; technical testing and analysis	23,558.4	22,907.9	25,026.3	29,354.7	25,531.9
04 - Scientific research and development	7,624.8	4,732.0	9,268.6	10,651.7	8,871.8
05 - Advertising and market research	13,270.0	12,571.0	12,161.7	13,857.8	12,586.0
06 - Other professional, scientific and technical activities	54,750.2	58,990.7	46,427.3	51,260.2	50,584.3
07 - Veterinary activities	1,211.8	1,164.2	1,250.7	1,194.5	1,279.7
m. Administrative and support service activities	96,951.4	99,829.4	103,065.8	112,274.0	115,573.3
01 - Rental and leasing activities	3,400.6	3,499.0	3,186.2	3,309.5	3,788.0
02 - Employment activities	1,221.0	1,697.7	1,439.9	1,175.2	1,763.7
03 - Travel agency, tour operator, reservation service and related activities	16,299.1	20,448.6	21,231.1	25,228.8	26,382.1
04 - Security and investigation activities	4,420.4	4,573.9	4,130.7	3,822.2	3,699.8
05 - Services to buildings and landscape activities	3,186.7	3,189.9	2,448.0	3,698.5	3,703.2
06 - Office administrative, office support and other business support activities	68,423.5	66,420.4	70,629.9	75,039.7	76,236.6
n. Education	105,797.6	105,941.9	123,029.7	111,355.1	117,870.7
o. Human health and social work activities	76,308.2	69,891.1	75,002.6	81,213.4	79,635.1
p. Arts, entertainment and recreation	3,156.1	3,518.2	2,285.8	2,499.9	3,183.6
q. Other service activities	445,747.7	422,345.7	451,726.5	468,183.6	507,745.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	562,512.4	592,179.0	590,525.8	615,919.8	642,850.1
VI. PERSONAL	10,091,015.0	10,512,179.3	10,790,437.3	11,695,312.4	12,236,860.3
VII. OTHER	66,039.6	55,260.0	48,049.5	64,279.3	69,644.2
TOTAL	21,973,387.6	22,041,664.6	22,848,893.5	24,683,416.4	25,595,396.1

Source: Core Statistics Department

Note:

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

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

As on 30th September, 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	493,604	1,514.3	299,732	1,159.5	11,716	14.2	37,217	35.0	7,953,365	53,203.2
25,000 to 50,000	51,808	1,823.2	45,893	1,669.2	551	19.6	1,001	35.0	427,128	16,024.4
50,000 to 100,000	135,442	10,339.7	42,387	2,996.7	526	37.9	850	60.9	480,638	31,873.4
100,000 to 150,000	23,132	2,787.1	21,356	2,619.8	278	34.3	533	64.7	199,612	24,011.2
150,000 to 200,000	14,425	2,481.2	13,840	2,277.8	215	36.9	340	59.0	136,616	23,026.0
200,000 to 300,000	22,031	5,480.0	16,449	3,993.1	313	76.6	462	114.2	171,487	41,438.0
300,000 to 400,000	13,962	4,860.7	8,951	3,095.4	186	64.4	346	119.8	99,606	34,357.4
400,000 to 500,000	10,726	4,779.0	6,101	2,723.7	149	67.2	249	112.1	64,977	28,992.5
500,000 to 750,000	28,308	16,846.3	8,458	5,161.3	269	163.1	512	313.4	110,828	67,400.0
750,000 to 1,000,000	10,370	9,025.7	5,545	4,811.3	206	179.5	385	333.8	64,698	56,275.9
1,000,000 to 2,000,000	26,654	36,561.5	16,462	24,913.6	566	801.5	991	1,394.7	130,133	179,426.4
2,000,000 to 3,000,000	14,959	35,689.2	6,777	16,234.1	335	825.2	484	1,197.8	56,541	137,014.8
3,000,000 to 4,000,000	6,944	23,826.9	3,770	12,940.6	239	817.8	321	1,103.0	34,921	119,926.9
4,000,000 to 5,000,000	4,838	21,569.4	2,551	11,423.8	161	712.4	288	1,285.5	21,402	95,377.0
5,000,000 to 6,000,000	4,114	22,133.7	2,121	11,392.8	123	668.7	229	1,239.9	18,863	101,433.1
6,000,000 to 7,000,000	4,416	28,663.0	1,575	10,168.2	106	689.9	177	1,144.7	11,131	71,708.6
7,000,000 to 8,000,000	2,133	15,906.3	975	7,293.1	115	859.2	156	1,160.2	8,451	63,079.1
8,000,000 to 9,000,000	1,598	13,572.8	996	8,423.7	126	1,052.2	115	972.5	6,973	58,957.5
9,000,000 to 10,000,000	1,292	12,221.2	792	7,473.1	59	556.8	175	1,703.0	5,431	51,423.7
10,000,000 to 100,000,000	11,949	287,271.5	12,067	390,710.3	1,455	50,976.8	1,695	55,262.5	51,918	1,415,546.3
100,000,000 to 500,000,000	518	95,227.1	3,883	824,997.7	611	136,357.2	503	106,746.8	5,086	969,504.8
500,000,000 to 1,000,000,000	38	27,168.7	655	423,266.1	211	132,861.4	112	74,320.8	551	364,156.9
1,000,000,000 to 5,000,000,000	33	63,954.8	620	1,119,939.4	342	662,711.0	137	308,919.2	432	824,460.7
5,000,000,000 to 10,000,000,000	-	-	47	297,522.0	24	157,245.7	26	182,233.0	43	293,969.9
10,000,000,000 & Over	-	-	26	511,557.2	21	342,836.1	17	263,949.8	30	576,440.8
TOTAL	883,294	743,703.1	522,029	3,708,763.4	18,903	1,490,665.6	47,321	1,003,881.2	10,060,861	5,699,028.3

Source: Core Statistics Department

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

As on 30th September, 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	83,693	295.2	56,177,154	127,968.3	75,482	183.9	64,638,359	182,859.1	65,131,963	184,373.4
25,000 to 50,000	354,093	10,137.5	4,562,511	166,517.0	35,385	826.2	5,426,562	195,228.8	5,478,370	197,052.0
50,000 to 100,000	239,484	13,378.1	5,361,204	385,946.5	26,835	1,617.0	6,151,924	435,910.5	6,287,366	446,250.2
100,000 to 150,000	2,278	274.4	4,851,372	585,018.1	15,399	1,921.4	5,090,828	613,944.0	5,113,960	616,731.1
150,000 to 200,000	3,090	297.3	3,550,106	587,316.2	7,145	1,010.2	3,711,352	614,023.3	3,725,777	616,504.5
200,000 to 300,000	2,010	495.5	2,449,818	596,391.9	7,413	1,804.5	2,647,952	644,313.9	2,669,983	649,794.0
300,000 to 400,000	1,229	418.8	2,379,898	805,472.7	1,473	518.4	2,491,689	844,047.0	2,505,651	848,907.6
400,000 to 500,000	972	437.4	825,884	367,979.3	2,425	1,115.4	900,757	401,427.5	911,483	406,206.4
500,000 to 750,000	1,925	1,136.7	1,145,313	690,445.7	10,165	6,661.2	1,277,470	771,281.4	1,305,778	788,127.7
750,000 to 1,000,000	1,000	864.3	540,290	467,203.4	3,235	2,830.2	615,359	532,498.5	625,729	541,524.2
1,000,000 to 2,000,000	4,318	5,865.7	944,232	1,293,249.0	2,261	2,727.8	1,098,963	1,508,378.7	1,125,617	1,544,940.2
2,000,000 to 3,000,000	1,733	4,200.7	348,156	840,108.1	739	1,729.1	414,765	1,001,309.8	429,724	1,036,999.0
3,000,000 to 4,000,000	1,115	3,843.3	159,314	545,379.5	337	1,152.9	200,017	685,163.9	206,961	708,990.8
4,000,000 to 5,000,000	797	3,558.4	100,162	446,724.6	106	469.7	125,467	559,551.3	130,305	581,120.7
5,000,000 to 6,000,000	1,043	5,464.0	70,455	378,567.6	176	986.7	93,010	499,752.8	97,124	521,886.4
6,000,000 to 7,000,000	534	3,422.1	40,329	260,147.8	81	521.7	53,933	347,802.9	58,349	376,465.9
7,000,000 to 8,000,000	382	2,843.0	30,854	229,645.0	183	1,344.7	41,116	306,224.3	43,249	322,130.6
8,000,000 to 9,000,000	323	2,723.7	23,283	196,936.4	44	369.6	31,860	269,435.6	33,458	283,008.3
9,000,000 to 10,000,000	288	2,718.9	18,278	172,872.7	43	415.2	25,066	237,163.3	26,358	249,384.5
10,000,000 to 100,000,000	5,015	151,265.6	112,226	2,354,356.7	602	18,071.1	184,978	4,436,189.2	196,927	4,723,460.7
100,000,000 to 500,000,000	926	197,387.1	2,960	496,251.9	59	11,362.3	14,028	2,742,607.8	14,546	2,837,835.0
500,000,000 to 1,000,000,000	116	68,607.9	149	103,193.3	1	962.2	1,795	1,167,368.7	1,833	1,194,537.3
1,000,000,000 to 5,000,000,000	87	144,860.7	70	131,230.5	6	11,042.8	1,694	3,203,164.3	1,727	3,267,119.1
5,000,000,000 to 10,000,000,000	3	18,354.0	1	7,938.0	-	-	144	957,262.6	144	957,262.6
10,000,000,000 & Over	-	-	-	-	-	-	94	1,694,783.9	94	1,694,783.9
TOTAL	706,454	642,850.1	83,694,019	12,236,860.3	189,595	69,644.2	95,239,182	24,851,693.1	96,122,476	25,595,396.1

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Mar-23			Jun-23			Sep-23 ¹			
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
Overall	Foreign Constituents	39.55	679.65	719.20	46.32	691.31	737.62	51.13	692.58	743.70	
	Government	110.26	3,414.96	3,525.22	91.30	3,612.78	3,704.08	86.59	3,622.17	3,708.76	
	Non-Financial Public Sector Enterprises	24.49	1,226.47	1,250.95	13.93	1,410.56	1,424.48	32.10	1,458.56	1,490.67	
	NBFCs & Financial Auxiliaries	1.36	851.41	852.77	2.80	902.85	905.66	2.00	1,001.88	1,003.88	
	Private Sector (Business)	282.94	4,788.81	5,071.75	383.95	5,152.11	5,536.06	425.53	5,273.49	5,699.03	
	Trust Funds & Non Profit Organizations	6.35	584.17	590.53	13.18	602.74	615.92	12.33	630.52	642.85	
	Personal/Individuals	1,632.81	9,157.63	10,790.44	1,815.69	9,879.62	11,695.31	1,945.87	10,290.99	12,236.86	
	Others	11.47	36.58	48.05	15.43	48.85	64.28	15.55	54.10	69.64	
	Total		2,109.22	20,739.67	22,848.89	2,382.61	22,300.81	24,683.42	2,571.10	23,024.30	25,595.40
	Punjab	Foreign Constituents	29.53	242.21	271.74	34.32	269.94	304.27	37.82	269.68	307.50
Government		43.63	1,386.16	1,429.79	26.24	1,471.36	1,497.60	23.88	1,467.58	1,491.46	
Non-Financial Public Sector Enterprises		20.76	686.72	707.48	4.49	761.90	766.39	5.44	780.69	786.13	
NBFCs & Financial Auxiliaries		0.30	113.82	114.12	0.36	127.29	127.65	0.24	164.63	164.87	
Private Sector (Business)		159.39	1,832.63	1,992.02	219.17	2,088.71	2,307.88	263.41	2,115.26	2,378.67	
Trust Funds & Non Profit Organizations		2.80	208.57	211.37	7.21	222.16	229.38	6.42	222.74	229.15	
Personal/Individuals		946.70	4,670.31	5,617.01	1,067.12	5,104.41	6,171.53	1,121.27	5,310.73	6,432.00	
Others		1.81	9.86	11.67	0.78	10.07	10.85	1.58	18.17	19.76	
Total			1,204.91	9,150.28	10,355.19	1,359.70	10,055.85	11,415.54	1,460.06	10,349.48	11,809.53
Sindh		Foreign Constituents	2.10	325.30	327.40	2.15	315.93	318.08	2.25	307.82	310.07
	Government	15.15	728.25	743.39	11.55	792.67	804.22	12.89	853.49	866.38	
	Non-Financial Public Sector Enterprises	1.66	247.56	249.22	6.68	285.61	292.29	5.41	288.56	293.97	
	NBFCs & Financial Auxiliaries	0.03	665.39	665.42	1.40	715.78	717.19	1.08	802.97	804.05	
	Private Sector (Business)	58.04	2,186.14	2,244.17	60.20	2,122.56	2,182.77	64.04	2,206.88	2,270.92	
	Trust Funds & Non Profit Organizations	1.48	274.93	276.41	1.80	274.11	275.91	1.72	274.03	275.75	
	Personal/Individuals	135.92	2,690.99	2,826.91	152.10	2,849.45	3,001.55	167.53	2,930.35	3,097.89	
	Others	0.07	3.90	3.97	0.06	7.97	8.03	0.10	10.33	10.43	
	Total		214.45	7,122.46	7,336.91	235.96	7,364.07	7,600.04	255.03	7,674.43	7,929.45
	Khyber Pakhtunkhwa	Foreign Constituents	3.59	17.57	21.16	4.31	17.43	21.74	4.78	18.23	23.01
Government		22.01	311.18	333.19	20.68	310.29	330.96	20.71	294.45	315.17	
Non-Financial Public Sector Enterprises		0.54	41.84	42.37	0.62	29.76	30.37	0.58	21.94	22.52	
NBFCs & Financial Auxiliaries		0.03	30.68	30.71	0.05	1.76	1.81	0.09	1.80	1.89	
Private Sector (Business)		38.85	119.48	158.33	57.62	163.22	220.84	55.24	155.11	210.35	
Trust Funds & Non Profit Organizations		1.06	19.96	21.02	1.55	21.07	22.62	1.56	27.90	29.46	
Personal/Individuals		289.04	653.30	942.34	312.05	700.06	1,012.11	341.36	758.17	1,099.53	
Others		1.97	16.02	17.99	0.48	12.65	13.13	1.75	13.40	15.15	
Total			357.10	1,210.02	1,567.11	397.35	1,256.23	1,653.58	426.08	1,291.01	1,717.09
Balochistan		Foreign Constituents	0.01	1.61	1.62	0.01	1.66	1.67	0.02	1.73	1.74
	Government	17.39	131.20	148.59	17.41	133.36	150.77	19.20	141.12	160.33	
	Non-Financial Public Sector Enterprises	0.48	17.16	17.64	0.56	21.07	21.63	0.56	15.62	16.19	
	NBFCs & Financial Auxiliaries	-	1.24	1.24	0.00	1.42	1.42	0.00	1.62	1.62	
	Private Sector (Business)	14.45	58.39	72.85	23.81	89.10	112.91	20.36	75.17	95.53	
	Trust Funds & Non Profit Organizations	0.09	4.73	4.82	0.23	4.70	4.92	0.22	3.56	3.78	
	Personal/Individuals	57.17	175.24	232.41	65.49	190.47	255.96	67.70	199.48	267.18	
	Others	7.29	0.89	8.18	14.09	0.78	14.87	11.92	0.57	12.50	
	Total		96.89	390.46	487.35	121.61	442.55	564.16	119.98	438.88	558.86
	Islamabad	Foreign Constituents	0.12	82.64	82.76	0.15	73.43	73.58	0.21	80.79	81.00
Government		1.66	822.35	824.01	7.74	861.08	868.83	2.51	820.82	823.33	
Non-Financial Public Sector Enterprises		0.00	228.33	228.33	0.97	304.80	305.77	0.00	344.93	344.94	
NBFCs & Financial Auxiliaries		-	27.73	27.73	-	47.08	47.08	-	21.66	21.66	
Private Sector (Business)		1.83	565.27	567.10	2.62	647.11	649.74	3.13	683.11	686.23	
Trust Funds & Non Profit Organizations		0.49	74.20	74.69	0.48	77.32	77.80	0.54	98.42	98.96	
Personal/Individuals		16.48	693.28	709.76	17.86	731.81	749.68	19.94	767.16	787.10	
Others		0.16	5.89	6.05	0.01	17.35	17.36	0.17	11.59	11.76	
Total			20.74	2,499.70	2,520.44	29.84	2,759.98	2,789.82	26.50	2,828.48	2,854.98
Gilgit-Baltistan		Foreign Constituents	0.16	0.25	0.41	0.11	0.35	0.46	0.14	0.30	0.44
	Government	8.50	11.96	20.46	6.59	14.56	21.14	6.28	20.07	26.35	
	Non-Financial Public Sector Enterprises	1.03	4.20	5.22	0.59	5.63	6.22	0.64	5.95	6.58	
	NBFCs & Financial Auxiliaries	0.94	7.09	8.03	0.93	3.45	4.38	0.52	3.43	3.95	
	Private Sector (Business)	3.50	5.67	9.16	5.27	10.93	16.20	4.23	7.35	11.58	
	Trust Funds & Non Profit Organizations	0.35	0.44	0.78	0.75	0.46	1.21	0.73	0.60	1.33	
	Personal/Individuals	14.64	36.89	51.53	17.66	36.68	54.34	19.37	38.41	57.78	
	Others	0.02	0.01	0.03	0.01	0.02	0.03	0.03	0.02	0.05	
	Total		29.13	66.50	95.63	31.91	72.08	104.00	31.94	76.12	108.06

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Mar-23			Jun-23			Sep-23 ^p		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	4.03	10.07	14.10	5.27	12.56	17.83	5.91	14.03	19.94
	Government	1.92	23.87	25.78	1.10	29.46	30.56	1.11	24.64	25.74
	Non-Financial Public Sector Enterprises	0.02	0.66	0.68	0.01	1.80	1.81	19.47	0.88	20.34
	NBFCs & Financial Auxiliaries	0.06	5.45	5.51	0.06	6.08	6.14	0.07	5.76	5.83
AJK	Private Sector (Business)	6.88	21.23	28.11	15.25	30.48	45.73	15.13	30.63	45.76
	Trust Funds & Non Profit Organizations	0.09	1.34	1.43	1.16	2.92	4.08	1.14	3.28	4.42
	Personal/Individuals	172.86	237.62	410.48	183.41	266.74	450.15	208.70	286.69	495.38
	Others	0.15	0.01	0.16	0.00	0.01	0.01	0.00	0.01	0.01
	Total	185.99	300.26	486.25	206.25	350.04	556.29	251.51	365.91	617.42

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					
	Mar		Jun ^R		Sep ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	51,130,945	126,291.8	67,488,950	176,133.8	65,131,963	184,373.4
25,000 to 50,000	7,823,318	264,694.5	5,491,133	197,367.7	5,478,370	197,052.0
50,000 to 100,000	7,299,543	517,202.6	6,112,005	438,053.6	6,287,366	446,250.2
100,000 to 150,000	3,645,320	442,918.3	3,695,530	451,618.7	5,113,960	616,731.1
150,000 to 200,000	6,003,525	1,112,410.1	2,479,053	428,902.2	3,725,777	616,504.5
200,000 to 300,000	2,114,565	514,986.3	2,903,095	704,080.2	2,669,983	649,794.0
300,000 to 400,000	1,192,103	410,174.6	1,530,572	527,722.6	2,505,651	848,907.6
400,000 to 500,000	774,841	345,948.5	950,957	424,959.5	911,483	406,206.4
500,000 to 750,000	1,031,054	616,993.0	1,322,171	797,940.1	1,305,778	788,127.7
750,000 to 1,000,000	516,883	449,608.1	667,344	580,816.0	625,729	541,524.2
1,000,000 to 2,000,000	961,783	1,324,099.3	1,103,843	1,516,814.6	1,125,617	1,544,940.2
2,000,000 to 3,000,000	360,810	867,536.7	404,665	974,428.4	429,724	1,036,999.0
3,000,000 to 4,000,000	175,194	601,396.7	198,997	681,102.2	206,961	708,990.8
4,000,000 to 5,000,000	108,123	482,677.8	121,388	541,650.4	130,305	581,120.7
5,000,000 to 6,000,000	87,986	472,081.3	98,179	526,792.4	97,124	521,886.4
6,000,000 to 7,000,000	50,903	327,999.0	56,802	366,506.2	58,349	376,465.9
7,000,000 to 8,000,000	38,577	287,185.1	43,308	322,611.3	43,249	322,130.6
8,000,000 to 9,000,000	30,371	256,942.7	33,536	283,568.5	33,458	283,008.3
9,000,000 to 10,000,000	25,273	239,942.1	27,192	258,086.6	26,358	249,384.5
10,000,000 to 100,000,000	184,002	4,284,836.4	215,299	4,904,016.7	196,927	4,723,460.7
100,000,000 to 500,000,000	12,203	2,334,299.4	13,756	2,687,943.7	14,546	2,837,835.0
500,000,000 to 1,000,000,000	1,837	1,190,011.1	2,018	1,378,465.3	1,833	1,194,537.3
1,000,000,000 to 5,000,000,000	1,621	2,925,376.1	1,791	3,288,222.4	1,727	3,267,119.1
5,000,000,000 to 10,000,000,000	141	938,803.9	132	881,428.1	144	957,262.6
10,000,000,000 & Over	83	1,514,478.2	74	1,344,184.6	94	1,694,783.9
TOTAL	83,571,004	22,848,893.5	94,961,790	24,683,415.9	96,122,476	25,595,396.1

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.

3.7 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	83,338
	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					
	Mar		Jun ^R		Sep ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	749,941	4,487.2	1,125,959	10,109.3	683,619	4,339.1
25,000 to 50,000	1,141,660	38,349.8	935,492	33,948.8	1,213,638	44,774.4
50,000 to 100,000	562,506	36,663.8	460,378	31,423.6	587,801	38,844.7
100,000 to 150,000	249,163	30,309.9	259,842	31,754.3	229,716	27,960.1
150,000 to 200,000	178,049	30,704.6	176,409	30,499.7	188,493	32,410.8
200,000 to 300,000	260,940	63,448.4	354,972	88,203.5	257,663	63,143.6
300,000 to 400,000	247,675	84,500.5	159,284	54,272.0	236,629	78,073.6
400,000 to 500,000	104,809	46,717.1	109,310	48,822.1	100,182	44,702.2
500,000 to 750,000	293,329	187,619.9	293,062	188,268.6	290,612	185,158.3
750,000 to 1,000,000	108,007	94,700.0	121,321	107,398.9	114,306	99,533.8
1,000,000 to 2,000,000	245,660	337,432.9	235,793	329,380.0	239,002	337,247.8
2,000,000 to 3,000,000	70,259	172,259.1	68,689	168,251.8	67,908	165,211.8
3,000,000 to 4,000,000	28,752	99,337.4	28,518	98,305.4	30,728	105,304.8
4,000,000 to 5,000,000	20,538	92,208.2	20,598	92,982.8	19,978	89,873.5
5,000,000 to 6,000,000	15,229	83,062.0	15,216	82,787.1	15,013	81,559.0
6,000,000 to 7,000,000	8,198	53,115.3	11,209	72,501.7	9,420	61,388.4
7,000,000 to 8,000,000	7,253	54,342.5	7,450	55,634.5	10,212	75,580.3
8,000,000 to 9,000,000	8,334	70,063.4	6,150	51,910.7	6,251	53,022.9
9,000,000 to 10,000,000	6,956	66,758.3	7,303	69,971.2	7,415	70,973.3
10,000,000 to 100,000,000	45,879	1,383,383.8	44,301	1,347,493.9	44,423	1,351,904.9
100,000,000 to 500,000,000	9,803	2,119,169.3	9,456	2,044,047.4	9,539	2,044,349.9
500,000,000 to 1,000,000,000	1,570	1,071,648.6	1,486	999,186.9	1,465	998,295.3
1,000,000,000 to 5,000,000,000	1,152	2,230,603.7	1,146	2,198,057.9	1,067	2,085,180.6
5,000,000,000 to 10,000,000,000	116	747,200.5	104	668,667.8	99	619,762.6
10,000,000,000 & Over	89	2,257,033.4	100	2,904,036.9	96	2,683,611.0
Total	4,365,867	11,455,119.7	4,453,548	11,807,916.8	4,365,275	11,442,206.9

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.

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 30th September, 2023 (Provisional)**

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		IIFIs and Non-Profit Institut		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	-	-	34	-	27	-	47	-	105,299	962.9	5	-	577,692	3,367.7	515	8.5	683,619	4,339.1
25,000 to 50,000	-	-	1	-	1	0.0	6	0.2	92,348	3,614.7	-	-	1,120,460	41,010.1	822	149.3	1,213,638	44,774.4
50,000 to 100,000	-	-	-	-	5	0.4	4	0.3	91,876	6,757.5	1	0.1	494,155	32,071.7	1,760	14.7	587,801	38,844.7
100,000 to 150,000	-	-	1	0.1	-	-	4	0.5	73,511	9,030.8	1	0.1	154,789	18,923.8	1,410	4.7	229,716	27,960.1
150,000 to 200,000	-	-	1	0.2	2	0.3	5	0.9	73,805	12,345.4	3	0.5	114,466	20,039.5	211	24.0	188,493	32,410.8
200,000 to 300,000	-	-	-	-	5	1.2	15	3.7	101,576	24,650.9	4	1.1	155,602	38,375.2	461	111.4	257,663	63,143.6
300,000 to 400,000	-	-	-	-	-	-	11	4.0	158,134	51,034.8	3	1.1	78,306	26,958.6	175	75.1	236,629	78,073.6
400,000 to 500,000	-	-	1	0.4	4	1.8	19	8.6	49,462	22,109.2	3	1.3	50,551	22,547.2	142	33.7	100,182	44,702.2
500,000 to 750,000	-	-	3	1.9	3	1.9	35	21.9	70,186	42,182.1	4	2.7	220,316	142,923.1	65	24.6	290,612	185,158.3
750,000 to 1,000,000	-	-	1	1.0	4	3.3	50	43.9	43,715	38,506.7	3	2.6	70,488	60,943.0	45	33.4	114,306	99,533.8
1,000,000 to 2,000,000	-	-	8	13.4	35	50.5	359	545.4	70,818	101,417.5	88	151.1	167,597	235,042.9	97	27.1	239,002	337,247.8
2,000,000 to 3,000,000	-	-	4	9.4	21	56.9	108	263.9	28,506	69,224.9	17	42.0	39,249	95,606.9	3	7.8	67,908	165,211.8
3,000,000 to 4,000,000	-	-	-	-	19	64.3	45	153.1	15,822	53,829.1	6	20.3	14,830	51,227.6	6	10.4	30,728	105,304.8
4,000,000 to 5,000,000	-	-	5	22.6	6	26.3	46	206.5	9,918	44,887.8	9	39.5	9,990	44,689.3	4	1.5	19,978	89,873.5
5,000,000 to 6,000,000	-	-	3	17.2	12	65.1	16	87.2	6,837	36,838.6	10	56.9	8,135	44,494.0	-	-	15,013	81,559.0
6,000,000 to 7,000,000	-	-	2	13.1	13	84.6	27	176.0	5,332	34,886.6	4	26.3	4,041	26,195.3	1	6.7	9,420	61,388.4
7,000,000 to 8,000,000	-	-	4	29.9	7	52.6	3	23.1	6,786	49,900.5	3	22.4	3,409	25,551.8	-	-	10,212	75,580.3
8,000,000 to 9,000,000	-	-	-	-	7	60.2	14	120.0	3,697	31,342.5	5	42.4	2,527	21,449.7	1	8.0	6,251	53,022.9
9,000,000 to 10,000,000	-	-	-	-	4	37.6	7	65.3	3,634	34,824.5	2	18.4	3,768	36,027.5	-	-	7,415	70,973.3
10,000,000 to 100,000,000	1	11.1	41	2,029.8	127	5,224.8	191	6,732.9	37,921	1,211,640.9	84	3,661.3	6,041	121,986.6	17	617.4	44,423	1,351,904.9
100,000,000 to 500,000,000	-	-	41	10,712.9	135	36,364.8	122	28,658.5	9,149	1,952,790.2	20	4,798.9	66	10,373.1	6	651.6	9,539	2,044,349.9
500,000,000 to 1,000,000,000	-	-	14	9,584.2	76	57,374.2	47	30,984.2	1,323	896,992.9	4	2,684.9	1	674.9	-	-	1,465	998,295.3
1,000,000,000 to 5,000,000,000	-	-	18	47,294.1	110	260,623.0	54	112,701.6	882	1,658,604.5	1	1,000.0	2	4,957.4	-	-	1,067	2,085,180.6
5,000,000,000 to 10,000,000,000	-	-	7	49,388.2	46	294,185.5	5	25,176.1	41	251,012.8	-	-	-	-	-	-	99	619,762.6
10,000,000,000 & Over	-	-	41	1,607,535.2	44	908,142.1	5	89,663.9	6	78,269.8	-	-	-	-	-	-	96	2,683,611.0
Total	1	11.1	230	1,726,653.5	713	1,562,421.4	1,245	295,641.7	1,060,584	6,717,658.1	280	12,573.9	3,296,481	1,125,480.5	5,741	1,810.0	4,365,275	11,442,206.9

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End period: Million Rupees)

BORROWERS	2023					
	Jun			Sep		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	21.5	21.5	-	11.1	11.1	-
2. DOMESTIC CONSTITUENTS	11,807,895.3	11,680,126.4	127,768.9	11,442,195.8	11,313,548.6	128,647.1
I. GOVERNMENT	1,887,264.3	1,885,264.3	2,000.0	1,726,653.5	1,726,653.5	-
a. Federal Government	1,035,269.5	1,035,269.5	-	1,045,277.5	1,045,277.5	-
01. Commodity Operations	590,909.7	590,909.7	-	634,735.5	634,735.5	-
02. Others	444,359.8	444,359.8	-	410,542.0	410,542.0	-
b. Provincial Governments	851,994.8	849,994.8	2,000.0	681,376.1	681,376.1	-
01. Commodity Operations	845,000.7	843,000.7	2,000.0	674,498.7	674,498.7	-
02. Others	6,994.1	6,994.1	-	6,877.3	6,877.3	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPEs)	1,657,833.3	1,657,833.3	-	1,562,421.4	1,562,421.4	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,145.0	1,145.0	-	799.5	-	-
03. Utilities	583,517.7	583,517.7	-	589,044.1	-	-
04. Transport, storage and communications	450,384.2	450,384.2	-	430,533.8	-	-
05. Manufacturing	99,530.1	99,530.1	-	72,536.8	-	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	-	-
07. Construction	15,551.1	15,551.1	-	9,061.1	-	-
08. Commerce and Trade	440,386.1	440,386.1	-	390,944.1	-	-
09. Others	2,419.9	2,419.9	-	4,602.8	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	330,009.4	329,859.4	149.9	295,641.7	295,491.8	149.9
01. Mutual Funds and AMCs	6,948.2	6,948.2	-	1,546.0	-	-
02. Insurance & Pension Funds	3,678.4	3,678.4	-	4,581.9	-	-
03. MFIs and DFIs	217,496.1	217,496.1	-	192,892.5	-	-
04. Stock Exchange & Brokerage Houses	15,817.3	15,817.3	-	16,710.7	-	-
05. Modarabas	5,859.1	5,859.1	-	4,754.7	-	-
06. Other NBFIs	80,210.3	80,060.4	149.9	75,155.9	-	-
IV. PRIVATE SECTOR (BUSINESS)	6,790,466.4	6,667,221.2	123,245.2	6,717,658.1	6,591,466.9	126,191.2
a. Agriculture, forestry and fishing	343,915.6	242,109.2	101,806.5	374,410.9	268,806.0	105,604.9
01. Crop and animal production, hunting and related service activities	342,167.6	240,435.5	101,732.1	372,428.9	266,895.2	105,533.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	158,972.8	133,768.1	25,204.7	168,991.2	-	-
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	11,426.6	3,337.4	8,089.2	10,332.4	-	-
iii. Growing of other fruits, vegetables and crops	13,288.2	12,363.7	924.5	17,157.3	-	-
iv. Raising of livestock and other related activities	113,216.4	52,562.9	60,653.5	120,324.8	-	-
v. Other agricultural support activities	45,255.9	38,395.6	6,860.2	55,618.3	-	-
vi. Hunting, trapping and related service activities	7.8	7.8	-	4.9	-	-
02. Forestry and logging	26.4	9.1	17.3	28.1	11.4	16.7
03. Fishing and aquaculture	1,721.6	1,664.6	57.0	1,953.9	1,899.5	54.4
b. Mining and quarrying	77,015.4	77,006.4	9.1	69,750.0	69,741.0	9.1
01. Mining of coal and lignite	52,308.5	52,308.5	0.0	44,042.5	44,042.5	0.0
02. Extraction of crude petroleum and natural gas	18,110.9	18,110.9	-	19,927.6	19,927.6	-
03. Mining of metal ores	605.7	605.7	-	620.0	620.0	-
04. Other mining and quarrying	5,969.6	5,960.5	9.0	5,149.6	5,140.5	9.0
05. Mining support service activities	20.8	20.8	-	10.4	10.4	-
c. Manufacturing	4,416,698.1	4,403,452.8	13,245.4	4,315,326.2	4,302,717.2	12,609.1
01. Manufacture of food products	1,009,712.4	997,518.8	12,193.6	890,178.7	878,599.3	11,579.5
02. Manufacture of beverages	51,088.0	51,064.3	23.7	53,608.9	53,585.2	23.7
03. Manufacture of tobacco products	3,014.8	2,977.4	37.4	1,456.9	1,425.8	31.1
04. Manufacture of textiles	1,518,435.8	1,518,283.9	151.9	1,603,869.9	1,603,722.6	147.4
i. Preparation and spinning of textile fibers	533,280.7	533,280.3	0.4	571,644.2	571,643.8	0.4
ii. Weaving of textiles	315,299.7	315,224.7	74.9	328,648.2	328,575.9	72.2
iii. Finishing of textiles	281,286.2	281,276.4	9.8	293,032.6	293,022.7	9.8
iv. Manufacture of knitted and crocheted fabrics	51,895.2	51,854.6	40.7	55,859.9	55,819.2	40.7
v. Manufacture of made-up textile articles, except apparel	186,275.4	186,273.0	2.4	189,348.2	189,346.0	2.2
vi. Manufacture of carpets and rugs	1,117.7	1,114.8	2.9	1,149.1	1,146.3	2.9
vii. Manufacture of other textiles n.e.c.	149,280.8	149,260.1	20.7	164,187.8	164,168.6	19.1
05. Manufacture of wearing apparel	213,732.8	213,509.1	223.7	215,221.1	214,995.2	225.9
06. Manufacture of leather and related products	47,627.8	47,561.3	66.5	46,885.9	46,821.0	65.0
i. Tanning and dressing of leather; dressing and dyeing of fur	7,757.3	7,732.1	25.3	7,309.5	7,284.9	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,098.5	2,098.5	-	2,076.3	2,076.3	-
iii. Manufacture of footwear	37,772.0	37,730.8	41.2	37,500.1	37,459.8	40.3
a). Leather wear	29,949.6	29,908.4	41.2	29,286.9	29,246.5	40.3
b). Rubber and Plastic wear	7,822.4	7,822.4	-	8,213.2	8,213.2	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023					
	Jun			Sep		
	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	8,298.2	8,286.7	11.5	8,926.3	8,915.0	11.3
08. Manufacture of paper and paper products	95,559.1	95,525.9	33.2	97,436.4	97,403.8	32.6
09. Printing and reproduction of recorded media	17,134.8	17,120.0	14.8	18,661.7	18,647.1	14.6
10. Manufacture of coke and refined petroleum products	145,230.6	145,230.6	-	130,605.2	130,605.2	-
11. Manufacture of chemicals and chemical products	317,907.7	317,815.2	92.5	273,319.4	273,227.9	91.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	107,041.6	107,036.3	5.3	111,416.2	111,410.9	5.3
13. Manufacture of rubber and plastics products	73,468.2	73,435.0	33.2	78,615.5	78,584.1	31.4
14. Manufacture of other non-metallic mineral products	299,995.4	299,961.1	34.3	285,497.1	285,464.7	32.4
15. Manufacture of basic metals	201,643.7	201,551.3	92.4	201,030.9	200,939.1	91.8
16. Manufacture of fabricated metal products, except machinery and equipment	29,075.0	29,066.6	8.4	28,198.2	28,191.0	7.2
17. Manufacture of computer, electronic and optical products	9,411.5	9,410.6	0.9	11,868.8	11,867.9	0.9
18. Manufacture of electrical equipment	114,263.3	114,247.8	15.5	119,493.4	119,478.4	15.0
19. Manufacture of machinery and equipment	20,173.8	20,162.1	11.7	14,058.4	14,048.0	10.3
20. Manufacture of motor vehicles, trailers and semi-trailers	66,697.5	66,694.7	2.8	61,828.2	61,825.4	2.8
21. Manufacture of other transport equipment	13,711.2	13,711.1	0.1	12,547.5	12,547.4	0.1
22. Manufacture of furniture	6,069.5	5,993.4	76.1	5,645.2	5,569.3	75.9
23. Other manufacturing	45,132.0	45,016.0	116.0	43,366.2	43,252.8	113.4
24. Repair and installation of machinery and equipment	2,273.6	2,273.6	-	1,590.2	1,590.2	-
d. Electricity, gas, steam and air conditioning supply	570,493.5	570,487.8	5.7	538,192.3	538,186.8	5.5
e. Water supply; sewerage, waste management and remediation activities	14,546.7	14,546.6	0.1	17,858.4	17,858.3	0.1
f. Construction	190,232.7	190,006.1	226.7	193,451.6	193,287.2	164.4
01. Construction of buildings	139,806.4	139,609.5	196.9	143,248.9	143,095.5	153.4
02. Civil engineering	47,155.9	47,126.1	29.8	47,259.1	47,248.1	11.0
03. Specialized construction activities	3,270.4	3,270.4	-	2,943.7	2,943.7	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	434,272.1	430,497.8	3,774.3	465,958.4	462,214.6	3,743.7
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	28,640.1	28,279.0	361.1	26,524.5	26,164.0	360.5
02. Wholesale trade, except of motor vehicles and motorcycles	242,155.6	242,014.5	141.1	279,729.5	279,596.0	133.5
03. Retail trade, except of motor vehicles and motorcycles	163,476.4	160,204.2	3,272.1	159,704.4	156,454.7	3,249.7
h. Transportation and storage	116,975.3	113,421.5	3,553.8	116,689.1	113,264.3	3,424.8
i. Accommodation and food service activities	36,929.8	36,789.2	140.7	35,784.7	35,644.6	140.1
j. Information and communication	328,024.0	327,989.8	34.2	338,054.7	338,020.7	33.9
k. Real estate activities	36,253.8	36,252.9	0.8	34,153.5	34,152.7	0.8
l. Professional, scientific and technical activities	58,825.7	58,818.3	7.3	55,053.7	55,046.4	7.3
m. Administrative and support service activities	48,304.6	48,026.6	278.0	51,197.6	50,907.2	290.4
n. Education	33,435.0	33,322.1	113.0	32,485.1	32,376.3	108.8
o. Human health and social work activities	16,964.8	16,933.9	30.9	18,004.3	17,973.4	30.9
p. Arts, entertainment and recreation	1,889.4	1,883.9	5.4	1,894.2	1,888.8	5.3
q. Other service activities	65,689.8	65,676.5	13.3	59,393.3	59,381.5	11.8
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	13,620.9	13,620.9	-	13,050.9	12,573.9	477.0
VI. PERSONAL	1,126,479.9	1,124,619.3	1,860.7	1,125,437.1	1,123,608.1	1,829.0
a. Bank Employees	266,050.4	264,199.0	1,851.4	285,436.5	283,624.5	1,812.1
b. Consumer Financing	859,736.4	859,727.1	9.3	839,341.7	839,324.8	16.9
01. For house building	212,314.9	212,314.9	-	208,279.8	208,279.8	-
02. For transport i.e., purchase of car etc	293,728.1	293,726.0	2.1	272,289.3	272,286.4	2.9
03. Credit cards	93,786.4	93,786.4	-	103,196.3	103,196.3	-
04. Consumers durable	7,280.5	7,274.7	5.8	7,103.1	7,093.2	9.9
05. Personal loans	252,626.6	252,625.2	1.4	248,473.2	248,469.0	4.2
c. Other	693.1	693.1	-	658.8	658.8	-
VII. OTHER	2,221.1	1,708.0	513.1	1,333.0	1,333.0	-
TOTAL	11,807,916.8	11,680,147.9	127,768.9	11,442,206.9	11,313,559.7	128,647.1

Source: Core Statistics Department

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023					
	Jun			sep [*]		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	94,555.3	94,555.3	-	102,142.7	102,142.7	-
II. Securities, Shares and Other Financial Instruments	144,593.3	144,592.6	0.7	154,306.3	154,305.8	0.5
A. Quoted on the Stock Exchange:	74,020.6	74,020.6	-	74,783.2	74,783.2	-
1. To Stock Brokers and Dealers:	39,011.6	39,011.6	-	45,919.4	45,919.4	-
(a) Government and Other Trustee Securities	11,453.0	11,453.0	-	16,250.2	16,250.2	-
(b) Shares and Debentures	25,204.5	25,204.5	-	27,378.8	27,378.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2,354.0	2,354.0	-	2,290.5	2,290.5	-
2. To Others:	35,009.0	35,009.0	-	28,863.8	28,863.8	-
(a) Government and Other Trustee Securities	6,047.3	6,047.3	-	755.8	755.8	-
(b) Shares and Debentures	19,071.0	19,071.0	-	18,200.1	18,200.1	-
(c) Participation Term Certificates	8.4	8.4	-	8.4	8.4	-
(d) Others	9,882.3	9,882.3	-	9,899.4	9,899.4	-
B. Unquoted on the Stock Exchange:	70,572.7	70,572.0	0.7	79,523.1	79,522.6	0.5
1. To Stock Brokers and Dealers:	11,450.6	11,450.6	-	11,160.8	11,160.8	-
(a) Government and Other Trustee Securities	0.3	0.3	-	0.3	0.3	-
(b) Shares and Debentures	11,168.3	11,168.3	-	11,000.7	11,000.7	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	282.0	282.0	-	159.8	159.8	-
2. To Others:	59,122.1	59,121.4	0.7	68,362.3	68,361.8	0.5
(a) Government and Other Trustee Securities	8,386.3	8,385.6	0.7	8,681.9	8,681.4	0.5
(b) Shares and Debentures	2,186.5	2,186.5	-	2,092.0	2,092.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	48,549.4	48,549.4	-	57,588.4	57,588.4	-
III. Merchandise	2,777,642.9	2,775,642.9	2,000.1	2,880,255.9	2,880,253.9	2.0
A. Food Items:	819,941.4	817,941.4	2,000.1	846,883.8	846,881.8	2.0
1. Wheat	349,488.9	347,488.9	2,000.0	412,549.3	412,549.3	-
2. Rice and Paddy	103,956.2	103,956.2	-	108,375.4	108,375.4	-
3. Other Grains & Pulses:	8,320.9	8,320.8	0.1	16,629.4	16,627.4	2.0
(a) Indigenous	6,936.1	6,936.0	0.1	16,284.4	16,282.4	2.0
(b) Imported	1,384.8	1,384.8	-	344.9	344.9	-
4. Edible Oils:	92,358.2	92,358.2	-	95,660.0	95,660.0	-
(a) Indigenous	87,077.8	87,077.8	-	91,110.7	91,110.7	-
(b) Imported	5,280.5	5,280.5	-	4,549.3	4,549.3	-
5. Sugar:	184,128.4	184,128.4	-	126,800.4	126,800.4	-
(a) Indigenous	182,808.8	182,808.8	-	126,383.4	126,383.4	-
(b) Imported	1,319.6	1,319.6	-	417.0	417.0	-
6. Kariana And Spices	2,761.3	2,761.3	-	2,998.2	2,998.2	-
7. Fish And Fish Preparations	538.1	538.1	-	397.3	397.3	-
8. Other Food Items:	78,389.3	78,389.3	-	83,473.9	83,473.9	-
(a) Indigenous	77,389.7	77,389.7	-	82,981.0	82,981.0	-
(b) Imported	999.6	999.6	-	492.9	492.9	-
B. Raw Materials:	691,689.7	691,689.7	-	680,908.3	680,908.3	-
1. Cotton Raw:	165,219.7	165,219.7	-	170,406.5	170,406.5	-
(a) Indigenous	146,386.2	146,386.2	-	151,692.2	151,692.2	-
(b) Imported	18,833.5	18,833.5	-	18,714.3	18,714.3	-
2. Synthetic Fibers:	14,531.9	14,531.9	-	16,501.6	16,501.6	-
(a) Indigenous	13,498.8	13,498.8	-	15,340.0	15,340.0	-
(b) Imported	1,033.1	1,033.1	-	1,161.5	1,161.5	-
3. Fertilizers:	68,266.8	68,266.8	-	45,038.0	45,038.0	-
(a) Indigenous	63,257.0	63,257.0	-	40,416.6	40,416.6	-
(b) Imported	5,009.8	5,009.8	-	4,621.4	4,621.4	-
4. Petroleum Crude:	149,959.0	149,959.0	-	142,280.8	142,280.8	-
(a) Indigenous	106,138.5	106,138.5	-	99,655.2	99,655.2	-
(b) Imported	43,820.5	43,820.5	-	42,625.6	42,625.6	-
5. Iron and Steel:	123,239.1	123,239.1	-	122,400.0	122,400.0	-
(a) Indigenous	82,144.5	82,144.5	-	90,623.9	90,623.9	-
(b) Imported	41,094.6	41,094.6	-	31,776.1	31,776.1	-
6. Wool & Goat Hair	14.8	14.8	-	14.9	14.9	-
7. Hides & Skins	4,996.1	4,996.1	-	5,285.8	5,285.8	-
8. Oil Seeds	10,971.3	10,971.3	-	12,912.7	12,912.7	-
9. Pesticides & Insecticides:	6,729.0	6,729.0	-	5,083.7	5,083.7	-
(a) Indigenous	6,231.7	6,231.7	-	4,672.1	4,672.1	-
(b) Imported	497.3	497.3	-	411.6	411.6	-
10. Other Raw Materials:	147,762.0	147,762.0	-	160,984.3	160,984.3	-
(a) Indigenous	137,202.7	137,202.7	-	149,900.4	149,900.4	-
(b) Imported	10,559.3	10,559.3	-	11,083.9	11,083.9	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023					
	Jun			sep ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,266,011.7	1,266,011.7	-	1,352,463.8	1,352,463.8	-
1. Cotton Textiles:	296,950.2	296,950.2	-	311,568.9	311,568.9	-
(a) Indigenous	286,444.6	286,444.6	-	298,682.9	298,682.9	-
(b) Imported	10,505.6	10,505.6	-	12,886.1	12,886.1	-
2. Cotton Yarn:	89,549.3	89,549.3	-	114,673.6	114,673.6	-
(a) Indigenous	88,077.3	88,077.3	-	113,521.1	113,521.1	-
(b) Imported	1,472.0	1,472.0	-	1,152.5	1,152.5	-
3. Other Textiles:	232,392.6	232,392.6	-	237,551.4	237,551.4	-
(a) Indigenous	228,626.8	228,626.8	-	234,197.0	234,197.0	-
(b) Imported	3,765.7	3,765.7	-	3,354.4	3,354.4	-
4. Machinery:	55,334.8	55,334.8	-	53,159.3	53,159.3	-
(a) Indigenous	32,308.7	32,308.7	-	32,022.0	32,022.0	-
(b) Imported	23,026.1	23,026.1	-	21,137.3	21,137.3	-
5. Handloom Products	64.4	64.4	-	-	-	-
6. Carpets & Rugs	916.9	916.9	-	912.4	912.4	-
7. Readymade Garments	93,333.2	93,333.2	-	103,299.6	103,299.6	-
8. Cement and Cement Products:	147,194.4	147,194.4	-	136,654.5	136,654.5	-
(a) Indigenous	144,501.8	144,501.8	-	133,193.1	133,193.1	-
(b) Imported	2,692.6	2,692.6	-	3,461.5	3,461.5	-
9. Sports Goods	1,585.9	1,585.9	-	1,691.6	1,691.6	-
10. Surgical Instruments	7,472.2	7,472.2	-	6,709.3	6,709.3	-
11. Chemicals & Dyes	61,568.0	61,568.0	-	62,544.5	62,544.5	-
12. Other Finished Goods:	279,650.0	279,650.0	-	323,698.6	323,698.6	-
(a) Indigenous	270,273.4	270,273.4	-	307,488.6	307,488.6	-
(b) Imported	9,376.6	9,376.6	-	16,210.0	16,210.0	-
IV. Fixed Assets Including Machinery	2,160,034.7	2,159,351.5	683.2	2,052,715.9	2,052,045.2	670.7
A. Transport Equipments	781,707.3	781,172.2	535.0	764,057.5	763,531.6	525.9
B. Furniture & Fixtures	15,349.9	15,349.9	-	16,402.3	16,402.3	-
C. Office Equipments	46,523.3	46,523.3	-	47,770.6	47,770.6	-
D. Other Machinery & Equipments	1,316,454.3	1,316,306.2	148.1	1,224,485.5	1,224,340.7	144.8
V. Real Estate	1,704,775.7	1,587,308.7	117,467.0	1,684,010.8	1,563,641.1	120,369.7
A. Land	569,125.6	452,908.7	116,216.9	566,148.1	446,880.7	119,267.4
1. Residential	212,340.8	211,530.8	810.0	226,199.3	225,238.5	960.8
(a) House	206,207.4	205,397.5	810.0	223,221.4	222,260.6	960.8
(b) Flat	6,133.4	6,133.4	-	2,977.9	2,977.9	-
2. Non-Residential	356,784.8	241,377.9	115,406.9	339,948.8	221,642.3	118,306.5
(a) Commercial	165,285.7	165,284.6	1.1	160,014.5	160,014.5	-
(b) Industrial	36,643.5	36,643.5	-	18,789.9	18,789.9	-
(c) Agriculture	143,617.9	28,212.2	115,405.8	154,894.9	36,588.4	118,306.5
(c) Others	11,237.6	11,237.6	-	6,249.4	6,249.4	-
B. Buildings:	1,135,650.1	1,134,400.0	1,250.1	1,117,862.7	1,116,760.4	1,102.4
1. Residential	663,681.2	663,130.0	551.3	646,461.7	645,951.6	510.1
(a) House	578,157.7	577,606.4	551.3	563,250.1	562,740.0	510.1
(b) Flat	85,523.5	85,523.5	-	83,211.6	83,211.6	-
2. Non-Residential	471,968.9	471,270.1	698.8	471,401.0	470,808.7	592.3
(a) Commercial	230,634.7	230,129.4	505.3	236,542.7	236,124.5	418.2
(b) Industrial	179,628.6	179,449.7	178.9	176,891.7	176,730.4	161.2
(c) Agriculture	36,826.7	36,812.1	14.6	42,078.5	42,065.7	12.8
(c) Others	24,878.9	24,878.9	-	15,888.2	15,888.2	-
VI. Fixed Deposits and Insurance Policies	456,415.8	456,415.7	0.1	443,890.9	443,890.8	0.1
A. Bank Deposits	454,713.3	454,713.3	-	442,494.2	442,494.2	-
1. Security Deposits	55,533.4	55,533.4	-	31,086.0	31,086.0	-
2. Term Deposits (TDRs)	359,707.9	359,707.9	-	386,756.0	386,756.0	-
3. Other Deposits	39,472.0	39,472.0	-	24,652.2	24,652.2	-
B. Insurance Policies	1,702.5	1,702.5	0.1	1,396.7	1,396.6	0.1
VII. Others	4,258,728.2	4,254,110.5	4,617.7	3,906,221.7	3,901,613.7	4,608.0
A. Other Secured Advances	1,659,541.4	1,659,161.8	379.6	1,625,291.7	1,624,912.7	379.0
1. Receivables	524,758.7	524,608.7	149.9	531,974.6	531,824.6	149.9
2. Employees Benefits	598.9	598.9	-	273.6	273.6	-
3. Others	1,134,183.8	1,133,954.1	229.7	1,093,043.5	1,092,814.5	229.1
B. Advances Secured by Guarantee(s)	2,599,186.8	2,594,948.7	4,238.1	2,280,930.0	2,276,701.0	4,229.0
1. Institutional Guarantee(s)	2,386,070.5	2,385,931.8	138.7	2,076,824.6	2,076,693.9	130.7
2. Individual Guarantee(s)	213,116.3	209,016.9	4,099.4	204,105.4	200,007.1	4,098.3
VIII. Unsecured Advances	211,170.9	208,170.6	3,000.2	218,662.8	215,666.6	2,996.2
1. Credit Cards	93,756.0	93,756.0	-	103,117.2	103,117.2	-
2. Personal Loan	109,093.8	109,093.8	-	106,030.5	106,030.5	-
3. Others	8,321.1	5,320.8	3,000.2	9,515.0	6,518.8	2,996.2
TOTAL	11,807,916.8	11,680,147.9	127,768.9	11,442,206.9	11,313,559.7	128,647.1

Source: Core Statistics Department

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(End period: Million Rupees)

RATES OF MARGIN (%)	2022				2023					
	Jun		Dec		Mar		Jun		Sep ^r	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,838,669	3,112,000.3	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
5	55,753	208,837.6	58,261	207,075.8	60,328	181,354.0	56,825	173,680.0	58,335	189,820.1
10	808,356	840,303.7	360,070	807,590.6	669,417	1,028,479.6	124,632	973,892.3	105,610	917,131.5
15	41,379	965,357.9	676,090	1,386,089.2	46,406	869,947.9	46,856	845,390.7	45,306	796,301.7
20	638,322	1,364,702.1	534,700	1,353,876.3	505,818	1,208,752.0	478,657	1,136,291.0	453,539	1,096,572.9
25	340,808	2,562,583.1	99,676	2,402,734.6	181,796	2,336,742.5	129,761	2,404,650.8	122,531	2,279,456.7
30	85,285	334,614.2	74,533	402,214.6	65,786	498,548.4	62,126	365,318.3	57,518	468,469.3
33.33	10,319	17,352.0	1,218	9,747.8	1,056	14,605.0	723	7,913.6	597	10,143.1
35	25,324	232,728.3	27,649	207,262.9	19,485	186,422.3	17,360	218,235.2	13,357	188,729.1
40	38,920	239,012.0	43,671	211,536.6	44,191	238,876.0	40,003	195,781.1	38,042	189,337.3
45	8,400	117,831.2	11,335	120,494.4	10,016	113,598.1	8,728	107,239.1	7,702	111,423.7
50	37,962	216,497.2	161,346	420,234.5	130,420	382,381.3	124,048	339,592.8	134,209	380,070.4
55	3,871	51,824.0	6,864	54,077.4	5,669	56,642.1	5,431	44,970.0	4,961	36,161.2
60	3,925	50,227.6	5,526	60,832.0	5,561	74,164.1	5,541	74,126.7	5,307	61,587.1
65	3,088	42,692.6	4,556	77,227.7	4,320	43,285.3	4,275	35,697.9	4,007	39,280.8
70	2,619	20,140.1	4,129	26,975.0	3,856	25,658.7	3,691	26,808.2	3,137	25,592.6
75	3,506	22,657.9	3,410	26,599.0	3,363	19,945.2	3,617	21,543.4	3,215	21,692.7
80	2,103	16,314.2	5,861	88,756.4	3,136	23,071.5	3,042	19,101.1	3,095	22,100.9
85	1,896	15,177.8	3,031	26,104.8	2,857	11,857.4	2,779	15,429.4	2,666	15,204.0
90	2,538	10,525.0	3,388	26,362.4	3,129	9,622.9	2,858	13,517.8	3,198	12,788.3
95	1,860	10,043.4	2,884	27,213.4	2,069	11,014.1	2,514	10,456.8	2,920	10,156.2
99.99	4,443	12,445.2	170,708	162,001.8	1,228	9,258.2	1,504	25,437.6	1,613	17,878.0
TOTAL	3,959,346	10,463,867.6	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

Source: Core Statistics Department

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

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Nov-23	Dec-23	Jan-24	Feb-24 ^a
A. Agriculture, forestry, and fishing	326,429.0	344,331.0	393,397.3	417,372.3	397,264.5	400,152.7
Trade finance	5,163.0	5,020.0	6,429.2	7,015.8	6,910.5	5,965.6
Working capital	240,177.0	234,027.0	250,366.7	260,364.3	240,396.7	241,415.6
Fixed investment	70,998.0	93,469.0	122,371.4	131,500.5	131,665.7	133,820.9
Construction Financing	1,151.0	1,054.0	1,015.4	990.7	970.3	953.6
Other	8,940.0	10,762.0	13,214.6	17,501.0	17,321.3	17,997.0
B. Mining and quarrying	64,099.0	78,461.0	77,035.8	80,702.4	75,972.9	76,220.7
Trade finance	2,114.0	1,765.0	2,026.7	1,948.2	2,337.7	2,173.2
Working capital	10,401.0	27,653.0	27,577.7	31,779.6	25,837.1	27,082.4
Fixed investment	50,175.0	47,660.0	46,109.7	45,645.4	45,756.7	45,643.4
Construction Financing	-	-	-	-	-	-
Other	1,410.0	1,383.0	1,321.7	1,329.2	2,041.4	1,321.7
C. Manufacturing	4,451,436.0	4,540,885.0	4,584,160.0	4,848,123.5	4,805,078.9	4,854,471.7
Trade finance	1,171,216.0	1,062,545.0	1,170,629.6	1,181,799.7	1,171,641.7	1,161,619.9
Working capital	1,750,989.0	1,812,794.0	1,771,593.7	2,001,840.5	1,977,635.4	2,047,167.8
Fixed investment	1,393,871.0	1,522,272.0	1,519,857.9	1,550,151.6	1,533,391.0	1,532,121.7
Construction Financing	22,180.0	22,794.0	21,621.5	20,858.4	27,625.3	20,341.3
Other	113,180.0	120,481.0	100,457.2	93,473.4	94,785.6	93,221.0
D. Electricity, gas, steam and air conditioning supply	620,224.0	571,642.0	506,697.2	517,185.1	478,040.6	474,677.8
Trade finance	8,399.0	7,217.0	8,872.0	8,192.6	8,278.2	8,404.4
Working capital	250,098.0	211,241.0	167,375.3	181,214.6	143,763.1	141,295.0
Fixed investment	358,879.0	351,106.0	328,227.1	325,074.0	323,179.9	322,706.7
Construction Financing	850.0	929.0	888.4	846.8	846.8	846.8
Other	3,998.0	1,149.0	1,334.5	1,857.0	1,972.6	1,425.0
E. Water supply; sewerage, waste management and remediation activities	22,442.0	14,547.0	15,482.1	20,418.8	19,967.5	24,541.8
Trade finance	13,291.0	1,617.0	2,352.8	3,776.2	3,441.1	3,778.6
Working capital	3,353.0	5,793.0	6,367.9	9,611.0	9,784.1	10,666.4
Fixed investment	5,364.0	7,066.0	6,722.9	6,639.3	6,595.2	10,078.2
Construction Financing	51.0	39.0	-	-	-	-
Other	383.0	31.0	38.5	392.3	147.1	18.6
F. Construction	188,365.0	190,233.0	193,844.9	200,275.9	190,152.1	198,573.5
Trade finance	624.0	252.0	826.5	1,003.4	834.9	985.7
Working capital	17,066.0	27,708.0	32,012.8	33,838.7	32,656.3	34,186.5
Fixed investment	24,142.0	25,128.0	22,912.2	21,365.1	22,833.8	22,329.9
Construction Financing	145,461.0	136,967.0	137,697.9	143,675.5	133,449.2	140,724.0
Other	1,073.0	178.0	395.6	393.2	377.9	347.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595.0	451,824.0	515,538.5	536,035.6	510,222.8	520,381.7
Trade finance	83,421.0	49,461.0	58,179.8	63,244.0	58,125.5	64,982.1
Working capital	313,701.0	272,930.0	322,144.6	332,248.7	311,908.1	307,440.2
Fixed investment	91,296.0	78,066.0	82,277.7	87,661.1	87,844.9	90,123.9
Construction Financing	5,456.0	18,249.0	18,022.5	17,996.8	17,941.5	17,076.4
Other	37,721.0	33,118.0	34,914.0	34,885.1	34,402.8	40,759.3
H. Transportation and storage	127,188.0	118,757.0	122,264.6	125,956.1	119,969.5	119,996.5
Trade finance	3,510.0	2,457.0	2,446.4	2,558.2	2,568.9	2,524.5
Working capital	45,789.0	44,562.0	50,589.1	51,613.4	44,711.7	45,942.9
Fixed investment	71,220.0	64,702.0	60,938.6	62,568.3	62,912.3	62,154.4
Construction Financing	1,001.0	914.0	822.5	814.8	787.5	697.5
Other	5,668.0	6,121.0	7,468.0	8,401.4	8,989.1	8,677.2
I. Accommodation and food service activities	40,198.0	37,046.0	35,400.3	40,060.8	39,773.5	39,688.9
Trade finance	826.0	1,006.0	1,193.5	1,182.3	1,149.0	1,202.6
Working capital	10,777.0	10,598.0	10,091.8	10,535.3	10,435.5	10,551.0
Fixed investment	16,740.0	13,767.0	13,160.2	17,580.4	17,449.3	17,194.2
Construction Financing	10,973.0	10,184.0	9,786.8	9,584.2	9,567.1	9,592.8
Other	881.0	1,490.0	1,168.0	1,178.5	1,172.5	1,148.3

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Nov-23	Dec-23	Jan-24	Feb-24*
J. Information and communication	277,827.0	340,357.0	349,385.6	354,742.6	335,384.1	336,613.4
Trade finance	9,270.0	6,065.0	6,457.9	4,767.1	3,559.6	3,936.5
Working capital	24,849.0	41,109.0	40,695.6	43,062.7	24,878.4	29,348.8
Fixed investment	231,714.0	275,887.0	286,074.1	290,663.7	290,828.8	287,197.3
Construction Financing	275.0	1,296.0	1,113.9	1,077.2	1,050.7	1,049.1
Other	11,720.0	16,000.0	15,044.1	15,171.8	15,066.5	15,081.7
K. Real estate activities	37,084.0	36,254.0	33,073.9	31,527.7	32,878.4	32,691.0
Trade finance	-	-	-	-	50.8	-
Working capital	2,891.0	3,559.0	3,198.6	2,561.1	3,132.9	3,113.7
Fixed investment	9,047.0	6,758.0	6,124.9	5,560.6	6,551.2	6,565.3
Construction Financing	25,091.0	25,902.0	23,722.4	23,371.3	23,109.5	22,978.9
Other	55.0	35.0	28.0	34.8	34.0	33.2
L. Professional, scientific and technical activities	53,848.0	59,061.0	60,458.6	63,631.3	56,403.0	58,961.7
Trade finance	10,373.0	9,740.0	8,787.5	9,215.5	8,585.1	9,124.6
Working capital	25,904.0	33,381.0	35,105.0	37,244.5	32,761.6	34,148.0
Fixed investment	13,294.0	14,810.0	15,341.6	15,436.1	13,853.0	14,377.3
Construction Financing	195.0	820.0	816.3	812.8	808.8	808.8
Other	4,082.0	310.0	408.3	922.5	394.6	503.0
M. Administrative and support service activities	57,230.0	51,840.0	54,994.6	52,449.8	49,872.7	47,844.3
Trade finance	5,761.0	2,327.0	2,975.6	3,018.5	3,131.4	3,101.8
Working capital	32,260.0	28,112.0	27,916.1	24,977.4	24,287.5	21,879.2
Fixed investment	12,751.0	14,811.0	17,418.2	20,953.8	20,383.2	20,719.4
Construction Financing	113.0	-	-	-	-	-
Other	6,345.0	6,590.0	6,684.8	3,500.0	2,070.7	2,143.9
N. Education	36,167.0	33,435.0	30,967.0	32,274.1	27,906.6	27,532.9
Trade finance	16.0	573.0	346.8	346.8	345.7	345.7
Working capital	11,099.0	10,492.0	8,629.6	9,168.5	6,609.9	6,162.1
Fixed investment	10,682.0	11,160.0	11,993.2	13,158.6	12,123.1	11,709.0
Construction Financing	14,227.0	11,009.0	9,706.5	9,305.9	8,540.7	9,030.4
Other	143.0	201.0	290.8	294.4	287.3	285.8
O. Human health and social work activities	18,884.0	16,986.0	17,917.8	18,034.1	17,388.0	17,138.3
Trade finance	8.0	9.0	-	-	-	-
Working capital	4,812.0	3,987.0	4,537.5	4,648.2	4,208.9	4,053.7
Fixed investment	8,544.0	8,222.0	9,390.1	9,542.4	9,375.5	9,423.1
Construction Financing	5,432.0	4,686.0	3,885.3	3,732.5	3,692.1	3,549.5
Other	88.0	82.0	105.0	111.0	111.5	112.0
P. Arts, entertainment, and recreation	2,764.0	1,889.0	1,797.9	1,800.0	1,721.4	1,682.1
Trade finance	..	-	-	-	-	-
Working capital	932.0	1,013.0	965.9	966.1	946.7	942.1
Fixed investment	1,691.0	419.0	377.1	384.3	381.5	353.4
Construction Financing	130.0	449.0	435.9	430.7	374.5	368.3
Other	10.0	8.0	19.0	18.9	18.6	18.3
Q. Other service activities	72,118.0	71,461.0	60,707.0	60,997.6	55,456.6	51,670.1
Trade finance	2,610.0	2,946.0	1,436.2	1,280.1	1,308.4	1,233.7
Working capital	26,682.0	29,294.0	24,636.7	25,047.9	22,280.8	21,895.3
Fixed investment	28,970.0	28,727.0	26,786.5	27,385.1	24,403.6	21,779.9
Construction Financing	3,365.0	2,969.0	2,289.6	2,044.9	2,043.7	1,445.7
Other	10,491.0	7,525.0	5,558.1	5,239.6	5,420.0	5,315.6
Total	6,927,897.0	6,959,008.0	7,053,123.1	7,401,587.7	7,213,453.0	7,282,839.2

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	Nov-23	Dec-23	Jan-24	Feb-24 ^r
A. Agriculture, forestry, and fishing	23,562.0	27,080.0	34,457.7	38,461.3	38,315.7	41,674.5
Trade finance	-	-	80.9	64.9	55.0	98.8
Working capital	15,922.0	17,969.0	20,124.1	19,266.3	16,926.1	17,186.3
Fixed investment	4,568.0	5,811.0	8,546.5	10,256.8	12,250.1	14,730.3
Construction Financing	1,015.0	5.0	18.5	18.5	18.1	18.1
Other	2,057.0	3,295.0	5,687.8	8,854.9	9,066.4	9,641.0
B. Mining and quarrying	2,094.0	1,082.0	1,106.7	1,267.7	1,277.0	1,271.5
Trade finance	27.0	57.0	76.3	62.3	111.3	139.9
Working capital	1,522.0	618.0	584.2	749.6	670.5	625.0
Fixed investment	545.0	406.0	446.2	448.3	487.6	506.7
Construction Financing	-	-	-	-	-	-
Other	..	-	-	7.5	7.5	-
C. Manufacturing	226,460.0	205,450.0	237,424.9	254,182.1	234,296.6	228,258.7
Trade finance	37,047.0	25,081.0	23,598.2	23,784.4	22,014.6	21,169.2
Working capital	155,916.0	146,738.0	176,423.8	190,677.4	170,466.2	164,791.6
Fixed investment	29,796.0	30,223.0	32,830.6	34,716.8	36,476.8	37,789.2
Construction Financing	734.0	314.0	261.8	267.5	1,129.7	334.9
Other	2,968.0	3,094.0	4,310.5	4,735.9	4,209.3	4,173.8
D. Electricity, gas, steam and air conditioning supply	3,276.0	2,771.0	2,679.4	2,679.7	2,957.3	1,644.2
Trade finance	103.0	20.0	-	-	216.2	20.0
Working capital	2,622.0	2,325.0	2,280.7	2,237.3	2,298.8	1,315.3
Fixed investment	532.0	422.0	388.6	432.3	432.4	299.1
Construction Financing	-	-	-	-	-	-
Other	18.0	3.0	10.2	10.0	9.9	9.8
E. Water supply; sewerage, waste management and remediation activities	166.0	174.0	158.8	159.9	136.3	150.9
Trade finance	-	-	-	-	-	-
Working capital	53.0	48.0	44.9	54.5	39.9	39.1
Fixed investment	107.0	95.0	75.4	73.9	77.3	93.1
Construction Financing	-	-	-	-	-	-
Other	5.0	31.0	38.5	31.6	19.0	18.6
F. Construction	16,936.0	14,576.0	13,238.9	13,877.0	14,158.9	13,937.3
Trade finance	37.0	2.0	2.3	84.9	84.9	69.5
Working capital	5,078.0	5,690.0	4,890.6	5,026.4	4,928.6	4,633.5
Fixed investment	1,807.0	2,085.0	2,263.5	2,392.9	2,583.1	2,591.0
Construction Financing	9,593.0	6,622.0	5,811.1	6,097.1	6,323.3	6,402.5
Other	422.0	178.0	271.4	275.7	238.9	240.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231.0	165,428.0	175,014.5	190,721.7	186,050.5	184,899.6
Trade finance	7,768.0	4,935.0	4,632.7	5,117.4	5,067.0	4,721.5
Working capital	124,280.0	119,537.0	122,479.8	131,842.9	124,668.0	122,321.5
Fixed investment	25,443.0	26,662.0	33,675.7	38,091.2	39,757.1	40,987.0
Construction Financing	182.0	155.0	189.4	188.6	770.9	555.8
Other	11,557.0	14,140.0	14,036.9	15,481.6	15,787.5	16,313.7
H. Transportation and storage	23,614.0	21,198.0	21,944.9	23,914.6	24,897.8	25,053.9
Trade finance	40.0	33.0	10.0	10.0	10.0	10.0
Working capital	2,694.0	1,960.0	1,971.5	2,053.3	2,036.7	2,222.0
Fixed investment	17,382.0	15,012.0	14,225.9	15,545.0	16,153.2	16,384.5
Construction Financing	459.0	209.0	190.8	192.0	187.3	182.1
Other	3,038.0	3,984.0	5,546.6	6,114.2	6,510.6	6,255.3
I. Accommodation and food service activities	4,376.0	5,493.0	4,926.7	5,037.4	4,950.7	5,081.2
Trade finance	26.0	26.0	40.2	59.9	32.1	33.5
Working capital	1,867.0	1,739.0	1,545.0	1,599.2	1,539.6	1,629.3
Fixed investment	1,224.0	1,408.0	1,484.0	1,521.6	1,503.5	1,610.7
Construction Financing	407.0	954.0	812.2	800.4	825.4	781.8
Other	852.0	1,367.0	1,045.3	1,056.2	1,050.2	1,026.0

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Nov-23	Dec-23	Jan-24	Feb-24 ^P
J. Information and communication	4,669	5,085	5,766.9	6,296.1	6,194.3	6,474.1
Trade finance	289	132	203.2	156.5	112.4	106.0
Working capital	1,990	2,344	2,863.1	3,038.0	3,219.1	3,138.4
Fixed investment	1,968	2,289	2,448.6	2,838.7	2,603.5	2,963.3
Construction Financing	275	206	143.9	142.2	140.7	139.1
Other	147	113	107.9	120.8	118.6	127.3
K. Real estate activities	2,213	2,013	2,047.2	2,117.1	2,358.6	2,416.0
Trade finance	-	-	-	-	44.5	-
Working capital	432	341	395.4	400.9	429.9	462.9
Fixed investment	1,146	1,224	1,318.8	1,364.0	1,387.8	1,361.1
Construction Financing	580	412	305.2	317.5	481.7	577.6
Other	55	35	28.0	34.8	14.8	14.5
L. Professional, scientific and technical activities	18,791	18,461	16,917.3	19,600.1	17,857.8	18,471.3
Trade finance	2,198	1,760	1,911.5	1,919.8	1,858.2	1,878.3
Working capital	10,042	10,548	9,041.3	9,759.5	8,235.8	8,444.2
Fixed investment	3,094	6,098	5,907.9	7,826.8	7,664.2	7,838.8
Construction Financing	145	5	5.3	5.3	5.3	5.3
Other	3,313	50	51.4	88.6	94.3	304.8
M. Administrative and support service activities	13,015	10,109	11,101.4	9,195.4	8,911.5	8,637.6
Trade finance	733	412	391.2	391.1	381.1	361.1
Working capital	7,283	4,528	5,345.5	5,299.5	5,111.1	4,908.6
Fixed investment	2,587	2,159	2,660.7	2,997.6	2,917.4	2,857.6
Construction Financing	-	-	-	-	-	-
Other	2,412	3,011	2,704.0	507.2	501.9	510.3
N. Education	2,622	2,991	3,110.2	3,267.6	3,201.2	3,207.0
Trade finance	16	11	8.9	8.9	7.8	7.8
Working capital	925	1,206	1,127.9	1,228.7	1,092.6	1,139.9
Fixed investment	1,323	1,422	1,543.9	1,599.9	1,684.2	1,644.9
Construction Financing	216	151	138.7	135.6	129.3	128.6
Other	143	201	290.8	294.4	287.3	285.8
O. Human health and social work activities	2,049	2,796	2,205.1	2,361.4	2,857.9	2,838.5
Trade finance	8	9	-	-	-	-
Working capital	891	1,199	1,069.3	1,097.3	1,186.7	1,114.7
Fixed investment	940	1,396	941.9	1,057.6	1,084.8	1,140.2
Construction Financing	126	114	93.0	99.5	479.0	475.6
Other	84	78	100.9	106.9	107.4	107.9
P. Arts, entertainment, and recreation	355	258	228.9	221.9	223.6	207.7
Trade finance	..	-	-	-	-	-
Working capital	293	145	115.3	100.9	105.4	92.5
Fixed investment	48	102	91.9	99.6	97.1	94.4
Construction Financing	4	3	2.7	2.5	2.5	2.5
Other	10	8	19.0	18.9	18.6	18.3
Q. Other service activities	37,717	31,020	28,082.9	28,210.7	25,208.1	22,874.7
Trade finance	324	90	59.3	42.9	54.7	51.0
Working capital	13,405	9,591	7,987.5	8,294.9	7,650.5	7,304.0
Fixed investment	21,015	19,721	18,645.6	18,519.4	16,028.9	14,202.4
Construction Financing	59	53	46.7	45.5	209.8	208.2
Other	2,913	1,565	1,343.8	1,308.0	1,264.3	1,109.0
Total	551,145	515,986	560,412.4	601,571.7	573,853.9	567,098.9

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	%	
Jan-Mar-2023	Punjab	4,538.8	36.0	4,364.2	96.2	174.7	3.9	207.1	4,571.3	36.3	100.7
	Sindh	6,532.9	51.9	6,392.2	97.9	140.7	2.2	159.8	6,552.0	52.0	100.3
	KPK	83.3	0.7	81.8	98.2	1.5	1.8	65.7	147.5	1.2	177.1
	Balochistan	9.7	0.1	9.5	97.9	0.2	2.1	50.0	59.4	0.5	614.4
	Islamabad	1,417.3	11.3	1,226.8	86.6	190.5	13.4	19.6	1,246.4	9.9	87.9
	Gilgit-Baltistan	4.7	0.0	4.7	99.5	0.0	0.5	0.6	5.3	0.0	111.9
	AJK	9.1	0.1	9.1	99.8	0.0	0.2	4.9	14.0	0.1	153.7
Total		12,595.9	100.0	12,088.3	96.0	507.7	4.0	507.7	12,595.9	100.0	-
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	-

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	Jan-Mar-23		Apr-Jun-23		Jul-Sep-23 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,364.15	96.15	4,452.58	97.87	4,731.26	95.79
	Sindh	142.54	3.14	69.26	1.52	173.87	3.52
	KPK	9.85	0.22	10.36	0.23	10.84	0.22
	Balochistan	0.33	0.01	0.06	-	0.22	-
	Islamabad	18.60	0.41	15.27	0.34	20.31	0.41
	Gilgit-Baltistan	0.08	-	0.08	-	0.02	-
	AJK	3.28	0.07	1.66	0.04	2.44	0.05
Punjab Total		4,538.85	100.00	4,549.27	100.00	4,938.97	100.00
Sindh	Punjab	57.60	0.88	136.09	2.52	141.14	2.50
	Sindh	6,392.25	97.85	5,094.95	94.36	5,135.29	90.90
	KPK	31.02	0.47	23.37	0.43	19.59	0.35
	Balochistan	49.62	0.76	113.94	2.11	136.60	2.42
	Islamabad	0.36	0.01	26.70	0.49	215.33	3.81
	Gilgit-Baltistan	0.49	0.01	0.73	0.01	0.83	0.01
	AJK	1.60	0.02	3.71	0.07	0.66	0.01
Sindh Total		6,532.93	100.00	5,399.49	100.00	5,649.45	100.00
KPK	Punjab	0.16	0.20	0.08	0.14	0.05	0.08
	Sindh	0.68	0.81	0.01	0.01	0.39	0.61
	KPK	81.81	98.21	56.67	98.14	61.84	96.13
	Balochistan	-	-	-	-	-	-
	Islamabad	0.64	0.76	0.98	1.70	2.04	3.18
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	0.01	0.00	0.01	0.01	0.01
KPK Total		83.30	100.00	57.74	100.00	64.33	100.00
Balochistan	Punjab	0.00	-	0.00	-	0.00	-
	Sindh	0.20	2.12	0.12	1.25	0.40	3.14
	KPK	0.00	0.01	-	-	-	-
	Balochistan	9.47	97.88	9.70	98.75	12.47	96.86
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.67	100.00	9.83	100.00	12.88	100.00
Islamabad	Punjab	149.33	10.54	664.51	37.06	432.46	27.96
	Sindh	16.34	1.15	16.63	0.93	22.73	1.47
	KPK	24.82	1.75	16.69	0.93	17.71	1.14
	Balochistan	0.02	-	0.20	0.01	0.08	-
	Islamabad	1,226.79	86.56	1,095.26	61.07	1,073.96	69.42
	Gilgit-Baltistan	0.01	-	0.01	-	0.00	-
	AJK	0.02	-	0.02	-	0.02	-
Islamabad Total		1,417.33	100.00	1,793.31	100.00	1,546.97	100.00
Gilgit-Baltistan	Punjab	0.00	0.09	0.01	0.17	0.00	0.03
	Sindh	-	-	-	-	-	-
	KPK	0.00	-	-	-	0.00	0.01
	Balochistan	0.00	0.01	0.00	0.01	0.00	-
	Islamabad	0.02	0.41	0.03	0.73	0.06	1.34
	Gilgit-Baltistan	4.67	99.49	4.24	99.09	4.52	98.61
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.70	100.00	4.28	100.00	4.59	100.00
AJK	Punjab	0.01	0.11	0.01	0.07	0.00	0.01
	Sindh	0.00	-	-	-	-	-
	KPK	0.00	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.04	0.00	0.02	0.00	0.01
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.11	99.84	7.48	99.91	8.80	99.98
AJK Total		9.13	100.00	7.48	100.00	8.80	100.00
Grand Total		12,595.9	-	11,821.4	-	12,226.0	-

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	Jan-Mar-23		Apr-Jun-23		Jul-Sep-23 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,364.15	95.47	4,452.58	84.76	4,731.26	89.19
	Sindh	57.60	1.26	136.09	2.59	141.14	2.66
	KPK	0.16	-	0.08	-	0.05	-
	Balochistan	0.00	-	0.00	-	0.00	-
	Islamabad	149.33	3.27	664.51	12.65	432.46	8.15
	Gilgit-Baltistan	0.00	-	0.01	-	0.00	-
	AJK	0.01	-	0.01	-	0.00	-
Punjab Total		4,571.27	100.00	5,253.28	100.00	5,304.92	100.00
Sindh	Punjab	142.54	2.18	69.26	1.34	173.87	3.26
	Sindh	6,392.25	97.56	5,094.95	98.34	5,135.29	96.30
	KPK	0.68	0.01	0.01	-	0.39	0.01
	Balochistan	0.20	-	0.12	-	0.40	0.01
	Islamabad	16.34	0.25	16.63	0.32	22.73	0.43
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.00	-	-	-	-	-
Sindh Total		6,552.01	100.00	5,180.97	100.00	5,332.69	100.00
KPK	Punjab	9.85	6.68	10.36	9.68	10.84	9.86
	Sindh	31.02	21.03	23.37	21.82	19.59	17.82
	KPK	81.81	55.46	56.67	52.92	61.84	56.23
	Balochistan	0.00	-	-	-	-	-
	Islamabad	24.82	16.83	16.69	15.58	17.71	16.10
	Gilgit-Baltistan	0.00	-	-	-	0.00	-
	AJK	0.00	-	-	-	-	-
KPK Total		147.50	100.00	107.08	100.00	109.99	100.00
Balochistan	Punjab	0.33	0.55	0.06	0.05	0.22	0.15
	Sindh	49.62	83.48	113.94	91.96	136.60	91.45
	KPK	-	-	-	-	-	-
	Balochistan	9.47	15.93	9.70	7.83	12.47	8.35
	Islamabad	0.02	0.03	0.20	0.17	0.08	0.05
	Gilgit-Baltistan	0.00	-	0.00	-	0.00	-
	AJK	-	-	-	-	-	-
Balochistan Total		59.44	100.00	123.90	100.00	149.37	100.00
Islamabad	Punjab	18.60	1.49	15.27	1.34	20.31	1.55
	Sindh	0.36	0.03	26.70	2.35	215.33	16.42
	KPK	0.64	0.05	0.98	0.09	2.04	0.16
	Balochistan	-	-	-	-	-	-
	Islamabad	1,226.79	98.43	1,095.26	96.22	1,073.96	81.88
	Gilgit-Baltistan	0.02	-	0.03	-	0.06	-
	AJK	0.00	-	0.00	-	0.00	-
Islamabad Total		1,246.40	100.00	1,138.25	100.00	1,311.71	100.00
Gilgit-Baltistan	Punjab	0.08	1.59	0.08	1.53	0.02	0.35
	Sindh	0.49	9.24	0.73	14.45	0.83	15.41
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.25	0.01	0.16	0.00	0.03
	Gilgit-Baltistan	4.67	88.92	4.24	83.87	4.52	84.22
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.26	100.00	5.05	100.00	5.37	100.00
AJK	Punjab	3.28	23.38	1.66	12.92	2.44	20.47
	Sindh	1.60	11.43	3.71	28.84	0.66	5.54
	KPK	0.01	0.07	0.00	0.04	0.01	0.05
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.15	0.02	0.13	0.02	0.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.11	64.97	7.48	58.08	8.80	73.81
AJK Total		14.03	100.00	12.87	100.00	11.92	100.00
Grand Total		12,595.90	-	11,821.40	-	12,225.98	-

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	Mar-23			Jun-23			Sep-23 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.02	0.02	-	0.02	0.02	-	0.01	0.01
	Government	29.94	1,406.03	1,435.97	28.68	1,858.58	1,887.26	8.65	1,718.00	1,726.65
	Non-Financial Public Sector Enterprises	-	1,506.54	1,506.54	-	1,657.83	1,657.83	-	1,562.42	1,562.42
	NBFCs & Financial Auxiliaries	0.01	340.93	340.94	0.01	330.00	330.01	0.01	295.63	295.64
	Private Sector (Business)	295.50	6,729.81	7,025.31	274.59	6,515.88	6,790.47	273.89	6,443.77	6,717.66
	Trust Funds & Non Profit Organizations	-	14.55	14.55	-	13.62	13.62	-	12.57	12.57
	Personal/Individuals	79.72	1,049.22	1,128.93	78.88	1,047.62	1,126.49	79.16	1,046.32	1,125.48
	Others	1.65	1.20	2.85	1.20	1.02	2.22	0.77	1.04	1.81
	Total	406.82	11,048.30	11,455.12	383.36	11,424.57	11,807.93	362.47	11,079.78	11,442.21
	Punjab	Foreign Constituents	-	-	-	-	0.02	0.02	-	0.02
Government		-	726.46	726.46	-	1,035.40	1,035.40	-	833.27	833.27
Non-Financial Public Sector Enterprises		-	444.16	444.16	-	501.07	501.07	-	496.44	496.44
NBFCs & Financial Auxiliaries		-	36.06	36.06	-	36.12	36.12	-	29.84	29.84
Private Sector (Business)		193.74	2,885.41	3,079.15	173.19	2,793.24	2,966.44	173.55	2,744.73	2,918.28
Trust Funds & Non Profit Organizations		-	4.90	4.90	-	4.50	4.50	-	4.28	4.28
Personal/Individuals		35.62	335.98	371.60	33.62	343.94	377.56	33.47	341.63	375.09
Others		1.40	0.41	1.81	0.91	0.57	1.47	0.62	0.41	1.03
Total		230.76	4,433.40	4,664.16	207.72	4,714.86	4,922.58	207.63	4,450.61	4,658.24
Sindh		Foreign Constituents	-	-	-	-	-	-	-	-
	Government	29.94	348.59	378.53	28.68	391.75	420.43	8.65	419.17	427.82
	Non-Financial Public Sector Enterprises	-	718.23	718.23	-	845.22	845.22	-	787.64	787.64
	NBFCs & Financial Auxiliaries	0.01	187.22	187.23	0.01	193.66	193.68	0.01	176.87	176.88
	Private Sector (Business)	37.23	2,921.93	2,959.16	37.40	2,900.77	2,938.16	39.37	2,895.82	2,935.18
	Trust Funds & Non Profit Organizations	-	5.14	5.14	-	4.37	4.37	-	4.01	4.01
	Personal/Individuals	26.67	599.98	626.65	28.44	607.42	635.86	28.49	609.44	637.93
	Others	-	0.79	0.79	-	0.45	0.45	-	0.63	0.63
	Total	93.86	4,781.88	4,875.74	94.53	4,943.66	5,038.19	76.52	4,893.57	4,970.09
	Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-
Government		-	22.05	22.05	-	0.00	0.00	-	0.00	0.00
Non-Financial Public Sector Enterprises		-	59.42	59.42	-	18.42	18.42	-	18.42	18.42
NBFCs & Financial Auxiliaries		-	0.56	0.56	-	0.06	0.06	-	0.06	0.06
Private Sector (Business)		55.47	181.41	236.89	55.10	63.63	118.73	51.78	60.80	112.58
Trust Funds & Non Profit Organizations		-	0.26	0.26	-	0.25	0.25	-	0.23	0.23
Personal/Individuals		7.54	69.91	77.44	6.74	50.61	57.35	6.16	51.11	57.27
Others		-	-	-	-	-	-	-	-	-
Total		63.01	333.62	396.63	61.85	132.96	194.81	57.94	130.63	188.57
Balochistan		Foreign Constituents	-	-	-	-	-	-	-	-
	Government	-	1.96	1.96	-	1.96	1.96	-	2.00	2.00
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.66	5.49	10.15	4.32	5.09	9.41	4.16	5.29	9.45
	Trust Funds & Non Profit Organizations	-	0.18	0.18	-	0.35	0.35	-	0.35	0.35
	Personal/Individuals	7.20	4.94	12.14	7.33	4.93	12.26	7.73	5.05	12.78
	Others	0.25	-	0.25	0.30	-	0.30	0.15	-	0.15
	Total	12.11	12.57	24.68	11.95	12.33	24.28	12.05	12.68	24.73
	Islamabad	Foreign Constituents	-	0.02	0.02	-	-	-	-	-
Government		-	306.96	306.96	-	429.47	429.47	-	463.57	463.57
Non-Financial Public Sector Enterprises		-	284.72	284.72	-	293.11	293.11	-	259.92	259.92
NBFCs & Financial Auxiliaries		-	117.09	117.09	-	100.15	100.15	-	88.87	88.87
Private Sector (Business)		0.24	709.74	709.98	0.26	730.57	730.83	0.27	714.50	714.77
Trust Funds & Non Profit Organizations		-	4.06	4.06	-	4.15	4.15	-	3.70	3.70
Personal/Individuals		0.38	32.46	32.84	0.37	34.78	35.15	0.38	32.83	33.21
Others		-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
Total		0.62	1,455.07	1,455.68	0.63	1,592.24	1,592.86	0.65	1,563.39	1,564.04

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

(Billion Rupees)

Provinces/ Regions	Borrower	Mar-23			Jun-23			Sep-23 ^f		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.46	2.98	5.43	3.01	2.80	5.81	3.41	2.78	6.19
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.46	1.31	1.77	0.46	1.33	1.80	1.02	1.47	2.49
	Others	-	-	-	-	-	-	-	-	-
Total	2.92	4.28	7.21	3.48	4.13	7.61	4.43	4.25	8.64	
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.70	22.84	24.54	1.30	19.78	21.08	1.36	19.85	21.21
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.85	4.63	6.48	1.92	4.60	6.52	1.91	4.81	6.71
	Others	-	-	-	-	-	-	-	-	-
Total	3.54	27.48	31.02	3.22	24.38	27.60	3.26	24.66	27.92	

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
Godowns/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								
	Mar			Jun			Sep ¹		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	502.7	-	-	764.7	-	-	1,457.6
2. DOMESTIC CONSTITUENTS	141,070.6	42,715.4	188,422.3	150,128.4	31,430.5	204,580.2	132,113.5	42,837.0	231,592.6
I. GOVERNMENT	17.2	172.0	-	-	289.7	-	-	27.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	15,048.7	719.6	0.0	16,996.8	2,012.7	0.0	18,236.7	155.1	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	126,004.7	41,823.4	188,422.3	133,131.6	29,128.1	204,580.2	113,876.8	42,654.1	231,592.5
a. Agriculture, forestry and fishing	9.7	148.0	448.6	9.7	101.0	86.3	40.7	-	221.8
b. Mining and quarrying	6.8	1,321.7	-	-	1,382.9	26.8	7.0	1,321.7	76.8
c. Manufacturing	74,556.4	27,571.7	171,767.4	94,960.3	23,316.6	183,759.1	73,659.9	29,509.5	200,906.2
01 - Manufacture of food products	10,536.3	6,009.9	8,359.2	12,979.4	3,757.1	6,305.2	12,079.6	5,283.2	12,120.3
02 - Manufacture of beverages	100.0	539.2	6.4	100.0	531.3	4.1	1,305.8	469.0	14.6
03 - Manufacture of textiles	38,026.6	7,474.9	130,462.3	44,509.3	7,988.6	148,965.5	42,454.0	8,951.2	157,401.1
04 - Manufacture of wearing apparel	1,023.0	1,632.6	23,860.5	1,142.1	1,608.3	19,169.0	895.8	1,832.3	21,444.3
05 - Manufacture of leather and related products	-	542.8	3,208.1	-	719.6	3,543.5	-	1,315.7	3,694.1
06 - Manufacture of paper and paper products	50.6	357.4	495.3	73.3	477.7	322.6	197.7	1,074.5	359.8
07 - Manufacture of coke and refined petroleum products	9,375.0	5,265.3	401.2	15,359.9	2,250.1	-	947.9	4,246.9	-
08 - Manufacture of chemicals and chemical products	10,332.3	1,500.0	452.6	11,185.9	1,221.1	475.4	10,797.6	1,026.9	247.5
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120.3	270.6	107.4	85.0	499.8	113.2	85.0	202.8	102.4
10 - Manufacture of rubber and plastics products	364.3	495.6	287.8	712.8	392.5	545.0	237.5	1,203.7	654.9
11 - Manufacture of other non-metallic mineral products	53.0	350.7	1,222.3	20.0	203.3	1,742.5	20.0	416.3	1,756.6
12 - Manufacture of basic metals	147.2	648.9	-	106.0	266.9	-	214.1	1,013.7	94.1
13 - Manufacture of fabricated metal products, except machinery and equipment	303.6	0.5	-	296.4	76.2	20.2	367.4	46.7	15.6
14 - Manufacture of computer, electronic and optical products	208.6	-	-	50.5	-	-	128.3	19.4	-
15 - Manufacture of electrical equipment	100.0	786.9	76.0	140.3	1,759.7	124.6	127.5	1,048.5	121.8
16 - Manufacture of machinery and equipment	15.0	9.8	770.8	-	150.5	516.4	-	55.4	390.6
17 - Manufacture of motor vehicles, trailers and semi-trailers	620.4	1,189.4	594.6	591.4	1,124.4	327.5	530.5	1,145.9	118.8
18 - Manufacture of furniture	-	6.8	-	-	34.9	-	10.0	83.3	-
19. Other manufacturing	3,180.5	490.5	1,462.8	7,608.1	254.7	1,584.2	3,261.1	74.2	2,370.0
d. Electricity, gas, steam and air conditioning supply	6,014.1	-	232.0	1,148.4	-	347.0	127.4	135.0	315.0
c. Water supply; sewerage, waste management and remediation activities	272.4	-	-	-	-	-	-	79.5	-
f. Construction	25.1	380.5	38.0	-	-	-	-	4.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	20,138.5	10,326.8	15,012.4	15,427.5	2,139.4	19,328.4	18,175.0	9,042.5	28,680.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	0.5	31.1	-	884.7	78.9
02 - Wholesale trade, except of motor vehicles and motorcycles	7,920.6	9,619.9	3,646.0	4,684.3	1,784.1	2,175.0	7,407.0	7,687.0	4,599.1
03 - Retail trade, except of motor vehicles and motorcycles	12,218.0	706.4	11,335.3	10,743.2	354.9	17,122.3	10,768.0	470.8	24,002.9
h. Transportation and storage	10.3	1,813.9	99.8	7.0	1,772.2	119.8	7.0	1,772.2	119.8
i. Accommodation and food service activities	-	3.4	-	-	115.1	-	-	203.3	-
j. Information and communication	13,431.9	103.6	168.1	12,232.0	101.5	265.7	11,284.5	222.6	673.3
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,996.2	74.9	26.9	59.5	176.2	371.0	0.8	222.9	255.8
m. Administrative and support service activities	4,006.6	74.7	497.9	3,516.4	19.1	240.4	4,001.0	136.2	285.8
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	5,536.5	-	131.2	5,770.9	-	35.8	6,573.6	-	59.1
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	0.4	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	141,070.6	42,715.4	188,925.0	150,128.4	31,430.5	205,345.0	132,113.5	42,837.0	233,050.2

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								
	Mar			Jun			Sep ^p		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	15,907,263.1	16,396,787.1	16,127,162.8	17,431,123.3	17,927,488.2	17,543,320.9	18,429,400.2	19,047,444.7	18,780,785.2
1) Treasury Bills	3,922,956.0	4,106,381.7	3,956,793.3	5,197,150.6	5,409,806.1	5,216,726.5	5,350,880.8	5,595,911.3	5,396,373.1
2) Pakistan Investment Bonds (PIBs)	11,973,008.3	12,279,106.5	12,158,818.2	12,222,251.1	12,505,960.5	12,314,724.5	13,062,413.3	13,435,461.3	13,367,897.3
a. Fixed Rate	4,171,962.3	4,353,261.5	4,217,798.7	4,351,704.4	4,560,100.4	4,328,379.0	2,983,873.6	3,207,437.6	2,925,889.4
b. Floating Rate	7,801,046.0	7,925,845.1	7,941,019.5	7,870,546.7	7,945,860.1	7,986,345.6	10,078,539.7	10,228,023.7	10,442,007.9
3) Others	11,298.8	11,298.8	11,551.2	11,721.7	11,721.7	11,869.9	16,106.1	16,072.1	16,514.8
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	396,664.4	267,250.1	399,197.3	392,699.4	273,768.9	393,689.5	435,925.6	319,498.6	454,875.3
1) Quoted On The Stock Exchange	191,677.2	68,146.6	184,923.9	197,417.6	85,122.7	192,253.8	240,238.8	131,691.7	253,161.7
of which:									
Financial Institutions	18,752.4	12,812.3	20,957.6	19,209.6	12,968.4	21,092.0	18,708.9	12,611.4	20,768.1
NFPSEs	25,019.0	5,599.2	22,926.2	30,237.1	12,637.5	27,444.9	31,622.0	16,742.1	30,824.9
Private Sector	119,157.7	39,807.3	116,578.8	118,731.1	48,319.1	117,375.2	116,351.8	45,604.5	118,264.4
2) Unquoted On The Stock Exchange	204,987.2	199,103.5	214,273.4	195,281.8	188,646.2	201,435.6	195,686.8	187,806.9	201,713.6
of which:									
Financial Institutions	19,391.0	17,178.5	21,360.5	23,356.1	21,109.6	23,982.7	23,804.4	21,138.9	24,452.0
NFPSEs	117,178.5	117,057.6	124,495.5	122,873.3	122,746.7	130,618.0	23,796.4	23,676.9	31,722.8
Private Sector	10,585.1	8,176.5	12,581.7	11,229.1	8,176.5	11,383.5	11,207.7	8,136.8	11,388.3
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	0.8	5.3
VIII. TERM FINANCE CERTIFICATES	98,336.5	100,814.0	101,630.6	106,466.6	108,966.2	109,606.1	107,589.6	109,733.4	112,487.7
IX. MUTUAL FUNDS	12,591.8	10,990.3	12,598.1	12,072.8	10,731.8	12,071.9	11,940.8	10,483.9	11,959.9
X. OTHERS	6,333.8	6,333.8	6,694.4	6,063.9	6,063.9	6,387.6	42,530.2	42,530.2	42,955.2
XI. Islamic Banking Products - Investments	3,152,826.4	3,149,057.3	3,305,817.5	3,426,152.1	3,426,468.0	3,535,417.1	3,885,383.2	3,883,816.9	4,143,917.0
a. Government Islamic Securities	2,635,134.9	2,638,679.6	2,729,336.8	2,916,238.6	2,923,703.4	2,968,905.7	3,342,704.4	3,345,689.5	3,506,651.0
1. GOP Ijara Sukuk	2,523,122.2	2,524,400.4	2,610,692.4	2,825,149.3	2,830,701.8	2,877,024.8	3,273,201.6	3,276,314.8	3,435,563.8
a. Variable Rental Rate	1,892,550.3	1,909,122.4	1,956,780.5	2,228,657.1	2,230,675.5	2,271,117.5	2,561,849.0	2,560,487.6	2,678,986.3
b. Fixed Rental Rate	630,571.9	615,278.0	653,911.9	596,492.2	600,026.3	605,907.3	711,352.6	715,827.2	756,577.6
2. Bai Muajjal - Government	23,788.8	23,788.8	29,175.2	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	68,042.4	68,042.4	69,287.8	70,379.8	70,379.8	71,171.3	69,502.8	69,374.7	71,087.2
4. Other	20,181.5	22,447.9	20,181.5	20,709.6	22,621.8	20,709.6	-	-	-
b. Corporate Sukuks	481,879.0	474,565.6	539,007.4	472,155.2	467,806.0	527,558.3	479,379.3	475,252.2	572,637.0
1) Diminishing Musharaka Sukuk	148,200.8	145,224.7	153,277.5	145,421.3	142,608.9	149,750.9	150,650.8	148,131.6	158,282.3
2) Ijarah Sukuk	190,356.0	187,861.3	240,538.7	190,316.3	187,824.3	234,150.5	190,287.8	187,800.5	268,290.5
3) Modaraba Sukuk	10,954.0	10,954.0	11,327.0	10,779.0	10,779.0	11,024.7	10,760.5	10,768.6	11,285.8
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	132,368.2	130,525.6	133,864.2	125,638.7	126,593.9	132,632.2	127,680.2	128,551.5	134,778.4
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,232.9	7,232.9	7,403.8	6,954.3	6,954.3	7,105.7	8,164.7	8,164.7	8,433.3
h. Other Islamic Mode of Investments	28,579.6	28,579.2	30,069.4	30,803.9	28,004.3	31,847.3	55,134.7	54,710.5	56,195.7
TOTAL	19,574,024.7	19,931,236.8	19,953,109.2	21,374,586.7	21,753,491.1	21,600,501.6	22,912,778.2	23,413,511.9	23,546,988.9

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF INTEREST	2023		
	Mar	Jun	Sep ¹
0	6,579,541.3	7,045,365.4	6,910,442.3
01.00*	245,769.3	243,675.5	228,409.1
02.00*	308,066.0	229,624.3	143,352.1
03.00*	12,842.0	12,253.8	141,941.1
04.00*	31,190.5	60,961.6	29,404.7
05.00*	52,136.4	59,226.1	54,162.6
5.25	7,614.7	27,708.2	19,227.0
5.5	3,352.2	31,111.3	5,815.9
5.75	4,484.3	4,085.9	79,566.2
6	6,946.9	34,928.5	96,579.6
6.25	894.4	1,227.7	27,130.7
6.5	2,882.1	3,081.3	3,783.7
6.75	1,960.8	1,454.6	323.9
7	9,685.1	9,288.2	32,373.7
7.25	2,577.9	4,335.2	2,411.5
7.5	19,582.3	21,691.4	6,504.5
7.75	3,351.8	2,407.1	2,072.1
8	11,981.2	16,792.1	20,595.0
8.25	5,418.1	10,913.5	4,066.7
8.5	5,974.4	13,128.1	11,294.0
8.75	3,752.4	5,286.7	2,042.2
9	12,764.1	9,243.5	7,898.0
9.25	4,498.3	19,061.3	45,457.5
9.5	11,018.4	43,282.1	3,566.0
9.75	17,837.7	9,519.8	6,523.8
10	19,963.0	30,556.1	18,735.3
10.25	20,232.4	12,477.0	14,721.2
10.5	20,384.2	6,278.0	7,457.8
10.75	32,147.5	18,798.2	17,006.0
11	50,827.1	9,148.2	4,795.9
11.25	12,035.9	12,043.4	6,099.6
11.5	13,310.4	11,640.7	9,188.7
11.75	92,620.7	35,290.9	23,730.4
12	58,010.5	35,717.8	37,306.1
12.25	34,029.4	6,712.6	5,612.5
12.5	24,685.2	15,289.7	12,170.7
12.75	79,045.5	11,907.7	10,747.3
13	137,889.4	150,351.6	4,096.1
13.25	10,577.1	4,116.3	175,621.4
13.5	48,547.0	12,076.9	5,549.2
13.75	17,770.4	4,737.1	1,382.2
14	40,385.1	33,091.3	25,235.8
14.25	24,913.2	15,701.7	6,212.5
14.5	314,859.3	100,738.8	17,488.4
14.75	146,914.8	20,412.6	64,464.9
15	81,286.7	41,647.8	22,767.3
15.25	88,797.7	30,410.2	12,782.7
15.5	4,589,061.0	52,977.8	17,776.7
15.75	1,052,250.0	111,718.1	56,646.2
16	318,415.3	160,356.3	82,990.6
16.25	763,320.3	86,118.6	54,247.7
16.5	335,125.7	50,403.5	36,010.2
16.75	406,412.2	33,838.8	21,836.7
17	182,896.9	54,355.4	53,012.7
17.25	74,156.6	33,645.8	31,045.4
17.5	41,092.9	17,835.0	13,363.6
17.75	50,850.6	21,951.9	33,281.0
18	182,608.2	38,527.2	63,865.2
18.25	41,769.3	31,947.8	29,210.3
18.5	145,252.8	26,763.9	46,509.6
18.75	65,618.4	59,964.9	49,470.6
19	91,075.4	199,532.7	55,059.3
19.25	128,729.5	41,944.9	17,153.6
19.5	64,610.3	6,031,010.6	90,503.0
19.75	50,472.0	963,913.0	42,624.8
20	76,393.9	666,503.9	123,389.1
20.25	28,770.2	138,865.0	53,547.7
20.5	85,562.0	472,775.3	7,443,850.7
20.75	23,147.0	304,570.6	1,083,367.1
21	60,979.7	174,112.8	420,643.1
21.25	6,727.3	129,357.0	135,798.8
21.5	10.4	59,451.4	314,633.5
21.75	4,379.0	109,701.6	119,557.8
22.00 & above	28.4	278,288.3	630,941.8
Total	17,605,070.1	18,889,229.7	19,508,452.0

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.c.f. March 2023.

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

(Million Rupees)

RATE OF RETURN	2023		
	Mar	Jun	Sep ^a
0	2,160,712.9	2,318,728.3	2,353,346.1
01.00*	171,265.9	186,344.8	188,498.5
02.00*	87,054.0	69,636.4	78,238.5
03.00*	18,742.9	26,195.1	25,611.2
04.00*	13,545.9	2,805.4	5,152.2
05.00*	68,542.9	46,902.6	6,623.2
5.25	16,210.1	866.2	911.0
5.5	9,252.3	1,822.8	25,967.6
5.75	6,290.4	1,561.3	1,572.2
6	9,105.5	6,159.2	43,194.7
6.25	6,236.8	1,146.7	946.5
6.5	48,801.5	34,850.0	10,313.0
6.75	119,341.5	121,312.4	37,468.5
7	21,665.2	68,894.1	3,469.3
7.25	20,882.9	14,214.8	15,117.0
7.5	76,071.8	11,879.7	21,123.6
7.75	8,656.0	6,704.7	9,892.4
8	40,762.5	14,708.3	19,294.2
8.25	20,879.9	4,220.2	2,711.9
8.5	506,081.9	72,891.9	177,838.8
8.75	38,847.2	14,903.5	14,821.5
9	20,218.6	17,660.8	22,035.6
9.25	19,278.8	21,403.2	27,753.4
9.5	19,776.0	15,600.5	32,480.2
9.75	22,648.2	33,674.3	9,395.6
10	39,699.9	382,436.5	23,065.9
10.25	4,017.4	18,146.4	5,751.7
10.5	33,550.1	175,205.7	49,282.0
10.75	15,463.8	40,201.8	5,849.4
11	13,757.9	42,560.0	406,402.6
11.25	8,805.9	51,275.4	19,061.1
11.5	43,235.9	27,055.0	31,939.8
11.75	25,893.0	8,190.9	101,915.0
12	21,193.4	11,286.7	35,301.9
12.25	42,891.8	17,524.4	6,046.9
12.5	12,981.0	34,621.7	36,830.8
12.75	19,022.5	4,470.3	2,238.2
13	71,393.0	8,040.1	25,042.4
13.25	88,489.6	29,348.2	4,975.5
13.5	22,744.4	54,621.5	5,702.4
13.75	24,383.7	5,623.6	8,054.7
14	59,776.8	31,166.8	78,354.5
14.25	17,235.2	18,570.0	74,864.9
14.5	40,680.1	71,721.8	26,481.8
14.75	59,337.7	32,623.2	9,627.1
15	88,739.8	79,456.3	32,819.2
15.25	32,633.7	6,465.6	28,979.4
15.5	220,519.7	72,013.2	51,290.3
15.75	39,115.4	16,149.5	19,499.7
16	72,425.8	64,190.4	132,499.2
16.25	15,273.8	35,739.3	19,241.2
16.5	36,220.3	34,090.0	71,903.1
16.75	22,759.5	9,318.0	15,357.3
17	28,380.1	47,910.8	36,947.6
17.25	31,402.7	22,740.3	29,863.7
17.5	197,241.4	38,341.7	29,316.5
17.75	12,056.9	10,453.6	21,013.2
18	74,680.2	64,708.4	35,870.6
18.25	45,019.6	20,343.4	55,052.3
18.5	33,917.4	65,374.4	76,871.2
18.75	31,155.6	30,452.5	16,073.7
19	16,569.2	91,524.1	101,769.5
19.25	6,841.8	66,166.0	68,317.5
19.5	12,545.6	221,210.5	61,519.5
19.75	1,080.0	70,737.2	49,554.2
20	3,270.4	53,406.1	73,098.4
20.25	-	64,819.2	52,821.3
20.5	5,850.0	223,504.4	312,341.1
20.75	-	28,937.0	75,467.5
21	700.0	27,757.4	215,439.9
21.25	-	24,167.1	66,810.5
21.5	-	21,955.7	125,086.5
21.75	-	54,043.9	19,840.3
22.00 & above	-	48,433.4	101,714.6
Total	5,243,823.4	5,794,186.6	6,086,944.2

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.

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

(End of period : Million Rupees)

RATE OF INTEREST	Mar-23		Jun-23		Sep ²³	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	526,473.4	482,413.5	572,126.9	526,936.4	607,291.8	564,718.1
01.00*	7,418.8	6,946.6	6,727.1	6,311.0	8,911.5	8,495.4
02.00*	126,767.1	126,514.8	129,766.9	129,586.0	132,976.4	132,811.3
03.00*	250,751.4	250,647.5	253,546.2	253,546.2	252,453.5	252,453.5
04.00*	142,346.6	142,194.5	140,922.1	140,861.2	150,877.4	150,821.6
05.00*	267,335.8	266,463.3	252,493.6	251,631.4	263,732.9	262,881.1
06.00*	34,823.1	33,806.1	35,422.9	35,351.0	60,103.7	47,651.8
07.00*	34,130.5	26,414.2	42,822.9	32,527.2	93,019.7	49,066.6
08.00*	312,602.4	28,810.5	395,397.2	23,609.5	121,709.2	24,892.5
8.25	3,809.6	3,809.6	13,868.4	3,758.1	395,544.9	5,613.2
8.5	2,113.4	2,113.4	1,830.6	1,830.6	1,316.1	1,316.1
8.75	260.3	260.3	293.9	293.9	326.1	326.1
9	16,791.9	16,791.9	38,534.0	13,653.0	11,473.2	11,473.2
9.25	11,152.2	11,152.2	676.4	676.4	2,287.3	2,287.3
9.5	11,680.8	11,680.8	2,172.1	2,172.1	259.9	259.9
9.75	4,253.5	4,253.5	780.3	780.3	353.1	353.1
10	64,958.7	64,958.7	5,973.6	5,973.6	5,577.5	5,577.5
10.25	3,582.9	3,582.9	13,381.7	384.2	441.0	441.0
10.5	1,519.0	1,519.0	7,936.2	236.4	254.8	254.8
10.75	34,739.0	1,954.7	51,276.4	1,202.1	41,145.3	765.7
11	90,749.6	33,643.7	27,343.3	15,109.8	13,163.3	13,163.3
11.25	539.9	539.9	449.7	449.7	418.6	418.6
11.5	47,212.4	4,445.9	115,891.6	317.7	114,722.5	12,001.8
11.75	403.0	388.3	175.3	175.3	882.1	742.1
12	22,323.0	22,024.2	32,429.3	21,167.9	20,403.7	20,403.7
12.25	1,260.8	1,260.8	1,147.3	1,147.3	447.6	447.6
12.5	14,675.5	14,675.5	9,836.5	2,060.4	835.3	835.3
12.75	20,194.0	1,461.8	31,145.1	12,267.8	80.5	80.5
13	44,532.8	28,985.1	39,123.8	23,497.7	18,467.9	18,467.9
13.25	77,434.2	12,294.4	78,990.2	13,867.9	65,216.4	99.1
13.5	14,262.9	14,262.9	17,554.6	17,554.6	2,457.0	2,457.0
13.75	8,117.5	8,117.5	42,567.2	6,857.1	47,506.0	94.6
14	73,447.5	73,447.5	93,712.7	60,611.8	15,626.6	15,626.6
14.25	1,220.0	1,220.0	500.2	500.2	246.5	246.5
14.5	57,260.0	3,844.8	37,048.8	4,442.3	2,225.8	2,225.8
14.75	7,625.9	7,625.9	6,323.2	6,323.2	5,943.3	5,943.3
15	23,838.2	15,217.2	15,961.6	7,336.0	7,812.3	7,812.3
15.25	41,864.8	5,192.2	31,561.9	2,767.2	50,750.8	2,425.0
15.5	8,619.3	8,366.5	6,477.9	6,477.9	6,364.4	6,364.4
15.75	27,438.4	15,914.0	8,150.0	8,150.0	8,375.0	8,085.7
16	67,408.9	39,410.7	37,944.4	17,073.8	31,859.2	12,988.6
16.25	60,466.5	60,466.5	19,758.9	19,758.9	4,243.8	4,243.8
16.5	199,541.7	90,198.6	62,255.5	58,740.3	33,961.9	32,461.6
16.75	56,760.9	40,368.7	35,567.0	22,119.5	5,857.8	3,307.0
17	415,766.3	279,390.7	149,053.7	145,561.8	19,809.2	17,732.4
17.25	332,656.5	194,181.6	70,674.6	70,649.4	45,292.9	45,291.6
17.5	381,713.8	288,149.8	219,891.4	143,548.0	188,233.2	127,275.0
17.75	255,748.3	237,837.6	39,414.7	37,950.0	24,931.5	24,931.5
18	310,595.7	238,871.5	221,764.2	159,038.8	122,849.4	77,203.4
18.25	176,081.3	132,579.9	70,396.9	46,784.2	32,530.3	32,530.3
18.5	210,121.5	145,759.3	36,473.2	33,863.6	52,659.1	52,659.1
18.75	120,258.8	105,930.1	20,479.6	18,023.2	25,207.8	25,207.8
19	190,701.6	136,522.3	77,303.9	42,384.9	332,556.9	289,337.9
19.25	149,428.5	77,937.6	35,765.1	29,216.3	20,274.6	20,024.6
19.5	274,969.1	192,092.9	24,296.5	7,677.1	3,041.2	3,041.2
19.75	112,522.1	89,250.4	15,875.6	15,875.6	7,071.0	7,042.0
20	253,901.8	228,644.6	28,339.1	28,231.0	17,067.7	17,067.7
20.25	132,631.4	131,923.5	20,748.6	20,748.6	11,203.5	11,203.5
20.5	217,497.3	215,755.0	9,298.7	9,298.7	4,489.8	4,489.8
20.75	186,643.9	119,097.5	81,212.3	81,087.7	5,520.1	5,520.1
21	140,508.9	139,785.2	71,011.3	66,384.0	26,832.0	22,147.0
21.25	93,543.4	77,686.3	36,840.2	36,660.2	14,137.0	13,957.0
21.5	110,928.1	107,378.5	83,990.8	33,811.7	8,686.9	8,572.7
21.75	49,062.2	48,614.2	217,040.1	164,673.4	14,712.4	14,712.4
22	204,129.0	141,469.3	607,525.4	227,135.2	77,322.0	77,243.0
22.25	137,959.7	71,115.7	342,003.2	303,353.0	157,728.4	89,909.5
22.5	272,204.4	68,008.1	380,823.1	309,608.6	185,322.6	147,768.3
22.75	40,682.9	40,682.9	381,546.7	333,724.1	262,417.5	203,071.8
23	106,733.5	106,256.0	444,463.2	314,081.3	607,580.5	281,603.2
23.25	24,720.8	24,705.7	264,131.4	147,958.2	437,975.9	213,948.9
23.5	149,853.6	149,750.3	539,790.7	289,331.7	695,958.3	415,749.4
23.75	26,037.1	26,037.1	117,163.9	86,925.1	384,482.4	285,563.3
24	31,841.6	31,841.6	250,104.9	170,159.7	397,160.3	294,171.5
24.25	10,247.4	10,247.4	73,509.5	64,006.6	164,614.0	128,756.9
24.5	12,791.8	12,791.8	158,118.2	78,227.7	248,201.7	156,091.4
24.75	5,803.1	5,803.1	35,792.3	33,409.2	124,892.6	91,519.7
25.00 & above	254,312.2	254,322.9	594,429.5	555,785.7	1,015,667.7	893,767.6
TOTAL	8,217,305.7	6,120,080.9	8,437,137.9	5,865,269.4	8,344,354.0	5,792,513.7

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					
	Mar		Jun		Sep*	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	214,677.26	206,667.15	245,315.73	244,012.36	250,949.40	249,965.63
01.00*	999.13	999.13	970.78	970.78	1,030.55	1,030.55
02.00*	51,397.49	51,397.49	51,320.08	51,320.08	61,254.73	61,254.73
03.00*	85,464.98	85,455.95	79,456.63	79,449.10	79,186.52	79,178.99
04.00*	56,471.49	56,471.49	59,755.91	59,755.91	55,340.97	55,340.97
05.00*	94,452.15	94,301.95	102,161.05	102,109.05	101,079.25	101,079.25
06.00*	9,819.47	9,819.47	9,526.83	9,526.83	11,058.14	11,058.14
07.00*	42,677.27	22,678.09	23,897.19	23,897.19	24,132.29	24,132.29
08.00*	8,773.09	8,773.09	9,415.65	9,415.65	11,048.19	11,048.19
8.25	3,088.86	3,088.86	2,591.08	2,591.08	1,064.64	1,014.64
8.5	1,154.16	1,117.70	759.30	759.30	670.71	670.71
8.75	3,942.94	3,942.94	3,456.37	3,456.37	162.28	162.28
9	7,310.93	7,310.93	1,061.39	1,061.39	1,103.35	1,103.35
9.25	991.51	991.51	1,933.96	1,933.96	336.05	336.05
9.5	6,876.58	6,876.58	1,947.07	1,947.07	1,432.07	568.36
9.75	4,904.12	4,904.12	319.99	319.99	365.89	365.89
10	40,720.55	40,720.55	4,657.45	4,657.45	51,244.82	3,859.22
10.25	1,707.46	1,707.46	1,347.97	1,347.97	444.78	444.78
10.5	540.19	540.19	7,946.28	1,316.78	950.66	950.66
10.75	3,152.50	3,152.50	948.01	948.01	513.88	513.88
11	62,493.39	14,905.85	4,562.07	4,510.79	2,865.20	2,813.92
11.25	1,311.74	1,311.74	448.95	448.95	680.68	680.68
11.5	4,446.82	2,446.82	43,198.65	1,871.94	1,434.91	1,434.91
11.75	2,376.81	2,376.81	1,822.35	1,822.35	1,735.64	1,735.64
12	3,168.33	3,168.33	1,440.27	1,440.27	1,316.92	1,316.92
12.25	2,880.10	2,880.10	1,592.85	1,592.85	1,843.22	1,843.22
12.5	4,181.51	4,181.51	2,743.10	2,743.10	2,005.85	2,005.85
12.75	6,578.85	6,578.85	4,718.02	4,718.02	3,477.89	3,477.89
13	12,966.98	12,966.98	10,173.97	10,173.97	3,261.16	3,261.16
13.25	7,900.04	7,900.04	7,416.63	7,416.63	2,545.54	2,545.54
13.5	5,531.82	5,531.82	5,647.85	5,647.85	2,975.24	2,975.24
13.75	9,740.92	9,740.92	9,361.11	9,361.11	6,352.33	6,352.33
14	43,789.19	43,789.19	37,391.88	37,391.88	6,758.53	6,758.53
14.25	3,895.49	3,895.49	1,331.91	1,331.91	1,421.94	1,421.94
14.5	3,537.13	3,537.13	2,307.03	2,307.03	1,510.00	1,510.00
14.75	17,101.98	3,005.99	1,897.28	1,897.28	1,680.04	1,680.04
15	7,951.71	7,951.71	11,528.01	11,528.01	7,448.87	7,448.87
15.25	32,491.03	32,491.03	31,056.32	31,056.32	30,740.57	30,740.57
15.5	5,758.63	5,758.63	3,635.60	3,635.60	2,811.43	2,811.43
15.75	44,761.09	9,761.09	49,086.03	14,086.03	38,272.17	13,623.88
16	20,636.38	20,636.38	6,928.75	6,928.75	4,850.36	4,850.36
16.25	63,890.80	63,449.30	77,663.93	51,555.29	50,630.10	44,969.66
16.5	97,749.96	56,367.12	79,280.37	33,784.89	69,370.20	24,525.77
16.75	103,305.32	34,288.43	28,197.72	19,925.89	8,902.96	8,902.96
17	409,505.27	117,948.63	68,129.39	60,398.80	11,327.25	8,596.66
17.25	155,035.12	69,101.40	21,313.47	14,514.03	7,363.03	5,248.80
17.5	66,734.75	66,734.75	20,795.58	20,795.58	13,990.04	13,990.04
17.75	96,812.83	89,556.25	28,294.67	27,690.96	14,707.55	14,707.55
18	109,243.75	83,728.91	72,021.78	71,672.69	34,812.08	34,808.53
18.25	69,764.95	66,599.88	33,057.79	33,054.93	18,190.52	18,190.52
18.5	57,083.28	55,580.07	25,336.20	25,333.33	12,681.00	12,681.00
18.75	53,414.00	53,406.26	26,122.10	26,114.81	18,130.01	18,130.01
19	43,870.91	43,863.51	23,645.97	23,645.97	110,219.35	110,219.35
19.25	32,904.67	32,899.85	20,515.55	20,511.00	11,011.59	11,011.59
19.5	89,039.32	80,737.08	12,385.08	12,385.08	4,327.46	4,327.46
19.75	70,990.62	70,990.62	17,963.38	17,963.38	9,121.96	9,121.96
20	105,769.28	90,331.93	53,289.00	53,289.00	27,696.17	27,696.17
20.25	55,309.14	45,309.14	14,952.86	14,950.05	10,100.47	10,100.47
20.5	41,158.63	41,158.63	12,048.17	12,048.17	5,987.19	5,987.19
20.75	38,076.24	33,023.78	23,545.94	23,545.94	11,867.17	11,867.17
21	89,237.05	34,452.32	16,450.68	16,163.19	7,395.66	7,395.66
21.25	51,196.34	40,301.08	23,242.14	23,242.14	12,741.83	12,741.83
21.5	30,279.78	28,832.48	45,113.83	25,113.83	3,124.07	3,124.07
21.75	30,100.89	21,087.92	81,728.95	70,186.76	9,668.98	9,668.98
22	60,170.64	47,976.19	258,203.96	132,760.37	30,119.92	29,840.41
22.25	51,575.10	32,709.19	120,919.86	90,112.25	33,750.44	29,167.10
22.5	58,720.42	14,163.59	182,770.10	104,058.99	107,997.46	52,242.27
22.75	22,531.63	20,530.18	138,308.11	99,213.92	145,291.16	123,192.83
23	45,219.14	44,125.39	212,480.10	101,755.81	277,550.80	168,071.76
23.25	12,141.93	12,141.93	172,976.95	69,216.87	202,812.98	91,527.39
23.5	10,173.95	10,168.78	132,529.62	60,792.31	227,731.74	119,073.09
23.75	6,797.93	6,797.93	40,345.18	40,179.66	151,707.75	112,412.89
24	10,684.01	10,684.01	136,261.85	76,996.96	185,422.80	111,344.80
24.25	4,706.78	4,706.78	146,161.13	16,227.29	88,159.50	76,453.60
24.5	7,919.15	7,919.15	30,957.99	19,907.99	58,141.89	58,141.89
24.75	2,068.65	2,068.65	7,926.74	7,926.74	41,148.08	34,174.67
25.00 & above	42,009.88	42,009.88	118,765.57	117,009.73	285,294.12	220,900.53
TOTAL	3,237,814.12	2,391,484.48	3,370,779.06	2,396,751.52	3,097,852.90	2,359,924.08

Note:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

Source: Core Statistics Department

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

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

(Percent per annum)

TYPE OF DEPOSIT	2022		2023		
	Jun	Dec	Mar	Jun	Sep ^p
I. Call Deposits	5.71 (2.51)	8.36 (2.46)	10.60 (2.70)	8.64 (3.35)	13.90 (2.34)
II. Saving Deposits	10.67 (67.05)	12.55 (66.20)	13.62 (67.51)	16.78 (66.97)	17.75 (68.69)
III. Term or Fixed Deposits					
(a) Less than 3 months	12.90 (6.43)	14.03 (4.89)	16.05 (4.95)	17.14 (4.49)	18.38 (4.19)
(b) 3 months and over but less than 6 months	11.30 (6.39)	14.12 (5.72)	14.89 (4.06)	17.73 (5.25)	18.26 (4.36)
(c) 6 months and over but less than 1 year	9.10 (3.23)	12.04 (3.14)	12.55 (4.04)	14.68 (3.62)	15.26 (3.90)
(d) 1 year and over but less than 2 years	11.48 (11.52)	14.03 (14.30)	15.00 (13.58)	17.48 (13.06)	18.33 (13.57)
(e) 2 years and over but less than 3 years	9.37 (0.23)	11.57 (0.64)	12.20 (0.50)	13.54 (0.43)	13.95 (0.37)
(f) 3 years and over but less than 4 years	10.47 (0.64)	12.70 (0.73)	12.49 (0.61)	13.84 (0.54)	14.45 (0.46)
(g) 4 years and over but less than 5 years	9.21 (0.04)	11.93 (0.03)	10.22 (0.04)	12.26 (0.32)	13.38 (0.19)
(h) 5 years and over	11.17 (1.96)	12.15 (1.88)	11.35 (2.01)	12.41 (1.97)	12.64 (1.94)
IV. Overall					
(i) Excluding current and other deposit	10.80	12.80	13.80	16.46	17.55
(ii) Including current and other deposits	6.97	8.33	8.68	10.54	11.40

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:	2022		2023		
	Jun	Dec	Mar	Jun	Sep ^P
I. Call Deposits	6.18 (2.94)	9.15 (2.92)	11.23 (3.28)	9.19 (3.77)	14.75 (2.70)
II. Saving Deposits	11.47 (66.86)	13.62 (65.40)	14.72 (66.41)	18.29 (66.30)	19.23 (68.27)
III. Term or Fixed Deposits					
(a) Less than 3 months	13.17 (6.57)	13.91 (3.91)	16.22 (4.13)	16.89 (4.07)	17.69 (3.30)
(b) 3 months and over but less than 6 months	11.13 (6.53)	14.03 (5.68)	14.79 (4.20)	17.01 (4.54)	17.70 (3.91)
(c) 6 months and over but less than 1 year	7.99 (2.85)	11.67 (3.31)	11.89 (4.11)	13.96 (3.57)	14.14 (3.80)
(d) 1 year and over but less than 2 years	11.93 (11.46)	14.54 (15.30)	15.44 (14.62)	17.85 (14.29)	18.64 (14.89)
(e) 2 years and over but less than 3 years	11.08 (0.17)	12.22 (0.73)	12.73 (0.56)	14.08 (0.49)	14.22 (0.44)
(f) 3 years and over but less than 4 years	11.20 (0.68)	13.50 (0.81)	13.06 (0.67)	14.59 (0.59)	15.34 (0.51)
(g) 4 years and over but less than 5 years	11.30 (0.04)	12.33 (0.30)	11.89 (0.04)	12.94 (0.37)	13.21 (0.18)
(h) 5 years and over	11.94 (1.90)	13.07 (1.41)	11.77 (1.99)	12.45 (2.00)	12.65 (2.01)
IV. Overall					
(i) Excluding current and other deposit	11.40	13.60	14.58	17.44	18.53
(ii) Including current and other deposits	7.46	8.91	9.31	11.30	12.19

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		
	Jun	Dec	Mar	Jun	Sep ^p
	I. Call Deposits	- (0.91)	- (0.21)	0.34 (0.70)	5.22 (1.97)
II. Saving Deposits	7.73 (67.76)	9.16 (68.90)	10.11 (71.32)	12.01 (69.16)	13.05 (70.05)
III. Term or Fixed Deposits	-	-	-	-	-
(a) Less than 3 months	11.79 (5.88)	14.22 (8.14)	15.75 (7.78)	17.73 (5.84)	19.42 (7.11)
(b) 3 months and over but less than 6 months	12.04 (5.90)	14.42 (5.87)	15.30 (3.55)	19.13 (7.59)	19.46 (5.84)
(c) 6 months and over but less than 1 year	11.66 (4.65)	13.59 (2.57)	15.04 (3.79)	16.90 (3.77)	18.55 (4.23)
(d) 1 year and over but less than 2 years	9.83 (11.77)	11.61 (10.70)	12.78 (10.00)	15.54 (9.02)	16.68 (9.23)
(e) 2 years and over but less than 3 years	6.82 (0.43)	6.95 (0.34)	8.89 (0.31)	10.02 (0.25)	11.05 (0.13)
(f) 3 years and over but less than 4 years	6.66 (0.49)	7.61 (0.43)	9.13 (0.39)	9.76 (0.36)	9.91 (0.32)
(g) 4 years and over but less than 5 years	1.55 (0.04)	0.18 (0.04)	6.32 (0.06)	6.96 (0.16)	13.86 (0.21)
(h) 5 years and over	8.62 (2.16)	9.43 (2.05)	9.98 (2.10)	12.28 (1.89)	12.57 (1.73)
IV. Overall					
(i) Excluding current and other deposits	8.59	10.30	11.11	13.24	14.36
(ii) Including current and other deposits	5.19	6.38	6.56	8.03	8.85

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^P	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
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^P	13.77	21.60	16.92	17.82	15.40	18.10	18.52	32.73	17.89
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^P	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27

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 (LTF)

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).

3.33 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. Behbood 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	
					Feb	Oct	Nov	Dec	Jan	Feb
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,480	1,631	1,512	1,464	1,512	1,386
	Amount	12,457,829	13,076,774	13,478,552	1,138,472	1,198,120	1,160,725	1,169,737	1,160,725	887,316
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	620	689	620	615	684	684
	Amount	6,603,769	6,854,743	9,138,035	595,254	923,302	834,439	887,480	1,027,343	1,027,343
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	162	112	103	103	118	101
	Amount	1,772,204	2,171,841	1,837,414	148,254	140,452	138,995	157,286	159,102	157,354
Quetta	No. of Cheques Cleared	769	705	671	55	56	51	49	54	42
	Amount	895,147	877,953	1,066,291	74,492	117,107	83,772	81,218	91,271	73,280
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	107	124	107	102	120	106
	Amount	2,014,765	1,591,510	2,081,922	111,025	191,937	196,286	183,328	197,011	179,729
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	165	186	157	152	168	140
	Amount	2,465,530	2,237,859	2,748,288	201,021	254,986	205,452	198,169	245,156	179,589
Hyderabad	No. of Cheques Cleared	76	87	66	5	5	5	4	6	5
	Amount	122,707	132,107	135,302	5,632	11,381	12,229	11,146	12,373	14,159
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	203	21	12	10	15	12
	Amount	3,756,678	2,797,487	1,748,805	34,215	32,854	22,810	64,829	64,925	65,965
Multan	No. of Cheques Cleared	1,014	1,005	928	71	84	76	75	82	74
	Amount	1,308,320	1,420,334	1,345,662	110,353	111,312	106,454	105,582	133,583	105,023
Sialkot	No. of Cheques Cleared	746	724	703	51	64	59	59	62	56
	Amount	706,141	982,925	1,295,682	58,248	157,399	131,677	187,838	108,515	92,438
Sukkur	No. of Cheques Cleared	639	491	553	42	48	44	44	49	42
	Amount	574,029	529,661	570,843	37,254	47,155	48,665	50,840	59,296	43,670
D.I. Khan	No. of Cheques Cleared	20	17	17	1	1	1	1	1	1
	Amount	17,179	15,759	42,511	2,398	2,257	1,479	1,478	2,434	1,882
Others	No. of Cheques Cleared	1,326	1,181	1,215	110	112	94	96	104	99
	Amount	1,334,163	1,488,197	2,149,762	122,448	183,891	286,878	226,535	186,013	168,937
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	3,072	3,133	2,841	2,774	2,973	2,747
	Amount	33,914,101	34,188,270	37,639,510	2,639,066	3,371,375	3,229,860	3,326,422	3,445,314	2,994,803

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